



Faculty of Economics and Business

**Generational Cohort and Psychographic Effects for Market
Segmentation in Malaysia**

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Generational Cohort and Psychographic Effects for Market Segmentation in Malaysia

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DECLARATION

I, Lim Tze Yin (14010182) from Faculty of Economics and Business UNIMAS hereby declare that the work entitled **Generational Cohort and Psychographic Effects for Market Segmentation in Malaysia** is the original work of the author alone. Except where due reference or acknowledgement is made explicitly in the text, no part of the content of this work is copied from any other sources. The thesis has not been previously accepted for any degree and is not concurrently been submitted anywhere for the award of any other degree.

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DEDICATION

Dedicated to my beloved husband, Tsin and my lovely princess, Samantha Tsin Rou Yii
and my dearest parents and family

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Firstly, I would like to say that this thesis is indeed a humble beginning of my journey as a researcher in qualitative study. I am sincerely grateful to my main supervisor, Dr Norizan Jaafar, for her patience, guidance and encouragement throughout my PhD journey. I am greatly indebted to my secondary supervisor, Dr Sharizal bin Hashim, of his thoughtful advices, input that have helped me tremendously in the completion of this thesis. My gratitude to the late Prof Dr Ernest Cyril De Run for his trust, love and encouragement to pursue my studies. I would like to thank the Malaysian Ministry of Higher Education (MyBrain 15 Scholarship) for awarding me the scholarship in order to complete my Ph.D. studies. Their trust is highly appreciated. Besides, I am also thankful to those who have facilitated registration, form submission, postgraduate proposal defence and other relevant matters.

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ABSTRACT

This study aims to propose the generational cohorts and generational psychographic effects for market segmentation in the context of Malaysia. In spite of the widely cited generational cohort labels in marketing as one of the innovative segmentation strategies, arguments and doubts arise pertaining to the use of this approach in terms of theoretical foundation and empirical evidences. This study investigates the external life events recalled by individuals during their formative years. Generational values and lifestyles for each of the proposed generational cohort in Malaysia are explored for the purpose of market segmentation in marketing. Furthermore, generational cohort theory and market segmentation theory are employed as theoretical grounding in the current study. The current study utilized qualitative approaches in order to understand the experiences shared among individuals and at the same time, proposed an explanatory model which highlight the formation of generational cohorts and the psychographic effects in Malaysia. Content analysis, document analysis and grounded theory procedure were implemented in data analysis to highlight the deeper insights provided by the participants in the country. Additionally, interviews were conducted throughout the whole nation with interview guidelines prepared and applied during the interview sessions. This study utilized semi-structured interview with proper probing questions in order to gain insights shared by the individuals. Participants comprised of Malaysians age 15 and above and who are currently residing in the country. There are 80 transcripts that have been reviewed during the data collection and data analysis procedure throughout the study. Malaysia as an important emerging market and developing country is chosen as the context for this study due to the country's distinctive characteristics and dynamics from the perspective of historical,

economic and societal background. The qualitative findings suggest five Malaysia generational cohorts, namely The Discoverers, The Innovators, The Believers, The Strivers and The Survivors. Each of them demonstrates diverse external and internal characteristics due to the impacts of external life events during their formative years. Moreover, psychographic effects such as generational values and generational lifestyles are shown in each cohort as the outcomes of the impactful external life events. The qualitative findings of the current study contribute theoretically by extending the generational cohort theory and market segmentation theory, especially by proposing generational cohort and psychographic effects as a hybrid approach for market segmentation in Malaysia. In addition, the external and internal characteristics for each generational cohort are discovered. At the same time, the homogeneous and heterogeneous characteristics across cohorts in the country are also demonstrated. In terms of managerial perspective, the current study enables marketers and firms to identify the actual generational cohorts with their respective generational characteristics in the Malaysian context.

Keywords: External life events, formative years, generational cohort, generational effects, market segmentation

Kohort Generasi dan Kesan Psikografi Generasi untuk Segmentasi Pasaran di Malaysia

ABSTRAK

Kajian ini bertujuan untuk mencadangkan kohort generasi (generational cohort) dan kesan psikografi generasi (generational psychographic effects) bagi segmentasi pasaran dalam konteks Malaysia. Walaupun terdapat banyak penamaan label kohort generasi di dalam pemasaran sebagai salah satu strategi segmentasi yang inovatif, namun pertimbangan dan keraguan masih timbul mengenai penggunaan pendekatan ini dari segi asas teori dan bukti empirikal. Kajian ini telah menyelidik peristiwa luaran kehidupan (external life events) yang telah mempengaruhi individu semasa tahun pembentukan mereka (formative years). Nilai-nilai generasi dan gaya hidup bagi setiap kohort generasi yang dicadangkan di Malaysia telah diterokai untuk tujuan segmentasi pasaran dalam pemasaran. Selain itu, teori kohort generasi dan teori segmentasi pasaran telah digunakan sebagai asas teori dalam kajian semasa. Kajian semasa telah menggunakan pendekatan kualitatif untuk menerokai pengalaman yang dikongsi di kalangan individu dan pada masa yang sama, mencadangkan model penjelasan yang menekankan pembentukan kohort generasi dan kesan psikografi di Malaysia. Analisis kandungan, analisis dokumen dan prosedur teori asas (grounded theory procedure) telah diaplikasikan untuk menganalisis data yang menekankan pandangan yang lebih mendalam yang diberikan oleh para peserta di dalam negara tersebut. Di samping itu, kaedah temuduga telah dijalankan di seluruh negara dan garis panduan temuduga telah disediakan semasa sesi temubual. Kajian ini telah menggunakan temuduga semi struktur dengan soalan-soalan selidik yang bersesuaian untuk mendapatkan pandangan yang dikongsi oleh individu. Para peserta

adalah warga Malaysia yang berumur 15 tahun ke atas dan bermastautin di negara tersebut. Terdapat 80 transkrip yang telah dikumpul dan dikaji dalam proses pengumpulan dan analisis data sepanjang kajian tersebut. Malaysia sebagai salah satu pasaran baru yang muncul dan negara sedang membangun telah dipilih sebagai konteks untuk kajian ini kerana latar belakang sejarah yang berbeza dan dinamik dari segi sejarah, ekonomi and masyarakat. Penemuan kualitatif telah mencadangkan bahawa terdapat lima kohort generasi Malaysia (*The Discoverers, The Innovators, The Believers, The Strivers and The Survivors*) dan masing-masing menunjukkan ciri-ciri luaran dan dalaman yang pelbagai disebabkan oleh kesan peristiwa luaran semasa tahun pembentukan mereka. Tambahan pula, kesan psikografi seperti nilai-nilai generasi dan gaya hidup generasi telah muncul di setiap kohort sebagai hasil daripada kesan-kesan peristiwa kehidupan luaran. Penemuan kajian kualitatif semasa telah menyumbang secara teoritikal dengan memperluaskan teori kohort generasi dan teori segmentasi pasaran, terutamanya dengan mencadangkan kohort generasi dan kesan psikografi sebagai salah satu pendekatan hibrid untuk segmentasi pasaran di Malaysia. Di samping itu, ciri-ciri luaran dan dalaman untuk setiap kohort generasi telah ditemui dan pada masa yang sama menunjukkan ciri-ciri homogen dan heterogen di seluruh kohort di negara ini. Dari segi perspektif pengurusan, kajian semasa membolehkan para pemasar dan firma untuk mengenal pasti kohort generasi yang sebenar dengan ciri-ciri generasi masing-masing dalam konteks Malaysia.

Kata kunci: Peristiwa luaran kehidupan, tahun pembentukan, kohort generasi, kesan psikografi generasi, segmentasi pasaran

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CHAPTER 1

INTRODUCTION

The generational cohort labels such as Baby Boomers, Generational X and Generational Y are not new in the current business environment and have been commonly used for predicting individuals' behaviours and preferences. Nonetheless, can we refer to the Malaysian generational cohort as Baby Boomers, Generation X or Generation Y in the local context? Are we the same as what have been mentioned by literature and past studies pertaining to generational cohort in Malaysia? What are the external life events that are mostly recalled by different generations in Malaysia during their formative years based on their personal attachment?

These days, generational marketing has become a new trend in marketing especially in market segmentation strategy to target the intended audiences. The generational cohort labels are widely used and cited by marketers and in other business disciplines for profiling purpose (Chaney, Touzani & Slimane, 2017; Heyns & Kerr, 2018; Rahulan, Troynikov, Watson & Senner, 2015; William, Page, Petrosky & Hernandez, 2010). In fact, the use of generational approach has been borrowed by marketers to predict the consumers' characteristics in order to segment diversified customers based on the nature of demographic information offered by generational approach (Kotler, Armstrong, Saunders & Wong, 2002; Meredith & Schewe, 2002; Ting & de Run, 2012; Ting, de Run & Liew, 2016).

Nevertheless, every generational cohort is unique, distinguishable and should not be served in the similar way by marketers due to the heterogeneity of consumers' needs and wants (Smith, 1956; Weinstein, 2013). In fact, they are varied and diverse in terms of the psychographic profiles such as their lifestyles, values, behaviours and worldviews, and thus should not be treated the same by marketers (Teng & Tay, 2012; Valentine, 2013; William & Page, 2011; William et al., 2010).

Due to the uniqueness of heterogeneous customers' needs and wants, the role of market segmentation has been addressed by marketers in order to target the correct customers due to their diverse characteristics (Dickson, 1982; Goyat, 2011; Kotler & Keller, 2016). Hence, generational cohort labels have been acknowledged by marketers as one of the most powerful, innovative and popular demographic approaches in market segmentation (Kotler, Armstrong, Saunders & Wong, 2002; Lovelock & Patterson, 2015).

In this regard, most of the countries, including Malaysia as a developing country, have been conveniently borrowing the generational cohort labels from U.S sources for profile purpose under the assumption that the generations' profiles can be employed to construe the distinctive characteristics of consumers. Nevertheless, arguments and doubts arise whether the current generation labels are suitable to be used in diverse countries, in terms of the theoretical foundations, since different generational cohorts may have different external life events that shaped cohort grouping. External life events are unique to a nation and may vary across countries and have been highlighted in the theory as an important element to shape generational cohorts and influence the generational effects (Comeau & Tung, 2013; Munusamy et al., 2010; Tung, 2013).

Such being the case, the present study aims to explore the external life events during individuals' formative years and thereby to propose a set of generational cohorts with their respective generational psychographic effects in the Malaysian context for market segmentation. The current study seeks to investigate external life events during individuals' formative years which impacted the individuals. External life events, as stated by previous literature, refer to important defining moments for a nation which shape the formation of generational cohort (Comeau & Tung, 2013; Munusamy et al., 2010; Rogler, 2002; Schuman & Scott, 1989; Tung, 2013). The investigation of the psychographic effects has allowed the marketers to revise the understanding of market segmentation theory from the demographic and psychographic perspectives.

This study employs qualitative research design with grounded theory procedure to propose the Malaysian generational cohorts with their respective lifelong effects which highlight the experiences and interaction among a group of individuals. Such qualitative approach has been acknowledged as useful in obtaining valid insights and understanding the experiences between individuals (Creswell, 2012; Creswell & Plano, 2011; Given, 2008; Marshall & Rossman, 1999; Sharkawi, Mohamad & Roslin, 2016).

The current study critically explored the hybrid approach of combining demographic and psychographic tools in segmentation strategies for marketing in Malaysia. Additionally, this chapter elucidates the importance of combining generational cohort approach and psychographic effects as a hybrid segmentation tool for marketers, business owners and researchers. Following that, the context of Malaysia, being an emerging market and one of the crucial developing countries, is highlighted with its potential to be one of the

competitive markets around the world. Moreover, the problem statement, research objectives, research questions and feasible contributions toward the research are also explained in this chapter. Finally, this chapter elaborates the layout and structure of the thesis.

1.1 Background of the Study

Consumers showcase diverse characteristics throughout the process of fulfilling needs and wants in consumer behaviour. The distinguishable demands of customers indicate the importance of market segmentation strategies toward marketers in marketing (Dickson, 1987; Larsen, 2010; Lovelock & Patterson, 2015; Lynn, 2011). In fact, the concept is derived from the heterogeneity of customers' needs and wants in marketing theory, and studies have shown that markets are normally diverse and heterogeneous in terms of cultural and socio-economic aspects.

Credits go to segmentation strategy since this strategy enables the competitive market to be divided into a few sub-groups that are responsive toward different marketing factors (de Run, 2004). At the same time, it accurately predicts the customers' preferences and their behaviour (Kotler, 1997; Kotler & Armstrong, 1994; Kotler, Swee, Siew & Chin, 1999; Smith, 1956). Moreover, segmentation strategy allows the marketers and managers to allocate the marketing resources in the most effective and efficient way (Claycamp & Massy, 1968; Frank, Massy & Wind, 1972) and to develop a group of loyal customers in terms of customer relationship management (Kotler & Keller, 2016).

Despite the abundance of literature pertaining to market segmentation strategy, there are still criticisms regarding the use of segmentation in marketing concepts. Some claim that market segmentation is not suitable to predict certain products and brands but only serves a descriptive function, and is difficult to be implemented due to the diversification of existing markets (Gibson, 2001; Lynn, 2011; Pingjun, 2000). In spite of all the arguments, there are still credits for segmentation strategy. Marketers may fail to envision the remarkable usefulness of identified market segments, regardless of the segmentation bases or methods employed (de Run 2004; Hoek et al., 1996).

The most popular segmentation approaches, such as demographic, psychographic, geographic and behavioural bases, are widely employed by researchers in marketing (Kotler & Armstrong, 1993; Kotler et al., 2002). Each of the segmentation variables obtains its own credits. Among these, the generational cohort approach has emerged as one of the innovative and powerful demographic approaches to segment the market. It has been employed as a segmentation tool to develop groups that elucidate consumer homogeneous characteristics in a diverse market (Cecere, 2016; Meredith & Schewe, 2002; Padayachee, 2017; Ting & de Run, 2012).

Studies have identified the importance of generational marketing as a current new trend to target the diverse customers in the competitive market (Sidman & D'Abundo, 2014; William & Page, 2011; William et al., 2010). Since the distinctiveness and uniqueness of each generational cohort label has been illustrated (Valentine & Powers, 2013), it is therefore important for marketers to be able to identify and define each cohort grouping characteristics in terms of generational cohorts' effects (Valentine & Powers, 2013).

Generational cohort is defined as a proposed group of individuals who are born during the same time and who experienced similar external events during their formative years, i.e. in their late adolescent and early adulthood years of their life cycle stage (Hung, Gu & Yim, 2007; Meredith & Schewe, 1994; Motta & Schewe, 2008; Ryder, 1965). They are greatly influenced by the external life events that happened during their formative years and these have lifelong effects on them. Therefore, it is important to explore the external life events which impacted them and to understand the characteristics of each generation in order to predict its future behaviour which can contribute to the segmentation of the market (Schewe & Noble, 2000; Teng & Tay, 2012).

Meanwhile, values and lifestyles have been viewed as psychographic variables that are powerful to segment a market. Combining these variables proved to be a best complementary approach to demographic tools in market segmentation (Ahmad, Omar & Ramayah, 2010; Sarli & Tat, 2011). Psychographics are segmentation variables that measure the consumers' feelings, lifestyles, personalities, thoughts and values. These variables are sometimes based on the personal traits or personal lifestyles. They focus on specific consumer behaviour (de Run & Ting, 2014; Hung, Gu & Yim, 2007).

The importance of generational studies has gained much acclamation and attention around the world and in different business disciplines. Different studies performed by academicians worldwide have demonstrated the distinctiveness of generation labels with their generational effects. In the review of American social history by Strauss and Howe (1991), they identified three United States (U.S) generations among those who were born between 1925 and 1979 that are represented in the sample: The Silent generation (born

1925-1945); the Baby Boom generation (born 1946-1964); and the Generation X (born 1965-1979). In addition, there are other U.S generational studies which highlight the importance of generational cohorts, such as studies performed by Meredith and Schewe (1994); Noble and Schewe (2003); and Schewe, Meredith and Noble (2000).

In the Malaysian context, a study performed by Ting and de Run (2012) in Sarawak claims that generational cohorts can be divided into five different categories, which are: Neoteric Inheritors, Prospective Pursuers, Social Strivers, Idealistic Strugglers and Battling Lifers. Their studies also address the need to define generational cohort in the Malaysian context since there is lack of understanding pertaining to external life events which shape generation's formation in the country. Apart from that, there are limited literatures pertaining to the actual generational cohort's formation in the Malaysian context. Consequently, the formation of generational cohorts in Malaysia is unclear. In fact, studies have also outline the limitations in segregating the Malaysia generational cohorts based on Western sources (Munusamy et al., 2010).

The current study looks into the context of a developing country. Malaysia is chosen since it is one of the popular emerging markets in Southeast Asia with diverse population. Malaysia has experienced a few eras in the country's historical, economical and societal developments since the British colonialism until the country's independence (Codrington, 2011; Soong, 2011; Tung, 2013). Currently, in developing countries such as Malaysia, the generational cohort labels from the U.S source have been favourably borrowed in marketing and business disciplines for profiling purpose. The generational cohort labels such as Baby Boomers, Generation X and Generation Y are commonly used by researchers

and business practitioners in order to address customers' needs and wants in the competitive market.

Previous generation studies have argued against the use of U.S. generational cohort labels in the context of other countries, including Malaysia, since generations may be shaped by different external life events in different countries (Munusamy et al., 2010; Ting & de Run, 2012; Tung, 2013; Tung & Comeau, 2014). For instance, from the perspective of external life events, as far as the U.S. is concerned, there is understandably no mentioning of external life events that took place in Malaysia in their historical account. The formation of Malaysia in 1963 and the Communism activity in 1940s were never the subjective experiences of any North Americans. Suffice to say that cohort labels and descriptions from the U.S. sources, despite being useful as referential points, cannot be construed in the context of Malaysia.

1.2 Problem Statement

Demographic and psychographic approaches are among the most popular tools for market segmentation in marketing (Kotler & Armstrong, 2010; Kotler et al., 2002; Kotler & Keller, 2016; Lovelock & Patterson, 2015). The most popular demographic approach, the generational cohort, has been cited by others for the purpose of targeting and positioning strategies in marketing discipline (Chaney, Touzani & Slimane, 2017; Duh & Struwig, 2015; Meredith & Schewe, 2002; Sharipudin, 2016; Ting & de Run, 2012).

Nonetheless, there is a need to identify generational cohort's formation with their respective generation labels across diverse countries for market segmentation purpose. Emphasis has been placed on generational cohorts, but little is done to explore the external life events which define the formation of cohorts in their formative years in the context of different countries. Previous studies that employed the generational cohort labels from the U.S source might be misguided in terms of theoretical foundations (Ting & de Run, 2015; Tung, 2013; Tung & Comeau, 2014; Valentine & Power, 2013).

Moreover, the differences and the importance of generational psychographic effects influenced by the external life events among generational cohorts has also been addressed (Ahmad & Ibrahim, 2015; Schewe & Meredith, 2004; Sidman & D'Abundo, 2014; Waller, Fam & Erdogan, 2004). To date, few studies have looked into external life events that shape the formation of generational cohort. Consequently, psychographic effects towards the generations' values and lifestyles for market segmentations remain unclear. Relatively little is known about the generations' values and lifestyles which are impacted by the external life events during an individual's formative years.

The psychographic effects influenced by external life events are crucial for marketers since each generational cohort demonstrates diverse preferences and characteristics. Marketers need to understand the distinctiveness of each generation's external and internal characteristics in order to segment, target and position the right products in the right market toward the right customers (Dorset, 2008).

Subsequently, studies on psychographic variables such as values and lifestyles are important since they are the roots for all types of behaviours and can predict generational cohort grouping (Kotler & Keller, 2016; Lovelock & Patterson, 2015; Munusamy, Arumugam & Rahim, 2010; Ting, de Run & Fam, 2012; William & Page, 2011).

In spite of the abundance of literature on values and lifestyles, little is done to explicate the generations' values and generations' lifestyles from the generational perspective in market segmentation for the Malaysian generational cohorts. The current literature are mostly related to consumer lifestyles, individual values, consumer values, work values and so on (Lin, 2003; Meglino & Ravlin, 1998; Nesbit, 2010; Rokeach, 1973; Schwartz, 1992; Zemka, Raines & Filipczak, 2000). To date, studies that examine the characteristics of each generational cohort produce vague results, or at best, they merely highlight the general characteristics of individuals (Fernández, 2016; Schewe, Meredith & Noble, 2000; Strauss, 2005; William & Page, 2011).

Generational cohort analysis has been done in some countries (e.g., China and Russia) in order to define the actual generational cohort labels for marketing and other disciplines (Hu, Gu & Yim, 2007; Meredith & Schewe, 2007). However, little is known in developing nations, such as in Malaysia, one of the important emerging markets (Teng & Tay, 2013).

In the Malaysian context, there are only a few studies on generational cohort labels and their defining moments which shaped them in business disciplines such as workforce for human capital management (Munusamy, Arumugam & Rahim, 2010; Queiri, Yusoff & Dwaikat, 2015; Tung, 2013; Tung & Comeau, 2014). Several generational cohort studies

have been done in Sarawak, one of the states in Malaysia. However, with respect to Malaysia as a region, the generational cohort formation and the cohort labels in terms of literature foundations are still unclear.

Studies show that a region within a country might bear distinct characteristics that differ from the country as a whole (Caldwell & Freire, 2004; O'Shaughnessy & O'Shaughnessy, 2000). Sarawak, being a state of Malaysia, is inadequately to represent the whole country. Therefore, a nationwide study needs to be conducted since the formation of generational cohorts and generations' effects for market segmentation are relatively unclear in the Malaysian context.

Nevertheless, most of the countries commonly borrow generational cohort labels from the U.S. and assumed that the profile of each cohort can be used in marketing and other disciplines. In Malaysia, the same cohort labels have been employed and studies concluded that their characteristics can be construed in the Malaysian context (Munusamy et al., 2010; Tung, 2013; Tung & Comeau, 2014). Past studies have indicated the confusion of using cohort labels from the U.S. in terms of theoretical foundations since the external life events experienced by individuals during their formative years might be different.

Different countries may have varied external life events which shape different cohorts with their unique characteristics (Dorset, 2008; Lissitsa & Kol, 2016; Munusamy et al., 2010; Rogler, 2002). The external life events which shape cohort groupings may have occurred internationally or locally (Duh & Struwig, 2015; Noble & Schewe, 2003; Ryder, 1965; Schuman & Scott, 1989). For example, the coining of the term "Baby Boomers" is related

to the external life events in the U.S. but similar boom is not found in Malaysia for that same period (Munusamy et al., 2010; Tung, 2013; Tung & Comeau, 2014). Therefore, such adoption is poorly justified as there is a great lack in literature that provides proper theoretical support and empirical evidence.

Despite of the abundance of studies related to generational cohort, most of the generational studies are related to other business and management disciplines. With respect to market segmentation in the marketing discipline, there is no definite endeavour to look into generational cohort labels with their generational effects (Fletcher et al., 2009; Teng & Tay, 2012; Tung & Comeau, 2014).

In the perspective of methodology, previous generational cohort studies have mostly employed questionnaire and document analysis for data collection purpose in order to define cohort's formation (Sharipuddin, 2016; Teng & Tay, 2012; Tung, 2013; Valentine & Power, 2013). Therefore, there is a lack of field participation, resulting in the lack of empirical evidences. Field participation is crucial for an exploratory study in order to study participants' experiences and process. The process will show actions of participants or interaction among a group of individuals which are related to the centre of study (Connoll, 1998; Creswell, 2012).

This study aims to fill these gaps in the relevant literature. This study proposes generational cohorts with their respective psychographic effects in view of values and lifestyles for market segmentation in the Malaysian context for marketing. Identification and the assessment of the impactful external life events during generation formative years

and the proposed Malaysian generational cohorts that are produced from this study affirm the relevance of sociological theories of generations from the theoretical perspective and also indicate that differences exist between the generational cohorts of Malaysia with that of other countries.

In addition, the current study explores the lifelong psychographic effects based on generations' values and generations' lifestyles for each generational cohort grouping, and its categorisation is deemed suitable for market segmentation in the Malaysia. The identification of the lifelong effects during generational cohort formative years revises the understanding of generational cohort theories and market segmentation theory. The proposed Malaysian generational cohorts with their respective lifelong effects can be tested in the future and provides alternative perspective towards marketing and business disciplines. Subsequently, the proposed generational cohorts show that the combination of demographic and psychographic variables made a powerful hybrid segmentation tool which can be investigated in future studies related to segmentation strategy in marketing.

1.3 Research Objective

The contribution of generational cohort theory is pivotal as shown by past studies in terms of market segmentation for marketing discipline. To date, little is known about the generational cohort formation and their generational effects in term of generations' values and generations' lifestyles for market segmentation in the Malaysian context. Therefore, this study is necessary to explore the external life events which shaped generational cohorts' experiences and their respective effects. The investigation on Malaysia

generational cohort labels and psychographic effects in view of generations' values and generations' lifestyles are determined and discussed in this study.

A pure qualitative study is designed to investigate and understand the complex sociological and societal issues embedded in the different groups of people (Creswell, 2012; Maxwell, 2008). This study utilizes grounded theory procedure as the qualitative analytical approach to propose and elucidate generational cohorts in the context of a developing country and to explore the lifelong effects in view of generations' values and generations' lifestyles for market segmentation.

This is accomplished by exploring the major external life events that Malaysians mostly recalled and are personally attached to, and by identifying how these events have impacted them during their formative years. Theory of Historical Generations proposed by Rogler (2002) demonstrates that the influence of external life events create similarities in the orientations of persons who are born more or less during the same period. Moreover, individuals of similar age do share similar memories of the events, and their personal experiences of the external life events, to which they are attached, impact them throughout their lifetime (Schuman & Scott, 1989).

Apart from this, values and lifestyles are used as theoretical groundings to determine the psychographic effects of each generational cohort, as these two variables are shown to be vital in predicting cohort groupings and characteristics during their coming of age or formative years (Meredith & Schewe, 1994).

1.3.1 Specific Objectives

Specifically, this study aims to achieve the following objectives:

- a. To investigate the external life events that individuals are personally attached to during their formative years and in the Malaysian context.
- b. To identify the formation of generational cohort based on the external life events during individuals' formative years and in the Malaysian context.
- c. To propose generational cohort labels based on individuals' personal attachments and experiences of external life events during their formative years in the Malaysian context for market segmentation.
- d. To assess the psychographic effects for each generational cohort based on individuals' personal attachments and experiences of external life events during their formative years in the Malaysian context for market segmentation.
- e. To propose an explanatory model for Malaysian generational cohorts with their respective generations' values and generations' lifestyles for market segmentation in marketing.

1.4 Research Questions

The main focus of this study is to inquire and to obtain insights of experiences among a group of individuals in their formative years which then later shaped their unique psychographic effects in terms of values and lifestyles. This study utilizes a pure qualitative design with grounded theory approach as an analytical procedure to explore the external life events which shaped the formation of generational cohorts with their respective values and lifestyles in the Malaysian context for market segmentation. Hence, the main research question is focused on proposing generational cohorts and their psychographic effects in Malaysia for market segmentation.

1.4.1 Sub-questions

- 1) What are the external life events which shaped the formation of generational cohorts based on individuals' personal attachment during their formative years in the Malaysian context for market segmentation?
- 2) How are generational cohort groupings shaped based on the external life events which influence them on the personal attachment during their formative years in the context of Malaysia for market segmentation?
- 3) What are the proposed generation labels for generational cohorts in the Malaysian context for market segmentation?

- 4) What are the proposed psychographic effects in view of values and lifestyles for generational cohort in the Malaysian context for market segmentation?

1.5 Scope of the Study

The current study explores the external life events which shaped the formation of generational cohorts during their formative years and at the same time, proposes generation labels which are evidently different from the U.S. labels. Apart from this, this study investigates the lifelong psychographic effects due to the external life events which influence the values and lifestyles of each generation cohort based on their personal attachment during their formative years in the context of Malaysia.

This study is a qualitative inquiry study with the combination of exploratory and descriptive research that utilize grounded theory approach to propose the Malaysian generational cohorts and psychographic effects in the Malaysian context or market segmentation (Creswell, 2012; Strauss & Corbin, 1994). On this basis, it is important to gather all the information through interviews with Malaysians who are born in Malaysia and who are presently residing in the country. Hence, Malaysians who live abroad and non-Malaysians are not included in the sample. Also, corresponding to the generational aspects of the study, the targeted participants are made up of various age groups to ensure generational differences are embedded in the sample and thus identified. Moreover, they are from different racial groups and cities in the country. Since the Malays, Chinese and Indians are the three largest groups in the country, it is important to include respondents from each said racial group to enhance the representativeness of the sample. Participants of

this study comes from all thirteen states and three federal territories, which basically cover the entire country.

Grounded theory approach is adapted to propose for explanatory model of generational cohorts with their respective lifelong effects in Malaysia for market segmentation. The current study seeks to gain insight pertaining to generational cohort's formation and to understand the lifelong effects in view of values and lifestyles that are embedded in their lives. As such, face-to-face interviews are conducted throughout the nation and review of documents are subsequently performed in order to gain insights from the data, which will eventually answer the research questions (Creswell, 2015).

The researcher firstly explores the impactful external life events, also known as defining moments recalled by most individuals in their formative years. Based on the various external life events which each individual is attached to, different generational cohort labels are then formed based on the theoretical foundations. The external life events include political, societal, economic, environmental and technological events that have been highlighted in previous literature. The lifelong effects due to the impactful external life events are investigated in the study in view of values and lifestyles as theoretical grounding. The current study employs generational cohort theories and elements in psychographic approach in order to propose generational cohort labels and psychographic effects in the Malaysian context for the purpose of market segmentation. Corbin and Strauss (2015) and Charmaz (2000) emphasize the use of theoretical grounding to set good research questions in order to develop or to extend a current theory related to human interactions.

1.6 Significance of the Study

Defining generational cohorts for each country is crucial especially in the perspective of implementing marketing strategies to target the appropriate customers in the competitive market. Generational approach is credited as one of the innovative and powerful tools for dividing broad markets into segments (Duh & Struwig, 2015; Fernandez-Duran, 2016; Fukuda, 2010; Lissitsa & Kol, 2016; Meredith & Schewe, 2002; Padayachee, 2017). Nonetheless, past generational studies mostly borrowed generational cohort labels from the U.S. source by assuming that such generational profile can be construed in the context of Malaysia and other countries.

Hence, the current study intends to address the questions and arguments put forth by previous literature pertaining to generational cohorts in the Malaysian context. What are the external life events which influence the formation of generational cohorts and how are each cohort distinguishable in Malaysia? How will such cohort labels and the psychographic effects contribute to market segmentation in marketing? What are the proposed generational values and generational lifestyles for each generational cohort in the Malaysian context for market segmentation?

1.6.1 Significance in the Theoretical Aspect

Generational marketing highlighting generational approach and labels have been acknowledged as one of the important market segmentation strategies in order to predict target customers' needs and wants. In spite of the abundance of generational cohort

analysis, the exercise of borrowing the U.S cohort labels remains misguided and doubtful in terms of theoretical foundations. Studies of the formation of generational cohorts in different countries are limited, as well as studies on generational effects based on theories. The same can be observed in Malaysia.

The defining moments or external life events have been highlighted by the generational cohort theory as an important element to shape the formation of each cohort and contribute to the diversity of generational effects in each cohort grouping. The identification of different lifelong effects is important since customers have heterogeneous needs and wants and demonstrate diverse characteristics in their consumer behaviour (Pitta, Eastman & Liu, 2012; William & Page, 2011; William et al., 2010).

In the study of market segmentation, generational approach is seen as a powerful segmentation tool. However, it has its own limitation in targeting the diverse needs of customers. Other psychographic segmentation tools, such as values and lifestyles, have been acknowledged by researches as the best complement to the generational approach in order to produce effective segmentation strategy (Ahmad, Omar & Ramayah, 2010; Noble & Schewe, 2003; Sarli & Tat, 2011). Much work has been done to study consumers' values, preferences, worldviews and lifestyles, but the generations' values and generations' lifestyles for generational cohorts remain unclear especially for the purpose of market segmentation. At present, little is known about generational cohort formation and their effects in developing nations, such as Malaysia.

Therefore, this study investigates this matter and proposes the generational cohorts and the psychographic effects in the Malaysian context and to view their segregations in terms of generational values and generational lifestyles for market segmentation. The current study investigates the external life events which shape the formation of cohorts and elucidates the lifelong effects in view of values and lifestyles which are overlooked in past literatures with respect to generational cohort theories in market segmentation.

The findings of generational cohorts with their respective generations' values and lifestyles provide a new perspective in terms of deepening generational cohort theories and market segmentation theory. The identification of external life events and the newly proposed generational labels in the context of Malaysia contribute to another alternative reading in the marketing discipline, in both theoretical and managerial knowledge. The identification of the psychographic effects provides a deeper understanding in terms of generation values and lifestyles of each cohort and is able to extend the current generational cohort theory and market segmentation theory.

Firstly, the identification and assessment of impactful external life events during the generations formative years lead to the formation of generational cohorts in the context of the country. The investigation of the external life events shaped the cohort groupings and propose cohort labels in the Malaysian context. Such investigations are scarce since most of the generational cohort studies have been done in the Western countries and the results are then borrowed by other countries for profiling purposes. In addition, the external life events have not been well documented as important bases for generational cohort formation and labelling in the previous literature in the Malaysian context.

Secondly, the psychographic effects, which have been influenced by external life events in individual's formative years, with values and lifestyles as the theoretical grounding, are expected to be an extension to the knowledge on generational cohort theory. There is currently a lack of literature about generational cohort values and lifestyles for market segmentation that can be tested in the Malaysian context. Despite generational approach has showcased its powerful ability in segmentation strategy, another psychographic segmentation tool is necessary to complement the generational approach. By using the influences of external life events to define the generational cohort labels, the generational effects in view of generational values and generational lifestyles can be clearly defined.

With this in view, this study is significant in deepening the generational cohort theory, because it explains a real phenomenon of cohort formation as an innovative demographic segmentation tool, and generations' effects as another powerful complementary segmentation variable in the Malaysian context for market segmentation. Such extension of knowledge reinforces the use of generational cohort as another probable segmentation approach to know and predict consumers' characteristics in the country. It also provides a new platform to look into targeting and positioning strategies, the implementation of generational marketing and subsequently reassess the implementations of marketing communication mix.

Thirdly, for market segmentation theory, this study proposes a hybrid segmentation approach, which combines both demographic and psychographic tools. Such combination is not available in past literature. Past studies mostly borrow existing cohort labels from the U.S source for profiling purposes. Furthermore, they merely highlight the use of values and

lifestyles as powerful psychographic variables to segment the market. Such being the case, the proposed generational cohort labels combined with their respective values and lifestyles is an extension to market segmentation theory.

1.6.2 Significance in the Managerial Aspect

From the managerial perspective, the proposed generational cohorts are likely to give managers, marketers and industrial researchers (such as marketing research officers) a renewed understanding of generational cohorts and the lifelong effects for better marketing mix strategies in marketing. The proposed cohort labels with generation values and lifestyles unique to every generation enable managers and marketers to establish good communication and understanding with customers from diverse background in terms of their needs and wants. For instance, with the accurate generational cohorts in the Malaysian context, marketers can pinpoint the suitable product, price, promotion and place strategies in order to reach the targeted customers in the competitive market.

Each generation of customers displays their diverse characteristics, which enable marketers and business owners to implement the marketing communication tools in order to reach them in the market. Apart from this, different generations reveal distinctiveness in terms of purchasing preferences, consumer behaviours and daily lifestyles. Hence, it is crucial for marketers to understand their preferences for branding as this will assist them to build customer loyalty and secure business easily. Apart from this, the understanding of generational cohort and their respective values and lifestyles enable marketers to come out

with multi-generational brands; this is considered as the current top ten marketing trend in the next few years (Rahulan et al., 2015; William & Page, 2011).

Additionally, the revised understanding using generational approach with the combination of another psychographic segmentation tool provide another powerful alternative to marketers to segment and target the correct audiences based on their diverse needs and wants. Market segmentation serves to identify the potential customers based on their homogeneous characteristics in the heterogeneous needs and wants. The innovative segmentation tool such as the generational approach is capable to target the correct audiences based on the demographic features of each generation in marketing since they demonstrate the similar characteristics in their consumer behaviour. The findings in this study have enhanced the knowledge of market segmentation which in turn contributes to the targeting and positioning strategies for marketers.

Furthermore, this study contributes to other related disciplines such as human resource management, tourism management industry as well as other educational practices. It is evident that knowing the actual generational cohorts and their respective characteristics are of utmost importance (Ahmad & Ibrahim, 2015; Cecere, 2016; Fletcher, 2009; Nesbit, 2010; Tung, 2013; Wilson & Gerber, 2008). These include the workforce management by human resource personnel, educational institutional for students or managements of diverse employees in companies. Generational cohort in the Malaysian context allows human resource personnel to identify a generation's actual characteristics among their employees. Therefore, the human resource strategies such as recruitment, training, development, motivation and retention activities can be planned and implemented based on

the needs of diverse generations in the workplace. The functions of management such as planning, leading, organizing and controlling can be planned well based on the profile and uniqueness of each generational cohort in the Malaysian context.

As such, similarities and differences across generational cohorts, and also any possible overlapping generational effects between the state boundaries can be defined in terms of market segmentation in the Malaysia context. This addresses a huge gap in literature and in practice about generational cohort and market segmentation in the country.

1.6.3 Significance in the Methodological Aspect

The current study seeks to understand the human complex interactions and shared experiences among a group of individuals who are born in Malaysia. In this regard, this study employs qualitative empirical inquiry that intends to provide deeper insights and rich information pertaining to the centre of study. The focal point of this study is to explore external life events which shaped generational cohort and at the same time, to propose psychographic effects for market segmentation in marketing.

In terms of methodological aspects, the adoption of qualitative study allows the researcher to obtain insights by conducting face-to-face interview in order to understand the experiences shared by the participants. Open-ended interviews with probing questions have been conducted to allow the participants to share more about their opinions and obtain empirical evidences. At the same time, another qualitative approach, which is the review of

documents, is performed to address the same issues of the research for the purpose of the triangulation of data.

The utilization of grounded theory as analytical approach allows the emergence of new knowledge pertaining to generational cohorts and their lifelong effects in the Malaysian context and is a contribution towards a whole new dimension in marketing research in terms of methodology. It is crucial to note that past studies mostly adopt quantitative methodology such as the distributions of questionnaire to conduct generational studies. Nonetheless, this methodological approach is not sufficient to understand the interactions and experiences among a group of people based on natural settings since the complexity of human interactions and experiences cannot be measured using quantitative method with numerical results alone.

The use of Corbin and Strauss grounded theory framework enables the systematic coding procedure to be performed and the findings are expected to provide a whole new dimension in terms of research methodology for cohort studies. Furthermore, the system procedure of grounded theory approach allows new insights to be gained with respect to market segmentation in marketing discipline.

1.7 Organization of the Study

This thesis is divided into five chapters. The current chapter gives a brief introduction and explanation concerning the current situation and issues pertaining to the market segmentation strategy and the application of generational cohort approach in segmenting

market. This chapter also elucidates the importance of the generational cohort approach and the usage of such approach around the world, including Malaysia. This study is an exploratory study, with the purpose of gaining insights and understanding into the generational cohort phenomenon with its respective psychographic effects for market segmentation in the context of Malaysia. Therefore, this study employs grounded theory as one of the qualitative analytical approaches throughout the research. The objectives and research questions are presented in this chapter based on the theoretical grounding. Moreover, the scope of study and its significance are also presented to illustrate the importance of this study and its contribution towards marketing and business.

The following chapter provides a comprehensive literature review of generational cohorts and another psychographic tool in market segmentation. Chapter 2 begins with theoretical grounding and the explanation of concepts which includes market segmentation, generational cohorts and their relevance in marketing. Subsequently, the literature review also highlights the credits and limitation toward generational cohort theories and other important constructs. The chapter then continues with the discussion of generations studies around the world and also in Malaysia. Chapter 3 elucidates the research methodology which includes the research paradigm, research design, data collection procedures and the analytical approach, whereas chapter 4 discusses the findings in this study. Finally, chapter 5 further elaborates the findings, contributions and limitation of this research. Research reflection and future research direction are proposed in this chapter as well.

1.8 Definition of Key Terms

The important key terms used throughout the current study has been outlined. Operational definition indicates the clear definition of the specific key terms and how they are to be observed and measured (Cooper & Schindler, 2008).

1.8.1 Generational Cohort

Generational cohort is defined as proposed groups of individuals who are born during the same time and who experienced similar external events during their formative years, i.e. in their late adolescent and early adulthood years of their life cycle stage (Hung, Gu & Yim, 2007; Meredith & Schewe, 1994; Ryder, 1965).

1.8.2 External Life Events

External life events, such as economic changes, wars, political ideologies, technological innovations, and social upheavals that have consequences on society, act to redefine social values, attitudes, and preferences (Schewe & Noble, 2000; Teng & Tay, 2012).

1.8.3 Formative Years

Formative years have been referred to as coming-of-age years, and cover the periods from late adolescence to early adulthood (Meredith & Schewe, 1994). Noble and Schewe (2003) define formative years as the age period of 15 to 24 years old. Nevertheless, other studies

also mention that the age can be slightly younger or older than what has been commonly accepted (Schuman & Scott, 1989).

1.8.4 Generational Psychographic Effects

Generational psychographic effects are lifelong and provide alternative for marketers to target the desired customers based on each cohort distinctive values and lifestyles (Schewe & Meredith, 2004). Generational cohorts form values, attitudes, and preferences and play important roles in tracking and forecasting the characteristics due to its lifelong effects which shaped generational cohort in their formative years (Schewe & Meredith, 2004; Schewe & Meredith, 1994).

1.8.4.1 Values

Values are developed during an individual's formative years and remain unchanged over the life course (Lyons et al., 2007); values can also be viewed as individual beliefs regarding what is essentially right or wrong (Parry & Urwin, 2011).

1.8.4.2 Lifestyles

Lifestyle is another psychographic element which encompasses activities, interest and opinions, and can predict the daily preferences and activities of individuals. This element provides deeper insight and broader view of customer's behaviour (Kucukemiroglu, 1999;

Lin, 2003; Suresh & Ravichandran, 2010; Valentine & Powers, 2013; Wells & Tigert, 1977).

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

The current chapter presents a comprehensive review of literature pertaining to market segmentation and generational cohort in marketing discipline. The chapter begins with the explanation of theoretical grounding, which includes market segmentation theory, generational cohort theories and other important elements, such as values and lifestyles. Following this, market segmentation concept and its relationship with generational cohort in marketing are also discussed. This part also involves the summary of other important key concepts such as external life events, formative years and psychographic effects for generational cohort.

The chapter then continues to showcase the importance of generational cohort approach and other psychographic approaches in marketing for market segmentation. Furthermore, this chapter also describes the limitations and credit of using the U.S. generational approach as well as the confusion caused by it. Subsequently, this chapter also acknowledges the significance of generational cohort analysis and its application by depicting the cohort studies around the world, particularly its benefits and contribution to marketing and other disciplines. Finally, this chapter outlines the urgent need to conduct generational cohort analysis in the context of developing countries, such as Malaysia.

2.2 Theoretical Grounding

2.2.1 The Market Segmentation Theory

In a competitive environment in business, consumers tend to demonstrate different preferences in their buying behaviour. Therefore, the marketers need to be aware of the needs and wants of consumers and at the same time, remain sustainable and competitive in the marketplace. One important and strategic marketing tool to help marketers to maintain their position and competitiveness against competitors in the challenging market is market segmentation strategy. This powerful segmentation aid enables business owners and marketers to understand their customers in offering the suitable match to fulfil different needs and wants (Pechlaner & Hattenberger, 2004; Pesonen, 2014).

Due to globalization, consumers around the world are commonly believed to have similar needs and desires. Hence, the market is said to become increasingly homogeneous (Chan et al., 2007). Marketing literatures indicate the needs to target homogeneous groups and this has given rise and credits to market segmentation in marketing (Pennington-Gray, Fridgen & Stynes, 2010). Market segmentation can be described as a division of markets into identifiable and significant groups of similar consumers (Arnould, 2004).

In order to remain competitive in the market, companies must be able to develop and refine their products to meet varying needs and preferences of consumers. Hence, market segmentation plays an important role in this respect because this approach allows marketers to identify and profile distinct groups of consumers whose behaviours are different from others. There are currently four segmentation bases that have been generally

adopted in segmentation studies: demographic, psychographic, geographic, and behavioural bases (Kotler et al., 2002). Despite having their own merits, demographic and psychographic bases are the most popular bases for segmenting consumer market (Kotler & Armstrong, 2010). It has been addressed by literature that generational cohort segmentation approach is a hybrid approach, which utilizes information offered by the age variable (Steenkamp & Hofstede, 2002) as well as the insights into consumer motivations offered by the value variable in order to divide consumer groups (Hung, Gu & Yin, 2007).

2.2.2 The Theory of Generational Cohort

Generational cohort is defined as a distinctive personal characteristic which is shaped during the generation's late adolescence and early childhood through personal attachment to external life events (Strauss & Howe, 1991). It is also believed that the generational characters of a cohort formed due the impact of the events will have influence on the later attitudes and actions of the members (Meredith & Schewe, 1994; Ryder, 1965; Schuman & Scott, 1989). Each generational cohort is unique, distinguishable and should not be served in the similar way by marketers due to the heterogeneity of consumers' needs and wants. In fact, they are varied and diverse in terms of the psychographic profiles such as their lifestyles, values, behaviours and worldviews and should not be treated the same by marketers (Teng & Tay, 2012; Valentine, 2013; William & Page, 2011; William et al., 2010).

2.2.3 Manheim's Theory of Generations

The Theory of Generations is regarded as the earliest assumption pertaining to generations. It indicates that most individuals are greatly affected by socio-historical events (Bengtson, 1970). In sociology, Manheim (1952) suggests that generations are shaped by the historical events that influence them and they tend to act collectively. The generations would have collective experiences and memories towards the events due to their personal attachment in their late adolescence and early adulthood, and thus having intense recollection about those events.

Manheim's work highlights that individuals demonstrate certain modes in behaviours and decision making due to the experiences in their early adulthood and the impacts toward them are lifelong. These group of individuals share common values that remain stable throughout their lives. The impacts of such external life events in the individuals' formative years give rise to generational cohorts, thus become the factor of defining each generational cohort (Noble & Schewe, 2003). Manheim's Theory of Generations suggests that a generation is defined when individuals perceived themselves as part of the generations when they are born and share the same experiences in their lives. The Generational Cohort Theory is derived based on the fundamentals of Manheim's Theory of Generations.

2.2.4 The Theory of Intergenerational Value Change

The Theory of Intergenerational Value Change indicates that major historical events bring about changes to the existing social foundations and value systems of the society, and consequently give birth to new generations. This theory says that the value orientation which is led by the historical events will remain stable and unchanged in a person's lifetime. It is observed that different countries around the world demonstrate different generations' effects in view of values, attitudes and preferences due to the uniqueness of external life events and life cycle factor (Inglehart, 1997; Meglino & Ravlin, 1998).

2.2.5 The Theory of Historical Generations

The Theory of Historical Generations proposed by Rogler (2002) is a response to the earlier assumptions but further extends in depth to emphasize that cataclysmic events leave a more inherent and permanent mark on the formative group as compared to other age groups who live within the same period of time. He suggests three assumptions in the study to propose that every generational cohort starts with cataclysmic events. For the young who are in their early adult stage or formative years, as these events impacted them, their response towards the events will then consolidate into permanent orientations. It is the lifelong persistence of these stable orientations that create the historical generational cohorts. The theory also explicates the importance of formative years or the coming-of-age years to explain the reasons why one cohort differs from another, while birth years may be useful just to separate cohorts.

2.3 Market Segmentation in Marketing

In the recent years, the approach of mass marketing is less suitable in targeting strategy since consumers evidently have diverse needs and wants. Therefore, heterogeneity of customers' demand in a homogeneous market is vital for market segmentation in order to fulfil their distinct satisfactions (Ahmad, 2003; Fernandez-Duran, 2016). According to the theory of imperfect competition market, consumers have heterogeneous characteristics in their needs and wants (Smith, 1956). This evidence is supported since market is normally heterogeneous due to diverse cultural and socio-economic factors and therefore easily identified (Douglas & Win, 1987; Hill & Still, 1984; Jain, 1989; Kale & Sudharshan, 1987; McKenna, 1992; Mehrotra, 1990).

Market segmentation has long been acknowledged by marketers as one of the crucial strategies to define customers' needs and wants. However, the emergent of powerful and innovative segmentation tools have also gained the attention from marketers. The marketers play important roles in identifying the needs and wants of consumers, while at the same time trying to survive and sustain under the competitive nature of the marketplace. One strategic marketing tool that assists marketers to stay competitive against competitors is the market segmentation strategy. This powerful segmentation aid helps companies to understand customers in offering the better match to fulfil different needs and wants (Matzler, Pechlaner & Hattenberger, 2004; Pesonen, 2014).

Past studies have demonstrated the dissecting of a heterogeneous market into smaller homogeneous markets in order to fulfil diverse needs and wants (de Run, 2004; Kotler,

1997; Kotler & Armstrong, 1994; Kotler et al., 1999). As such, segmentation strategy allows company to allocate the marketing resources in the most effective way and at the same time, develop a group of loyal customers' base (Frank, Massy & Wind, 1972; Kotler & Armstrong, 1994).

Segmentation strategy enables firms to target diverse market by dividing them into groups and tailor their satisfactions with distinct marketing strategies. The success of marketing activities and business growth depends on the segmentation strategies implemented by the marketers. Theory of segmentation elucidates that the consumers have distinct characteristics even though they possess similar beliefs and attitudes in a homogeneous group (Fernández, 2016; Torres, 2015). Segmentation strategy acknowledges the distinctive preferences among a group of customers and thus offers the best solutions to marketers in order to target the actual customers. Popular segmentation strategies include demographic tools, such as income, age, gender, and psychographic tools that highlight lifestyles and values, further categorising customers into groups.

2.4 Concept of Generational Cohort

There are a few definitions of generations brought out by academicians. Past studies mostly define generation as one type of national subculture that demonstrates the values of priorities emphasized during a country's particular historical period (Inglehart 1997, Strauss & Howe, 1991). Generational cohort can be defined as a group of individuals who are born during the same period and who experience similar external life events during

their late adolescent and early adulthood years, otherwise known as formative or coming-of-age years (Meredith & Schewe, 1994; Rogler, 2002; Ryder, 1965; Thau & Heflin, 1997).

These external life events can be political, economic, social, technological or environmental incidents (Noble & Schewe, 2003). The most popularized and accepted study on cohorts is by Strauss and Howe (1991) who introduce the Theory of Generation. Their studies suggest that the formation of values in individuals takes place mainly during their childhood and early teenage years; this period of time is also known as formative years. The impact of these values is lifelong and unchangeable in their lifetime.

Generational cohort is also defined as a distinctive personal outlook which is shaped during the generation late adolescence and early adulthood. It is believed that the generational concept has contributed towards the understanding of individual and collective political behaviour. This brings to the conclusion that generational characters created by the external life events experienced by a cohort will have influence on the later attitude and actions of the members (Schuman & Scott, 1989). Schuman and Scott's (1989) study demonstrates that individuals of the same age do share similar memories of the events, and among these there are some who have personal experiences of the events that will influence them throughout their lifetime. The key elements of generational cohort theory are the inclusion of external life events and formative years for each individual based on their personal attachment to the events.

2.4.1 External Life Events

External life events are related to generational cohort formation. Such events produce lifelong and unchangeable impacts towards individuals. Noble and Schewe (2003) discover that the impacts and experiences of socio-historical events during a generation's late adolescence and early adulthood will give birth to and define a particular generational cohort. Moreover, Rogler (2002) suggests that the historical events will create similar personal orientations among those who are born more or less during the same period.

A study conducted by Schuman and Scott (1989) also reveals that individuals agree that memorable events experienced by them exert an influence on their lives. In addition, studies conducted by Inglehart (1997) and Meglino and Ravlin (1998) also demonstrate that values orientations which are influenced by historical events will remain relatively unchanged throughout one's lifetime. External life events can be divided into three levels: international, national or local level. Cohorts or generations' effects might differ from one country to another since individuals experienced different types of external events, at different locations and within different cultures (Schewe et al., 2013).

Based on the previous literature on external life events which shaped generational cohorts in the United States, political events have played a major role in shaping diverse generations across the States. Political events such as The Great Depression, Cold War, World War II and Vietnamese War have brought impacts to individuals in the United State during their formative years. Besides, individuals in U.S. have also recalled other societal and technological events such as the terrorist attack on 11 September, celebrity scandals,

emerging of the computer and internet, and the women's movement as major events during their young adulthood and late adolescence. These external life events that were recalled by individuals in the U.S. include local and global events or incidents.

In China, the external life events recalled by individuals are mostly related to political and economic events which occurred within the country rather than universally. For instance, the sacrifice of youth, the Communist Party, Red Guards and the country welfare, the wide-spread transformation of central planned economy towards the market system and the emergent of global materialists in society have been identified by the Chinese during their formative years, and to which they are personally attached.

In the context of Russia, the Russians highlighted the international external life events such as World War II, Cold War and the Fall of Berlin Wall as political incidents that affected their lives. In addition, political events which happened within the country such as the death of Stalin, incident of Chernobyl and the dissolvment of Soviet Union have been mentioned by the Russian as important events which brought impacts to their lives. Individuals in Russia also address the important economic incidents that they are personally attached to during their formative years. Examples are the issue of privatization, economic reformation and the collapse of stock market that affected their life.

Political, economic and societal events have been widely recalled by the individuals in the context of Mexico. The World War II, terrorism in New York and war against drug have been highlighted by the Mexicans. Societal events such as FIFA World Cup and Olympic Game 1968 have been addressed by individuals as well since the memories affected their

daily lives. The Mexicans also show concerns towards economic events, as they recalled the devaluation of Peso, high inflation and economic growth. In South Africa, researchers highlighted that external life events which defined South African generational cohorts, such as the apartheid system, the multi-racial election led by Mandela, Black Nationalism, and the first and second World War. Previous studies showed that Africans mostly recall political events which have closest attachment to them during their formative years.

In the Malaysian context, individuals in Sarawak, the largest state in Malaysia, identify certain political, economic and technological events which affected them during their formative years. Political events such as the Japanese Occupation, Communism and British colonization are recalled by most of the participants, who were between 15 to 24 years old when these events occurred. Additionally, economic events such as economic crisis and advancement of communication technology have been cited by individuals as impactful events which shaped their memories in the context of Sarawak.

2.4.2 Formative Years

Formative years refer to coming-of-age years, and cover the period from late adolescence to early adulthood (Meredith & Schewe, 1994). Noble and Schewe (2003) defined formative years as the age period of 15 to 24 years old. Nevertheless, other studies state that the age can be slightly younger or older than what has been commonly accepted (Schuman & Scott, 1989). Young adults are portrayed as easily influenced by external life events that happened during their formative years and the impacts towards them have created values that remain unchanged throughout their lives. Therefore, it is strongly

claimed that new generational cohorts are shaped and emerged during formative years. Age and birth years are but indications of when cohorts start and end. Segmenting using formative years provide a richer segmentation approach than birth age.

In a study performed by Dorset (2008), he shows that every generation is affected by each event that occurs during periods of developments. The historical and sociological factors have created the various identifying characteristics and identifiable differences in generations. Besides, the study shows that the identifiable characteristics qualifying new generations develop from the causes and effects of historical events taking place during the group's lives of various stages. External events, such as the economic changes, wars, political ideologies, technological innovations, and social upheavals that have consequences on society, act to redefine social values, attitudes, and preferences (Schewe & Noble, 2000).

Meredith and Schewe (1994) assert that each generational cohort is deeply influenced by the significant external events that were happening during its key coming-of-age years. Hung, Gu and Yim (2007) indicate that generational cohorts refer to consumer segment that utilizes a consumer's formative years as proxy to postulate his or her value priorities created through life experiences during his or her formative years, which may persist throughout that person's lifetime.

2.4.3 Generational Psychographic Effects

Previous literature highlights that generational cohorts' effects are lifelong and provide an alternative for marketers to target the desired customers based on each cohort distinctive values and lifestyles (Schewe & Meredith, 2004). The current empirical literature and evidence acknowledge the lack of investigation on generations' values and lifestyles pertaining to generational cohorts, and the extant literature is mostly related to consumers' and individuals' lifestyles and work values (Lin, 2003; Meglino & Ravlin, 1998; Tung, 2013; Tung & Comeau, 2013).

Past literature has postulated that the formation of generational cohorts will unveil values and lifestyles for each unique generational cohort grouping. Generational cohorts form values, attitudes, and preferences and play important roles in tracking and forecasting the characteristics due to its lifelong effects which shaped generational cohort in their formative years (Schewe & Meredith, 2004; Schewe & Meredith, 1994). The individual values play an important role in shaping a particular behaviour or attitude (Cohen, 2003) and will assist a person to make judgments, justifications and compare others with oneself (Rokeach, 1973). Like other generation studies, Smola and Sutton (2002) claim that the same cohorts tend to share similar values, opinions and life experiences. Values are defined as guidelines that distinguish an individual's actions and attitudes toward objects and situations.

On the other hand, lifestyles are the measurement of individuals' activities in view of the amount they spend their time, what is important to them in their surroundings, their

opinion of themselves and of the world (Plummer, 1974). Past studies also define lifestyles as a psychographic element, referred to as “Activities, Interests and Opinions” (AIO). It provides better understanding of individuals’ interests, the things they prefer to do, and their opinions against certain matters. Lifestyle patterns enable marketers to understand customers and provide broader views towards customer’s opinions, values and interests (Krishnan, 2011).

2.5 Demographic Tools for Market Segmentation

In marketing discipline, there are more than one way to dissect the heterogeneous markets of consumers (Lynn, 2011). Marketing literature has suggested four basic categorisation tools, namely geographic, demographic, psychographic, and behavioural approaches (Kotler, Adam, Brown & Armstrong, 2003). The attraction of segmentation lies on the premise that the different tools can response to the heterogeneous needs of customers in the marketplace. Customers can be distinguished on the basis of demographic tools (such as age, gender, education, and income), geographic variables (such as nation, state, region, and neighbourhood type), psychographic tools (such as attitudes, opinions, interests, and values), and behaviours (such as media habits, purchase frequency, brand loyalty, and channel usage).

The wide usage of segmentation approaches does not come without criticisms (Pingjun, 2000). First, the implementation of the segmentation strategy is deemed difficult due to the diversification of the market. Segmentation is helpful only if new differences between homogeneous groups of consumers are large enough to justify that targeting and the

markets actually exist. In addition, there are literatures that put forth doubts of using segmentation in marketing since segmentation strategy assumes that markets are always heterogeneous (Pesonen, 2014). The methods of segmentation are also being questioned and these include issues such as the contents for segmentation, the quantity and composition of segments that the company chooses to have in order to divide the heterogeneous market (Esslemont & Ward, 1989; Hoek, Gendall & Esslemont, 1996).

Nonetheless, there are still calls and credits for segmentation strategy, with their use being supported by some empirical evidences (de Run, 2004; Fernández, 2016; Torres, 2015). There are literatures which urge companies to segment their markets based on demographic profile (Chudry & Pallister, 2002; Lawrence, Shapiro & La, 1986) even though there are conflicting findings (Lindridge & Dibb, 2003).

2.6 Limitations for Demographic Tools

The limitation of demographic tools such as age group lies in its inability to gain deeper insights to understand consumers' needs and wants. Hence, psychographic variables are viewed collectively as another powerful segmentation strategy to best complement demographic variables in market segmentation strategy (Bruwer & Li, 2007; Fournier, Antes & Beaumier, 1992). Despite the crucial contributions by age segmentation and its obviousness, the researcher questions the appropriateness of using age as the sole indicator to segment the market. Age in itself is insufficient to predict consumers' needs; there are doubts whether the same age group demonstrates the same purchasing behaviours in buying products and services in the market (Mueller-Heumann, 1992).

Fitzgerald-Bone (1991) claims that age segmentation is not effective in segmenting mature consumers whereas Straughan and Roberts (1999) share the same opinion that the indicator of age is less useful than it seems. Therefore, it was suggested that other psychographic variables be used as powerful tools for market segmentation in marketing. Subsequently, a new perspective in market segmentation with broader theoretical field, which is the use of generational cohort theory, has been highlighted. Generational cohort approach, being a theory in sociology, is another way to go beyond the age-based segmentation approach. It is placed in a broader theoretical field, in which emphases is put on individuals who share similar experiences in external life events during their formative years and who demonstrate similar values and behaviours in their lifetime (Manheim, 1952; Schewe & Meredith, 2004; Schuman & Scott, 1989).

Market segmentation strategy based on generational cohort theory is more appropriate and powerful than the common chronological age in use for dissecting the heterogeneous market in marketing (Chaney, Touzani & Slimane, 2017; Lissitsa & Kol, 2016; Schewe & Meredith, 2004). The theoretical fundamentals of generational cohorts lie upon the assumption that individuals recall collective memories and common experiences due to the impact of external life events during their formative years. The impact of external life events will shape generational cohort behaviours, preferences and values, and are liable to predict and understand the consumer characteristics and buying behaviours.

2.7 Psychographic Tools for Market Segmentation

Another segmentation tool which widely credited by marketers as being a best complement for demographic variables in market segmentation is the psychographic tools (Ahmad, Omar & Ramayah, 2010; Duh & Struwig, 2015; Sarli & Tat, 2011). Psychographics are segmentation variables that measure the consumers' feelings, lifestyles, personalities, thoughts and values. These variables are sometimes based on the personal traits of a person or his or her lifestyle, and emphasize on specific consumer behaviour (Kotler et al., 2003). Moreover, psychographic tools can be used to evaluate the daily activities of individuals, their personal perceptions towards themselves and the world, and the importance of things in their lives (Plummer, 1974).

The study of psychographics is pioneered by Koponen (1960) whose studies emphasized on the consumer behaviours and personal traits. These variables play their vital roles as best complements to demographic variables in segmentation strategy since they provide deeper understanding toward consumers' behaviour based on their characteristics. The differences in customers' characteristics are a challenge to the marketers. Even though demographic tools such as the generation approach demonstrates where and how to segment the customers, they fail to unveil the behaviour of the consumers.

Generational cohort studies that profile generations by employing values and lifestyles in theoretical research and empirical evidences are limited at its best (Valenting & Power, 2013; Yu, 2011). Values are developed during an individual's formative years and remain unchanged over the life course (Lyons et al., 2007); values can also be viewed as

individual beliefs regarding what is essentially right or wrong (Parry & Urwin, 2011). Lifestyles, another psychographic element which encompasses activities, interest and opinions, can predict the daily preferences and activities of individuals. This element provides deeper insight and broader view of customer's behaviour (Kucukemiroglu, 1999; Lin, 2003; Suresh & Ravichandran, 2010; Valentine & Powers, 2013; Wells & Tigert, 1977).

2.8 Generational Cohort Approach in Marketing

The approach of generational cohort and the studies in generations have been discussed widely in a variety of disciplines, including marketing, human resource management and so on (Hung, Gu & Yin, 2007; Meredith & Schewe, 1994; Tung, 2013). Most researchers are well known of using segmentation variables such as demographic and psychographic tools as segmentation strategies to segment and predict the markets (Kotler & Armstrong, 2011). Nonetheless, generational cohort approach has been widely recognized as a highly successful segmentation approach to predict the market (Meredith & Schewe, 2002; Ting & de Run, 2012). This approach is not only another useful demographic variable tool to segment the markets, but it has the ability to unveil values and lifestyles characteristics of generations for forecasting and planning purposes. Therefore, it is indeed an innovative and highly successful segmentation approach (Ting & de Run, 2012).

In marketing, defining generational cohorts is valuable for marketers since groups demonstrate consistent and substantial behaviours throughout their lifetime. Marketers who are able to identify predictable patterns of consumption and purchasing behaviour are in

advantage of dealing with the market structure thereby catering to the needs of their market more effectively through the understanding of generational cohort characteristics (Wilson, Lockshin & Rungie, 2005).

Noble and Scheme (2003) acknowledge that generational cohort can be a powerful segmentation technique for marketers and it has been addressed in most of the marketing management resources. Generational cohorts such as Baby Boomers, Generation X and Generational Y are generally associated with marketing opportunities, consumer attitudes and segmentation (Schewe & Noble, 2000; Ting & de Run, 2012). Segmenting and targeting cohorts are strongly believed to be useful in developing goods and services that are more aligned with the generational cohorts' wants and desires (Mittal et al., 2008). A group of generational cohort refers to people that share a common interaction and have similar experiences toward certain life events during certain period of time (Ryder, 1965).

Nevertheless, some argue that generational cohort approach is merely another birth group segmentation tool that uses age as a proxy. Some even considered marketing to birth group as generational marketing (Smith & Cluman, 1997). However, past studies have stated that using birth age to create groups or to segment diverse market in itself does not help to define and understand the segment motivations. A few literatures that addressed generation cohort theory did not try to understand these motivations, nor did they present clearly the duration used to define a generation. Subsequently the boundary to divide each cohort grouping is not well defined, not to mention that the current theory is more applicable to affluent population (Brosdahl & Carpenter, 2012; Campbell, 2017; Markert, 2004).

Unlike birth groups, generational cohorts are formed through their personal attachment to external life events during their formative years and the impacts or generational cohort effects on them are lifelong (Schewe & Noble, 2000). They are not constrained by the duration and length of time until the birthing life stage. Hence, a generational cohort can be shorter or much longer than a generation, or birth group. It is important to understand the distinctive generational effects of each generational cohort among the groups and across different countries in order to predict their future behaviour which can benefit market segmentation.

Therefore, generational cohort theory is still creditable in marketing and other disciplines in terms of market segmentation and predicting generational characteristics (Bolton et al., 2013; Eastman & Liu, 2012; Motta & Schewe, 2008). Generational theory has a long history and unique place in social sciences (de Run & Ting, 2013; Srinivasan, 2012; William et al., 2010). When investigating complex human interactions or social science, age and generation identity are valuable since each generational cohort grouping has influence toward one another.

2.8.1 The Emerging of Generational Marketing

The concept of generational marketing is based on the development of generations' concepts in which marketers fulfil the needs and wants of specific generations by adapting the goods and services strategies in the market. Labels like Baby Boomers, Generational X, Y and Z that originate from the U.S. are popular and have been widely employed in other countries (Dorset, 2008; Dywer, 2009; Schewe & Meredith, 2004; Sharipudin, 2016;

Strauss & Howe, 1991; Torres, 2015). According to the generational marketing concept, every generation is unique and possess different features. Qualitative market research techniques have been performed in order to understand each generation's characteristics, values and cultures in detail (Williams, Page, Petrosky & Hernandez, 2010). In order to show affinity with diverse customers, companies need to identify the distinctiveness of generations' characteristics and apply marketing strategies to target the given generations.

Generational marketing has emerged as an important trend in marketing based on the theoretical foundation that different generational cohorts demonstrate different values that affect their consumer behaviour. Generational marketing enables marketers and business owners to adapt their products and other marketing strategies to a specific generation. Companies depend on different qualitative market research method to explore the generation diverse characteristics (Chaney, Touzani & Ben, 2017). As such, the understanding of each unique generational cohort provides better understanding for marketers to predict their audiences (William et al., 2010).

2.9 Generational Approach Across Various Disciplines

Generational cohort approach is widely credited in other fields besides being used in market segmentation in marketing discipline. Generational cohort analysis is used in cohort studies in consumer behaviour, attitude in advertising, behaviour in social media and decision making in management (Bolton et al., 2013; Eastman & Liu, 2012; Motta & Schewe, 2008). Ting and de Run (2012) employ the generational cohort labels in order to compare their attitude toward controversial advertising in marketing. In addition, Bolton et

al (2013) analysed the generational cohort's attitude and usage toward social media in their recent study.

Moreover, generational cohort analysis has been widely employed to determine workforce characteristics. It is also applied in other disciplines such as tourism and education (Cecere, 2016; Heyns & Kerr, 2018; Hritz, Sidman & D'Abundo, 2014; Padayachee, 2017; Wilson & Gerber, 2008). In terms of workforce, the study performed by Tung (2013) indicates that there are differences in perceptions among cohorts toward world values, career and life.

Similar evidence can be found in studies in education field, in which cohort studies suggest distinct characteristics among students' mindset in different cohort grouping (Cecere, 2016). On the other hand, Sidman and D'Abundo (2014) highlight the influence of generational cohort towards health and wellness travel for market segmentation. Generational cohort studies are noted to be an important element to improve teaching strategies (Wilson & Gerber, 2008). Research done by Padayachee (2017) has critically involved generational cohort theory on ICT integration toward education. The study identified ICT competency across different generational cohorts in different country context.

2.10 The Generational Cohort Studies in Various Parts of the World

In recent years, there has been increasing number of generational cohort studies which address the credits and contributions made in marketing and other disciplines (Duh & Struwig, 2015; Fernández 2016; Hung, Gu & Yim, 2007; Padayachee, 2017; Schewe &

Meredith, 2004; Sharipudin, 2016; Valentine & Powers, 2013). For instance, generational studies have been conducted across various countries including Asia and Northern Asia (Egri & Ralston, 2004; Schewe & Meredith, 2004); America and South America (Fernández, 2016; Dwyer, 2009; Schewe & Meredith, 2004; Strauss & Howe, 1991); South Africa (Duh & Struwig, 2015) and in one of the states in Malaysia (de Run & Ting, 2013). The following sub-sections describe generational analysis in various parts of the world, thereby showing the necessity of conducting a nationwide study in the context of Malaysia.

2.10.1 Generational Studies in North America

One of the well-known frameworks of generational cohorts is proposed by Strauss & Howe (1991) and originates from the United States. Their studies identified three U.S. generations born between 1925 and 1979 that are represented in the sample: The Silent generation (born 1925-1945); the Baby Boom generation (born 1946-1965); and Generation X (born 1966-1979). It is widely adopted because the U.S. generational cohort has long been identified as a benchmark to develop and modernize process (Barnet & Cavanaugh, 1994). A summary of cohorts from multiple sources from the U.S. is shown in Table 2.1.

Table 2.1: A Summary of Generational Cohorts in U.S.

<i>Cohort name (also referred to as)</i>	<i>Birth Years</i>	<i>Formative Years</i>	<i>Defining Event</i>	<i>Brief Description of Characteristics</i>
Veterans (Silent, Traditionalists & Depression Cohort)	1925 - 1945	After WWII	The Great Depression, Lindbergh, FDR & World War II	Dedication, hard work & respect for authority
Baby Boomers (Leading/Trailing edge & Boomers)	1946 - 1965	1960s - early 1908s	Movements of Civil rights, Cold war, War in Vietnam, Assassination of President JFK & Women's movement	Optimism, personal gratification & growth
Generation X (The Thirteenth Generation & Baby Bust Generation)	1966 - 1979	Mid 1980s - 1990s	Feminism, the incident of Challenger, the crisis of energy, widespread of usage personal computers & spread of AIDS	Diversity, informality, techno-literacy & fun
Generation Y (Baby Boom Echo, The Nexters & The Millennials)	1980 - 2004	After late 1990s	High school violence, Scandals of Celebrity, Acts of Terrorist (e.g. 911), usage of computer & internet	Civic duty, optimism, confidence, social caused & achievement

Source: Adapted from Dwyer, 2009; Schewe and Meredith, 2004; Strauss and Howe, 1991; Zemke, et al., 2000.

2.10.2 Generational Studies in South America

Marketing literature emphasizes the need to identify generational cohorts for each country since individuals in every country experience different defining moments in their formative years. The used of the U.S. generational cohort labels should be avoided since they do not represent the true situation in other countries due to different defining moments. As

expected, cohort analysis carried out in Mexico shows differences of cohort labels and cohort effects from the U.S. cohorts in terms of theoretical foundations.

Table 2.2: A Summary of Generational Cohorts in Mexico

<i>Cohort Label</i>	<i>Birth Years</i>	<i>Defining Events (formative years)</i>	<i>Brief Description of Characteristics</i>
Patriotic	1911–1932	The expropriation of Oil and rail, World War II	Conformists, Nationalists, emphasize on social issues.
Conservative	1933–1943	Experience the development of Economic	Non materialistic, care about financial issues, believe in hierachcy of society.
THE SIXTIES	1944–1953	Olympic Games in 1968, FIFA World Cup in 1970	They are traditionalists and do not care on societal issues.
First progressive	1954–1965	Guerrilla groups, The devaluation of Peso, high rate of inflation	They are traditionalists, they follow authority. They concern so much on social issues.
Pop achievers	1966–1977	High rate of inflation, the video games invention, HIV, earthquake in 1985 and FIFA World Cup	They are independent, self oriented and focus on results outcome. They are doubt about government.
Liberation from pri	1978–1983	Terrorism attack in New York, Economic problems	They love peaceful society, have postitive hope toward future and care on social matters.
Fox 9/11 freedom	1984–1988	Terrorism in New York, Growth in economic and low rate inflation.	Emphasize on freedom, not influence by government, passive toward the Fox President. Sadden by high expectation.
Drug war and Internet boom	1989–1991	Internet booming, Election in the country	Do not believe in hard work. Trust in political party but not government. Negative feelings about future. Innovators
Flu pandemic crisis	1992 thereafter	H1N1 flu pandemic, The war against drug	Aware of their civil right. Do not simply believe others. Search for security. Defensive.

Source: Adapted from Fernández, 2016

Table 2.2 shows nine different generational cohort labels in the context of Mexico. The first cohort is born between 1911 and 1932. They are the conformists, nationalists, who are concern with social issues. They went through World War II in their formative years and are labelled as Patriotic. The Conservative, the second generational cohort, experienced economic development events, making them non-materialistic. Besides their concerns about financial matters, they also believe in hierarchy of society. The SIXTIES is the third cohort, born in year 1944 until 1953 and they are characterized as traditionalists and most of them do not emphasize societal matters in their daily life. They are influenced by social events such as the Olympic Games in 1968 and FIFA World Cup in 1970.

The fourth and the fifth Mexico generational cohorts are known as First Progressive and Pop Achievers respectively. The First Progressive cohort is very much concerned about societal issues and they tend to be submissive to authority. During their formative years, they have been through external life events such as guerrilla groups, high inflation and the devaluation of their currency. For the Pop Achievers, they are born in 1966 until 1977. Since they experienced various economical, societal and technological events in their formative years, they tend to be doubtful about their government and have a mind of their own. They are independent and result oriented in their performance.

The sixth and seventh generational cohorts both encountered similar external life events such as the terrorist attack in New York. Hence, the Liberation (the sixth cohort) places emphasis on peace and harmony in their lives. They are positive towards their future. On the contrary, Fox 911 (the seventh cohort) enjoys freedom in life without giving much thought about their government.

The Drug War and Internet Boom cohort is born between 1989 and 1991. They encountered the booming era of internet and country election in their formative years. They hardly believe in hard work and have even much less faith in the government. They are the generation of innovators for the country. The last cohort is known as Flu Pandemic Crisis cohort since they have been through the war against drug and the H1N1 flu outbreak in their country. They tend to search for freedom, security and have less trust in people.

Even though there are few similarities among the generational cohorts, the Mexican cohorts have experienced some particular external life events which gave birth to the different cohorts that are dissimilar with the U.S. labels. For instance, the Patriotic, the Conservative, the Internet Boom and Flu Pandemic Crisis cohorts (Fernández, 2016). Each of the cohort grouping demonstrates different general characteristics which are different from the U.S generational cohort labels.

2.10.3 Generational Studies in South Africa

In South Africa, the U.S generational cohort labels are being employed to segment consumer behaviour and other perspectives of marketing. However, marketers in South Africa have propose external life events such as the apartheid as defining moments to form the South African cohorts (Duh & Struwig, 2015). The South African cohorts demonstrate similar cohort labels with the existing U.S. cohort labels even though the external life events in both countries are not alike. Currently, there are six labels for African cohorts, including The Depression Cohort, The Second World War Cohort, Post War Cohort, The Baby Boomer, Generation X and Generation Y.

External life events outlined by researchers which define South African cohorts are the apartheid system, the multi-racial election led by Mandela, Black Nationalism, and the First and Second World War. In spite of the external life events which shape generational cohort formation, the formative years during which all these events happened play an important role in explicating each generation cohort label. For instance, Generation Y for South Africans are those who experienced information revolution during their formative years (17 to 23 years old) born between 1977 to 1994 (Duh & Struwig, 2015). For Generation X in South Africa, they are born between 1965 and 1976 and have experienced economic and social instability during their formative years. Hence, each label of cohorts demonstrates diverse characteristics due to the generational effects of the defining moments and experiences during the formative years.

2.10.4 Generational Studies in Asia

The existence of generational cohorts is also recognized in developed countries in Asia. Generational cohort studies have been performed in countries such as China and the northern part of Asia (Russia) where the significance of generational marketing are noted (Schewe & Meredith, 2004; William & Page, 2011). Different countries demonstrate different cohort labels due to the distinctiveness of external life events which shaped the cohort groupings in each country. From this vantage point, studies from China resulted in their unique generational cohorts. Understandably, the studies also provide evidences of variations in the generational cohorts' effects in view of the personal values as compared to the U.S. (Egri & Ralston, 2004; Hung, Gu & Yim, 2007). Currently, there are three cohort

labels in the Chinese cohorts which include the Red Guards, the Modern Realists and the Global Materialists. These cohorts are shown in Table 2.3 below.

Table 2.3: A Summary of Generational Cohorts in China

<i>Cohort Label</i>	<i>Birth Years</i>	<i>Defining Events (formative years)</i>	<i>Brief Description of Characteristics</i>
Red Guards	Cultural Revolution (1966–79)	Sacrificed of student's youth, material comforts, and family life for the benefits of the country and the Communist Party and became Red Guards.	This group of generational cohort is negative, value the spending of money and conservative in their consumption attitudes and behaviour.
Modern Realists	Economic Reform (1980–91)	Experienced the transformation of economy from a central planned system (egalitarianism) to a market system (competition, entrepreneurship, and individual accomplishment).	Modern Realists are influence by marketing activities. They are aware of the impact of advertisement and materialistic.
Global Materialists	Born after the Cultural Revolution and came of age in 1992 or thereafter	Global Materialists were exposed to heavy influence in the media and also Internet. Increased levels of prosperity in society and consumerist messages	The changes of society have developed this generational cohort to have higher expectation of novelty seeking and they are materialistic. They have preference for foreign products.

Source: Adapted from Hung, Gu and Yim, 2007

The first cohort is named The Red Guards and they are born during the Cultural Revolution era. During their formative years, they experienced political events such as the rise of the communist party, sacrifice of students during their youth and sacrifice of family life for the welfare of the country. They are conservative due to hardships endured during

their formative years. Hence, they view things more pessimistically and are very careful in spending their money.

The second generational cohort is named as The Modern Realists, born between 1980 and 1991. The Modern Realists are materialistic since most of them are well educated and heavily influenced by advertisements in marketing. During their formative years, they have been influenced by the transformation of economy from central planned economic system to market system. The third generational cohort is named as Global Materialists and they are born in year 1992 and thereafter. Their general characteristics have been well elucidated as having high level of seeking in novelty and they are materialistic as well. They prefer to purchase foreign brand in their consumption behaviour since they are affected by social media and consumerist message in their daily activities.

The three generational cohorts demonstrate diverse generational effects due to the impact of external life events during their formative years. Each of the cohorts has experienced distinct external life events which shaped their formation in their formative years. The first cohort is mostly influenced by political events and has undergone hardship in their lives. Hence, they are more conservative towards consumptions and not as materialistic as the next two generations. In contrast to the first cohort, the second and the third cohorts are well educated and cultivated by consumerist message and social media. They are materialistic and have their own perceptions in their consumption attitudes.

Table 2.4: A Summary of Generational Cohorts in Russia

<i>Cohort Label</i>	<i>Birth Years</i>	<i>Defining Events (formative years)</i>	<i>Brief Description of Characteristics</i>
Collectivization	1929 – 1940	Collectivization of agriculture.	This cohort is dedicated to the party and country. They believe in and depend on country.
Great Patriotic War (WWII)	1941– 1953	The Second World War, Cold War, and Death of Stalin	This cohort loves their country and are patriotic and yet nationalistic. They are opposed to perestroika.
The Thaw	1954– 1969	Sputnik, International Youth Festival, Gagarin first man to orbit earth and ‘Prague Spring’.	They are individualistic and are idealism. They emphasize on freedom in term of social and economic. They support perestroika.
Stagnation	1970 – 1985	Experienced bad economic times, Emigration to the West and Gorbachev’s rise to power.	This cohort prefer communism. They are negative and also inner-directedness toward the life in future.
Perestroika	1986– 1991	Perestroika and glasnost, Chernobyl, Parliamentary elections, Fall of Berlin Wall, Yeltsin elected President, Soviet Union dissolved and 1991 communist coup attempt.	This group of cohort like to involve in political events and are against the central authority. They love to live abroad and are materialistic.
Post-Soviet	1992 and after	Privatization and reformation of economic, Chechnya War and Stock market collapse.	They are independent, love freedom and love to stay abroad. They love branded goods and wish to leave the country.

Source: Adapted from Schewe and Meredith, 2004

Table 2.4 shows the different generational cohort labels in the context of Russia. There are six different cohorts in Russia (the Collectivization, the Great Patriotic, the Thaw, the Stagnation, the Perestroika and the Post-Soviet) which showcase the differences in the

determination of their values, attitudes and consumption behaviours (Meredith & Schewe, 2004).

The first generational cohort is born between 1929 and 1940 and they are named as the Collectivization since they experienced collectivization in agricultural. They are dedicated to the governing party and are very nationalistic. They believe in the country and depend their lives on it. The second generational cohort, born between 1941 and 1953, named the Great Patriotic War, is similar to the first cohort. They are patriotic towards their country and are against the perestroika since they have experienced intense politics events such as The Second World War, Cold War, and Death of Stalin during their formative years.

The Thaw, also known as the third generational cohort in Russia, went through external life events such as the launch of Sputnik, the International Youth Festival, Gagarin being first man to orbit earth and the “Prague Spring”. They emphasize on individualism and idealism. They enjoy more freedom in terms of social and economic aspects as compared to the previous cohorts. They are idealistic and individualistic, and they support the perestroika. Stagnation, the fourth cohort, is born from years 1970 to 1985. This cohort believes in communism, is pessimistic and also shows inner-directedness toward the life in future. Their general characteristics are shaped by the hardship they have been through during their formative years such as the economic downturn, emigration to the West and Gorbachev’s rise to power.

The fifth generational cohort, the Perestroika, has encountered external life events such as the perestroika and glasnost, the Chernobyl incident, the parliamentary elections, fall of the

Berlin Wall, and the dissolved of the Soviet Union. This group of cohort is active in political events and do not support central authority. They prefer to live abroad and are materialistic in their consumption behaviour. Post-Soviet in the six generational cohort in Russia and has been characterized by their materialistic and independent behaviour. They prefer to move out of the current country to have new life. During their formative years, they faced political and economic events such as the war of Chechnya and the collapse of stock market. This group of generational cohort is born from 1992 and thereafter.

2.10.5 Generational Studies in Malaysia and Sarawak

This study focuses on Malaysia as an emerging market and a developing country. The country is diverse in population (Milner, 1991). Malaysian population is historically divided by geographic separation (e.g. Chinese in towns, Malays in villages), recognition of ethnicity by employment (e.g. Malays in agriculture, Chinese in mining), social contact (e.g. ethnic-based school or education), languages, economic interest and culture (Jali et al., 2003).

In the Malaysian context, there are several studies that utilized cohort labels from the U.S. for profiling purposes. Even generational cohort studies have been conducted, but there is still scarcity of research in terms of generational cohort theories (Ting & de Run, 2012), especially in investigating the formation of cohort groupings and identifying of generation characteristics (Tung & Comeau, 2014). Cohort studies have been conducted apparently in a smaller scale to identify cohort labels for a state in Malaysia, which is Sarawak. Since there is no theoretical foundation to construe generational cohorts in the U.S. population to

the Malaysian population, the first comprehensive study of generations was carried out in Malaysia in 2012 (de Run & Ting, 2013; Ting, et al., 2012).

Since that study was the first attempt, the population was delimited to Sarawak, a state in Malaysia. In their study, they propose that cohorts can be divided into five different categories which are: Neoteric Inheritors, Prospective Pursuers, Social Strivers, Idealistic Strugglers and Battling Lifers in the context of Sarawak. The findings show that each cohort has its own characteristics due to their attachment to specific events during formative years (de Run & Ting, 2013; Inglehart, 1997; Rogler, 2002). These events are found to be largely different from that of the U.S. population. The findings are summarized in Table 2.5.

Table 2.5: Generational Cohorts in Sarawak, Malaysia

<i>Cohort Label</i>	<i>Birth Years</i>	<i>Defining Events (formative years)</i>	<i>Brief Description of Characteristics</i>
Battling-lifers	Before 1942	Japanese occupation	They had to find ways to live through and struggle during Japanese occupation. They worked hard and were very protective toward their family members.
Idealistic-strugglers	1943 - 1961	Communism, British colonization and the formation of Malaysia	They struggled to secure a good lives and careers during the time of Communism, British colonization and the Independence of Malaysia. Different perceptions were developed during those times as to what were the better options and choices, and many of them still maintain their attitude until today.
Social-strivers	1962 - 1977	Stable in economic stability and social progress after communism and when Tun Mahathir became the Prime Minister	They concern so much on stability of economic and social welfare. Understandably peace and security were developed after the occasion of Communists.

Table 2.5 continued

<i>Cohort Label</i>	<i>Birth Years</i>	<i>Defining Events (formative years)</i>	<i>Brief Description of Characteristics</i>
Prospective-pursuers	1978 - 1991	Rapid advancement in technology, political unrest, economic downturn	They have experienced the rapid change of advancement in technology and recovery since the economic downturn. Their preference in political matters indicated that they trust in changes to have promising and better future.
Neoteric-inheritors	1992 onwards	Advancement in communication technologies, environmental disasters, political upheavals	They are keen to accept whatever that is around them since they are still in their formative years. They know how and prefer to utilize communication technologies since young.

Source: Adapted from Ting, 2013; de Run and Ting, 2013

However, being just a state of Malaysia, Sarawak is inadequate to represent the whole of Malaysia as a country. Different settings or locations might influence the formation of a generational cohort and of generational effects. Previous studies elucidate the differences of generational effects within the same country (de Run & Ting, 2013; Elliott & Tam, 2014; Fam et al., 2008; Lin & Wang, 2010). Hence, the present study employs the generational cohorts from both U.S. sources and the Sarawak study as a benchmark to explicit the formation of generational cohorts and generations' effects in the Malaysian context for market segmentation in marketing discipline.

2.10.6 Understanding Generational Cohort Studies

Based on the generational cohort theories, the external life events are one of the significant elements that shaped generational cohort groupings. External life events can be divided into three levels: international, national or local level. The lifelong effects might vary from

one country to another since individuals experienced different types of external events, at different locations and within different cultures (Schewe et al., 2013). A study conducted by Dorset (2008) highlights that every generational cohort is affected by diverse events that occur during their period of development. The historical and sociological external life events have developed the distinct identifying characteristics and identifiable differences in generations.

At the same time, several studies elucidate that there are differences of psychographic effects across different countries, and the cohort labels between each country need to be assessed (Schewe & Meredith, 2004). Such being the case, identifying and understanding the generational cohorts in each different country context is important.

2.11 Research Framework

This study investigates the external life events that elucidate the generational cohort formation in Malaysia, and proposes lifelong psychographic effects in view of generations' values and generations' lifestyles for market segmentation. Since such effects were originally unclear and uncertain, this study has employed grounded theory procedure in order to propose the underlying phenomenon among a group of individual interactions and experiences.

In terms of theoretical grounding, the important elements such as external life events and individual formative years are explored, and the investigation of the psychographic variables such as values and lifestyle are also carried out concurrently. The external life

events include political events, economical events, societal events, environmental events and technological events. The assessment of such events recalled by individuals during their formative years will shape the formation of generational cohorts. As a result, new generational cohort labels are proposed in the Malaysian context for market segmentation.

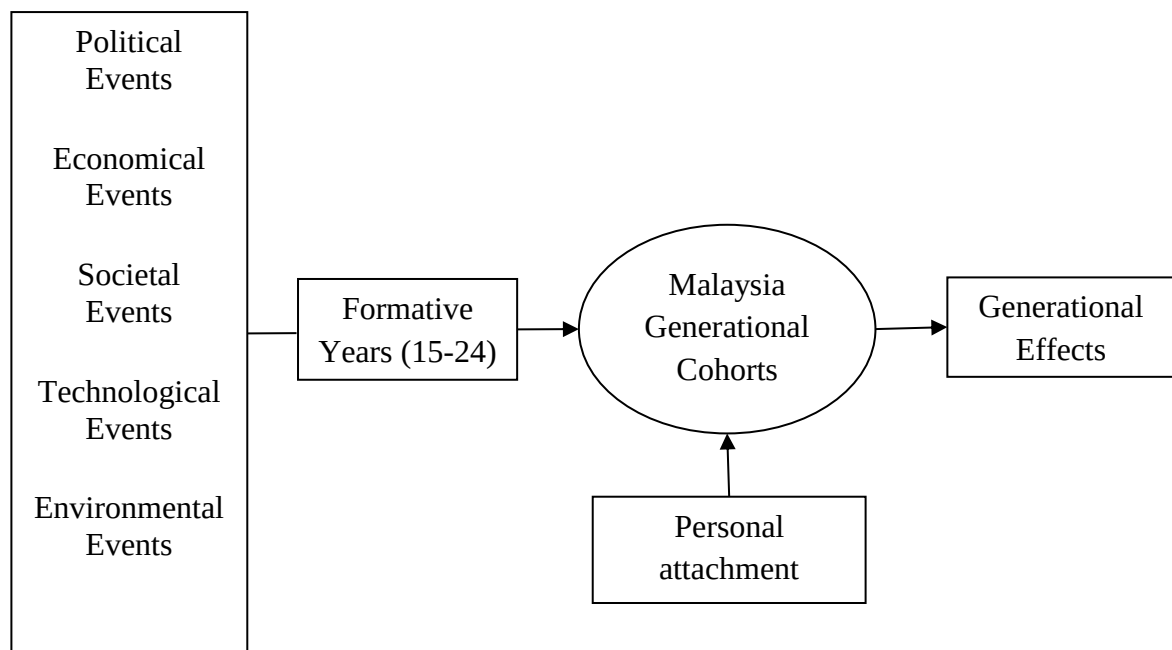


Figure 2.1: Proposed for Generational Cohort Labels and Generational Cohorts' Effects In The Malaysian Context

Source: Propose by the researcher later in this qualitative study.

Figure 2.1 depicts a research framework which is proposed by the researcher in the study. The current study intends to propose generational cohorts in the Malaysian context by exploring the external life events that occurred during individuals' formative years, which formed personal attachment with them and are recalled by them. This study will later propose the Malaysia generational cohort labels and demonstrates the generational effects due to the impactful external life events.

2.12 Chapter Summary

The review of literature shows that the generational cohort approach has received acknowledgment from wide variety of business and other disciplines. This chapter has analysed the relevant literature from multiple business and academic disciplines, especially from the marketing discipline, in order to have a better understanding concerning market segmentation theories and generational cohort approach for market segmentation in marketing. Additionally, the review of literature highlighted the need to explore the external life events which shaped generational cohorts and to identify the generational cohorts' effects which are distinctive across countries. In the Malaysian context, this chapter elucidates the importance of generational studies, which ought to be given much more attention in this country. Although cohort analysis has been performed in one of the states, the results are not sufficient to represent the whole nation. Furthermore, the generational psychographic effects which are impacted by the external life events in a cohort's formative years remain unclear. Hence, there is an evident gap in terms of literature on the actual cohort formation and the lifelong psychographic effects which influence the cohort members in their lives. Due to this critical perspective, this research aims to explore the external life events that are vital in identifying the Malaysian generational cohorts, along with the respective psychographic effects of values and lifestyles for market segmentation.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

This chapter begins with an overview of the research that shows the direction of the study. Research paradigm and design are discussed to explain the philosophical assumption and methodological procedure and approach. As the study involves a pure qualitative research study in order to gain insights, research methods and procedures are presented in details. Subsequently, an account of analytical approach and process is given, as well as some ethical considerations for this study.

3.2 Research Overview

The objective of this study is to propose the generational cohorts in the Malaysian context by exploring the external life events to which individuals are personally attached during their formative years. Besides, this study also investigates the segregation of psychographic effects for market segmentation. Given the exploratory nature of the study, a pure qualitative research design with the adaption of grounded theory approach (Corbin & Straus, 2015) is used as the analysis procedure. The overview of research plan for this study is depicted in Table 3.1.

Table 3.1: Overview of Research Plan

<i>Research Questions</i>	<i>Research Objective</i>	<i>Data Collection Method</i>	<i>Data Analysis Method</i>
1) What are the proposed generational cohorts in the Malaysian context for market segmentation?	• To explore the external life events which affected individuals during their formative years • To assess the impacts of the external life events towards the individuals during their formative year • To form generational cohorts based on events which influence them during their formative year	• Document Review • Face to Face Interview • Transcriptions • Translation • Back Translation • Coders • Inter Coders Agreement	• Document Analysis • Content Analysis
2) What are the psychographic cohorts' effects for generational cohorts in the Malaysian context for market segmentation?	• To investigate the psychographic effects for generational cohort with values as theoretical grounding • To investigate the psychographic effects of generations with lifestyles as theoretical grounding • To propose an explanatory model for generational cohorts and psychographic effects in the Malaysia context for market segmentation	• Face to Face Interview • Memo • Team coding • Transcriptions • Translation • Back Translation	• Corbin & Strauss Framework • Constant Comparison Analysis

Grounded theory has increasingly gained popularity among researchers in various disciplines as one of the powerful qualitative approaches to explore and study an interesting phenomenon that is unexplained but requires investigation of the phenomenon from data (Corbin & Strauss, 2015; Glaser & Strauss, 1967; Suddaby, 2006). Previous studies have highlighted this qualitative approach as best suit to understand human

interactions and develop explanatory theory or model emerged from the data (Chong & Yeo, 2015; Kovacich & Amankwaa, 2017; Lu, 2017).

Past literature acknowledged the use of grounded theory approach as one of the qualitative analytical methods to develop a new theory or to adjust an existing theory, or to develop a model and an explanation that will shape the view of participants who are familiar with a phenomenon or experience (Creswell, 2012). Goulding (1999) notes that grounded approach is suitable to elicit a theory that might be overlooked in previous studies. Past literatures have also addressed other benefits offered by the grounded theory approach in gaining deeper insights. For instance, this approach is found to be appropriate for socially constructed experiences and also able to interpret a complex phenomenon (Charmaz, 2003). In this research specifically, this approach is realized in an explanatory study for generational cohorts and psychographic effects due to individuals' attachments to the impactful external life events during their formative years in the Malaysian context.

3.3 Research Paradigm

A paradigm is defined as a set of intellectual assumptions in an explanatory framework, based on the inquiry of the research or a set of common beliefs and agreement to define a problem (Guba, 1990; Kuhn, 2012; Kuhn, 1970). Drawing from the social constructivist paradigm, it is presumed that the formation of generational cohort is socially constructed based on the individuals jointly behaviour and collective understanding of the world. These assumptions are supported by the perception of interpretive worldview that the reality of life and work is based on the human communication and interaction and shared history that

individuals experienced through time (Bailey, 2007; Dayman & Hollaway, 2002). The current study is assuming the constructivism paradigm since the study intends to use the qualitative approach to gain insights into a relatively unknown or unclear phenomenon due to the lack of literature on the subject matter, and specifically in the Malaysian context.

Constructivist approach enables researchers to define the meaning and to explore the factors that normally could not be done with numerical or statistical approach, nor generalized across entire population. Researchers have the flexibility to produce a theory that emphasizes an issue that is important to research subjects (Glaser & Strauss, 1967). As a result, researchers can easily gain insights into social phenomena and human interactions that are related to the centre of the study. Nonetheless, since constructivist paradigm is value laden, researchers need to identify their own perceptions and biases that are shaped from their previous experience and background which can influence the interpretation of meanings (Creswell, 2009).

Due to the value laden quality issue, the researcher's self-reflection and ethical consideration toward the study are indicated in the final chapter of the thesis. Additionally, based on the inductive nature of this study, important themes are able to emerge from the data and literature review. It is important to highlight that constructivism is considered as a qualitative philosophical assumption since it is part of interpretive taxonomy (Dayman & Hollaway, 2002). Hence, this study demonstrates all philosophical assumptions with qualitative research as research foundations.

The assumption of the constructivist paradigm in this study is supported by past literature since this study is socially and experientially based and the reality is constructed by the mind, there will be different social interactions and experiences among a group of individuals, including the researcher (Aliyu, Bello, Kasim & Martin, 2014; Burr, 2003; Guba & Lincoln, 1994). The roles of communication and contact are important in order to obtain the reality (Bailey, 2007). There are possibilities to have similarities between individuals or among a group of people. Therefore, there are no predefinition of dependent or independent variables, but rather the emphasis is on exploring and understanding how individuals make sense of a circumstance at a particular point of time (Blaxter, Hughes & Tight, 2006).

3.3.1 Epistemological Assumptions

A constructivist paradigm works from the perspective that concepts and theories are constructed by research participants who are trying to explain and make sense out of their experiences and lives, both to the researcher and to the participants (Corbin & Strauss, 2008). In terms of epistemology, the researcher and the participants play important and active roles in order to develop the knowledge that are related to the participants in the current study. The construct of the knowledge is based on interaction between the researcher and the participants (Burr, 2003; Creswell, 2015). The researcher views himself or herself as part of the co-production in conducting the study in order to gain information related to the experiences shared by the participants.

Firstly, this study intends to explore the external life events which are recalled by individuals during their formative years. For this, researcher interacted closely with participants by asking them to share their memories pertaining to the major events during their formative years. Secondly, in order to understand and gain insights into the psychographic effects, this study utilizes one-to-one interview method to interview participants and to allow them to describe their opinions and share their experiences. During the interview sessions, the researcher entered the field and interacted with the participants in natural settings, with proper audio recording procedure. The researcher concluded that insights and knowledge pertaining to the centre of the study are obtained based on the joint behaviour and collective understanding of the world among individuals.

3.3.2 Ontological Assumptions

Reality of work and life of individuals are based on the communication among the human interactions (Creswell, 2015). In the current study, the participants recalled their experiences, stories, histories and opinions of the external life events that occurred during their formative years. External life events are investigated in order to propose the generational cohorts in Malaysia. The psychographic effects are explored through their values and lifestyle for each cohort grouping. One-to-one interviews are conducted by the researcher using interview guidelines to gather information pertaining to experiences recalled by the participants. Probing questions have been asked during the interview sessions to ensure individuals shared more insights related to the topic discussed.

In addition to ontological assumptions, there are important connections and relationships between the researcher and participants in the study in order to construct the knowledge pertaining to the formation of generational cohorts in the context of Malaysia for market segmentation. Participants are given clear and detail briefing before the interview session to ensure smooth data collection procedure. Moreover, the ontological assumption of constructivism states that the reality is largely constructed through social interaction among a group of people with broad human experiences and does not depend on the single truth in knowledge construction (Aliyu, Bello, Kasim & Martin, 2014).

3.4 Research Design

3.4.1 Qualitative Research Design

Past literature has argued and addressed the pitfalls of using demographic variable as a tool to segment the target market in marketing. A handful of literature highlight the lack of understanding in terms of generational cohort approach and the generational effect in most of the countries, including Malaysia. A few studies elucidate the need to investigate the generational cohort formation across countries since there are doubts on the theoretical foundations regarding generational cohort approach utilized by marketers and researchers in diverse disciplines.

Although there are studies pertaining to generational cohort analysis, little is done to explore the formation of each cohort and to assess the psychographic effects for generational cohorts in market segmentation for the marketing discipline. Hence, the purpose of this study is to propose an explanatory model for generational cohorts with the

respective lifelong effects in view of generations' values and generations' lifestyle for market segmentation in the Malaysian context.

In this study, the interactions among individuals and their experiences have been investigated in order to gain deeper understanding of human relationships, experiences and perceptions. External life events which shaped the formation of cohort grouping in individuals' formative years have been explored. Moreover, the follow up investigation on generational cohorts' psychographic effects are performed in order to view the segregation toward their values and lifestyles. Subsequently, the data emerged in the study has been analysed with some adaption of Corbin and Strauss Framework (2015) in order to propose for generational cohort labels in the Malaysian context.

The current study is a qualitative research design, which suits the purpose and objective of this current study, that is to understand the generational cohort's formation and to explore the lifelong effects by uncover their values and lifestyles. The experiences and insights provided by each individual help to generate themes and common meanings. A qualitative approach is adopted in this study to explore and understand complex psychological and social issues embedded in different generations (Marshall, 1996). The purpose of qualitative research is to obtain insights into particular social procedure and practices that emerge and develop within a specific natural setting and context (Connoll, 1998).

In terms of empirical evidences, the current study is field oriented in which the researcher is directly involved in the field to gain first-hand information from participants in order to obtain more insights. Hence, a qualitative research design is best used since this study is

situated within a natural setting, being experiential and interpretive in nature (Stake, 2010). Additionally, qualitative design is about understanding human experiences in the world, and how they make use of such experiences in their lives (Sharkawi, Mohamad & Roslin, 2016).

3.4.2 Grounded Theory Approach

Following the objectives and the nature of the study, grounded theory approach is adopted as an analytical method to propose the generational cohort in the form of an explanatory model or theory by exploring the external life events in the Malaysian context for market segmentation. Apart from this, this study investigates the lifelong effects due to the impact of the external life events and to propose generation values and lifestyles for each generation grouping.

A theory in qualitative study can be defined as any empirical theory of social process at different levels that can be employed to understand human interactions or experiences. In the case of grounded theory approach, the theory emerged can be defined as a middle range explanatory theory in a qualitative research study that focuses on concrete descriptions and explanation pertaining to human interactions and process. In qualitative study, the role of explanatory theory is crucial since the researcher emphasizes on process, meaning and context which influences human action and interaction rather than simply stating relationships between variables and testing them (Given, 2008). The purpose of qualitative inquiry is to seek to understand and obtain information pertaining to social interactions and experiences among human beings, and hence, researchers do not usually design their

research in the way of applying or testing formally constructed theories pertaining to the topics and settings they investigate.

Grounded theory is a qualitative systematic method and procedure to develop theory that elucidates, at a wide conceptual level, a process, an activity, or interaction about a substantive topic. The theory developed in grounded theory is an explanatory theory of process for events, activities, and interactions that happened throughout time. It involves a set of rigorous research procedures that bring about the emergence of conceptual categories, and forming a theory that explains the process pertaining to the focus of the study (Corbin & Strauss, 2015; Creswell, 2015).

Existing studies have addressed the use of grounded theory approach to develop and extend theories that explain a phenomenon in a specific context and as a powerful analytical approach for qualitative design (Johnson & Sohi, 2016; Kovacich & Amankwaa, 2017; Lu, 2017; Nesbit, 2010). The concern in grounded theory framework is theory development (Strauss & Corbin, 1994) and is most suitable when no theory exists or when an existing theory is too abstract to be tested. As such, grounded theory framework is most appropriate to be utilized in this study since there is lack of studies and inadequate understanding with respect to generational cohorts and the psychographic effects for market segmentation in the Malaysian context.

Previous studies have mostly adopted and adapted grounded theory approach in qualitative research to develop a theoretical framework (Pandit, 1996). Grounded theory has been traditionally associated with sociology, nursing and health, and organizational studies

(Glaser & Strauss, 1967; Parry, 1998; Sandelowski, 1995; Strauss & Corbin, 1990). Nevertheless, this approach has been widely used in the marketing discipline in recent years (Goulding, 2004). For instance, the grounded analysis has been used to measure consumer behaviour and the analysis of advertising and mass media (Belk et al., 1989; Goulding, 1999; 2000; Hirschman & Thompson's, 1997). Additionally, there are increasing acknowledgments among marketing practitioners and in other academic fields that the application of grounded theory approach as qualitative methodology is necessary in the most underlying sense for the purpose of developing theory and to gain valid insights (Goulding, 2004). Table 3.2 provides an overview of the phases, steps and activities for the process of grounded theory in analysing the textual data.

Table 3.2: The Grounded Theory Procedure

<i>Phase</i>	<i>Activity</i>	<i>Rationale</i>
Research Design Stage		
Step 1	• Review of literature. • Define of research questions.	Constrains irrelevant variation and sharpens external validity.
Step 2	• Selecting cases or events. • Theoretical sampling.	Focuses efforts on theoretically useful cases (e.g., those that test and/or extend theory).
Data Collection Stage		
Step 3	• Create data collection protocol. • Employ data collection method. • Researcher entering the field. • Data collection and analysis. • Theoretical sampling.	Increases reliability, increases construct validity, enhances internal validity.

Table 3.2 continued

<i>Phase</i>	<i>Activity</i>	<i>Rationale</i>
Data Ordering Phase		
Step 4	• Arranging Data. • Arrange the events chronologically.	Facilitates easier data analysis. Allows examination of processes.
Data Analysis Phase		
Step 5	• Data analysis. • Coding procedure. • Memoing. • Constant Comparison Analysis. • Theoretical sampling. • Inter Coder Agreement. • Team Coding.	All forms of coding enhance internal validity. Confirms, extends, and sharpens theoretical framework.
Step 6	• Reaching closure. • Theoretical saturation when possible.	
Literature Comparison stage		
Step 7	• Compare emergent theory with extant literature. • Comparison with conflicts or similar framework.	Improves definitions of construct, and therefore internal validity, improves external validity.

Source: Adapted from Strauss and Corbin (1990; 2015); Pandit (1996); Charmaz (2006)

Currently, little is known about generational cohort formations in Malaysia and the psychographic effects among cohort grouping for market segmentation are unclear. Grounded theory approach has been used by past studies to develop and expand explanatory models which provide a detailed account of phenomenon and at the same time elucidate the whys and hows that are central to the study (Collingridge & Gantt, 2008; Glaser & Strauss, 1967). The concept of data saturation or information-richness is therefore being focused (Strauss & Corbin, 1990; 2015) in this study. Consequently, a comprehensive grounded framework proposed by Strauss and Corbin (1990) and Charmaz

(2006) were undertaken in the forms of technical literature analysis and interview which have produced the research questions and foundations that describe the themes for the study.

3.4.3 Participants in the Study

The data collection process begins with the selection of participants which fulfilled basic requirements based on the literature evidences and practical knowledge of the researcher. In this case, the sample has been widely drawn among Malaysians who are born and currently reside in Malaysia. Malaysian citizens who are residing in other countries are not included in this study. The researcher has carefully selected participants with a minimum age of fourteen years old and no upper age limit in order to share their experiences in relation to the study. Since the literatures on generational cohort emphasize on formative years as one crucial criterion of generational cohort's formation, this study sets the minimum age requirement of participants involved in the interview sessions conducted by the researcher.

The data of the study were collected from the major cities throughout the thirteen states and the three federal territories in Malaysia. For instance, interview sessions have been carried out in the states such as Kedah, Penang, Sabah, Sarawak, Kelantan, Johor, Melaka, Negeri Sembilan and federal territories such as Kuala Lumpur. The basic requirements and proxy to the nationwide study is related to age and birth place; nevertheless, other demographics such as gender, ethnicity, income and educational level are included as optional information. The selection of participants is important when as interviews are to

be conducted in a natural setting (Creswell, 2007). In order to gain access to the potential participants, the researcher conducted background checking into a list of correspondences who have the basic requirements to ensure that they fulfil the criteria as productive participants in the current study.

Invitations were sent out to the individuals via emails and phone calls. Interview appointments were arranged to ensure the interviews are held in a pleasant environment with less distraction to reduce discomfort of the participants. In the invitations as well as in arranging appointments, the participants were well briefed concerning the purpose of the study and their potential contribution in this area in order to encourage better interaction between the researcher and the participants. Only eligible participants carefully selected by the researcher are invited in order to make sure that they are open and honest in sharing their opinions and experiences relevant to the focus of the study.

3.4.4 Sampling Strategy

3.4.4.1 Purposive Sampling and Snowball Sampling

The goal of this qualitative study is to obtain insights and rich information from participants regarding various phenomena pertaining to the focus of the study. The researcher carefully selected participants who are able to provide answers for the research questions (Marshall, 1996). There is no way to predict the probability of any individuals being included as a participant in the current study, hence, non-probability sampling technique was adopted. Therefore, this purely qualitative study employs purposive sampling and snowball sampling strategy. Purposive sampling involves the use

of the researcher's knowledge of the study population, who are selected based on the researcher's judgement and confidence that they will provide the desired information relevant to the focus of the study (Datallo, 2008; Patton, 1990).

Participants are chosen deliberately based on the practical knowledge of the researcher herself and literature evidence through much study. The participants encompass Malaysians born in the thirteen states and the three federal territories of Malaysia and are selected purposefully based on their characteristics and ability to accomplish the intention of the study. Malaysian citizens who are residing in other countries are not included in this study. In addition, researcher has carefully determined participants with a minimum age of fourteen years old and no upper age limit in accordance with the requirement highlighted by the generational cohort theories.

The background information of the participants were checked and confirmed before performing participants selection and data collection process. In addition, a guideline has been set to ensure that the participants represent the characteristics required in the study. On the other hand, this study also employs the snowball sampling method due to difficulties of scouting for suitable participants located throughout Malaysia. Selected participants have introduced other qualified individuals to be involved in this study based on their personal networking among friends and family.

3.4.4.2 Theoretical Sampling

The current study employs theoretical sampling as part of the sampling procedure in order to determine the subsequent participants who will provide rich information. This part involved a process of data collection in which the researcher collected the data, coded and analysed the data, and decided what data to collect next and where to locate them in order to generate the theory, as it developed (Glaser & Strauss, 1967). The selection of sample reached a closure when the data reached saturation point and there are no more new information obtained since the data is stable as it emerged (Pandit, 1996). Theoretical sampling part reaches closure when the study reaches saturation in the findings. In the current study, the researcher employs theoretical sampling once the key categories from the data were identified. Such key categories have been elaborated and researcher is able to find new empirical evidence from the data (Given, 2008).

3.4.4.3 Sample Size

In this study, 107 interviews were conducted with individuals from the thirteen states and the three federal territories throughout Malaysia in order to propose the generational cohorts and to investigate the lifelong effects for cohort grouping in Malaysia for market segmentation. This number far surpasses that which is stated in other literatures, even exceeds the claim that 30 to 50 interviews are sufficient for a qualitative grounded approach in qualitative research (Perry, 1998; Sandelowski, 1995).

Some qualitative studies claim that a minimum of fifteen cases or interviews is sufficient in order to collect data (Miles & Huberman, 1994). Since this is a qualitative study, the relatively small sample size in the current study is justified on the ground that this study emphasizes richness of information for insights rather than the generalizability from the sample size (Patton, 1990).

Moreover, smaller sample size is preferred in conducting a qualitative study since the purpose of qualitative research is to obtain useful and relevant in-depth information to assist the researcher to understand the complexity of human relationships and interactions, rather than to represent populations as what is done in quantitative research. The sufficient sample size is determined by the saturation point of the data and not the population size (Charmaz, 2006; Corbin & Strauss, 2014; Glaser, 1992; Glaser & Strauss, 2009; Lincoln & Guba, 1985). Besides, previous literatures which adopt grounded theory approach in marketing have proved that study data reach saturation point with the sample size between twenty to fifty interviews (Johnson & Sohi, 2016; Peng, Cui, Zhuang & Li, 2014).

Since this is a nationwide study, a total of 107 one-to-one interviews have been conducted in Malaysia to explore the external life events which then shape generational cohort's formation, followed by the proposal of generational cohort labels in the Malaysian context. Important elements such as formative years and personal attachment to events are taken into consideration while conducting the interviews. Studies conducted in the past using grounded theory approach have shown that a sample size of six to twenty-five interviews will be feasible and sufficient for the purpose of collecting data that will lead to saturation of data (Charmaz, 2014; Lewis, Kovacich & Amankwaa, 2017).

In addition, there are studies which have used a small sample size of 20 participants per generational group, or a minimum of six interviews, in the Malaysian context by using one-to-one interview method (Parveen, Jaafar & Ainin, 2015; Teng & Tay, 2012). Griffin and Hauser (1993) suggest that 30 participants are reasonable for conducting a qualitative size to reveal close to 90% of potential important perceptions. Moreover, grounded theory approach has been used in the Malaysian context to explore a phenomenon from information given by 25 participants nationwide through interviews (Loy, 2010). Therefore, this study involved one hundred and seven research participants who were interviewed throughout Malaysia.

3.4.5 Qualitative Research Design

Interview and document review are the data collection methods used throughout the current study. Qualitative study is about seeking for data that represent personal experiences and human interaction in a particular situation. Most of the qualitative data are personal happenings at one time in a place or based on natural setting. Schwandt (2001) highlights that qualitative study aims to understand the human actions and comprises of open questions about a certain phenomenon as it is being studied in context. Hence, interview design is chosen in order to provide information related to participants' experiences and perceptions of a specific topic. In addition, the review of technical literature or document review is needed in grounded theory approach since it is a good source to determine the research questions (Pandit, 1996). Grounded theorists recommend a good source of research questions in grounded theory studies, which is the technical literature on general problems' areas (Charmaz, 2002; Strauss & Corbin, 1990).

3.4.5.1 Review of Document

This study has reviewed sources like past literatures and other textual documents to compose the research questions. Among these sources are records from public domain and from the literature (Bathmanathan, Rajadurai & Sohail, 2018; Charmaz, 2006). In order to gain insights to define the external life events which individuals mostly recalled and which happened during their formative years, textual documents such as historical printed text books, printed published journals and other printed references books have been referred as sources. The selection of the textual documents are based on literature evidences and practical knowledge of the researcher on generation studies. The historical printed text books, printed published journals and other printed references books have been reviewed by researcher with word-to-word and line-to-line document analysis. Similar words and lines have been highlighted to provide another rich information related to external life events which occurred in Malaysia which may also be stored in the people's collective memories. Information obtained from document review provides an independent source of data, apart from the researcher's collection of first-hand materials (Reinharz, 1992). Document review or technical literature review has often been seen as a supplementary source of data for most qualitative researchers in order to better understand the phenomenon being studied and to develop theories based on the data provided.

Past qualitative researchers have analysed documents obtained from other sources, though some are only partially shaped, in order to address their research questions. Suffice to say that document review is the best source to complement ethnographic and interview methods in grounded theory approach (Charmaz, 2006). However, grounded theory

approach should not be used as an excuse to ignore previous literatures, such as founded literatures, reports from past studies, and theoretical and philosophical papers on the general problem area (Corbin & Strauss, 1990; 2015; Pandit, 1996; Suddaby, 2006). Theoretical grounding with some flexibility is highly recommended to guide researchers in a qualitative form of inquiry, as it helps the observation and description of human interactions in natural setting (Given, 2008).

3.4.5.2 Managing One-to-one Interview

In order to perform qualitative inquiry, various types of interview design can be developed to gather the rich data by utilizing a qualitative investigational perspective (Creswell, 2007; 2015). This study employs the open-ended interview since it is the most popular form of interview in qualitative research study (Turner, 2010).

During the process of interview, the interviewer asked each participant identical questions, but the questions are worded in order to allow open-ended responses (Gall, Gall & Borg, 2003). The nature of standardized open-ended interviews allows the researcher to gain more information by probing more questions and at the same time, the respondents may contribute more information if they prefer. Hence, the researcher will have more chances to come out with further questions as a means to follow up and participants can fully express their opinions and experiences.

3.4.5.3 Managing Interview Guideline

An interview guideline was designed to probe the background information of the participants as well as the major external events which leave an impact on them. The enumerators were trained in pre-testing process, or known as pilot study. This study utilizes three types of questions during the interview: main questions, follow-up questions and probing questions. The follow-up questions and probing questions allow the researcher to gain details and rich information pertaining to the focus of the study. The depths and richness harnessed from these questions provide diverse points of view and can lead to diverse ideas and themes that have not been anticipated as part of the study (Owen, 2014).

The first part of main questions are related to the external life events recalled by the individuals that happened during their formative years. The external life events that occurred during the participants' formative years, whether in the form of political, economic, societal, environmental or technological events, must cause the participants to form lifelong personal attachments to these events. The follow-up questions are related to the psychographic effects, adopting questions on values and lifestyles as theoretical grounding due to the impactful external life events. Probing questions are used alongside the interview guideline in order to gain more insights pertaining to the study. Probing questions allow the participants to share in more depth their experiences that are related to the focus of the study (see Appendix A).

3.4.5.4 Trial Interview

In the trial interview session, the same set of interview guideline were used by the researcher. Before the interview, the researcher first provided introduction to the study, including the purpose and the objectives of the study, and the definition of key terms. Five participants were selected deliberately by the researcher and they are all Malaysians that currently stay in the country and are above 14 years old. The participants are from different races; hence the interviews were conducted in three languages, which are Bahasa Malaysia, English and Mandarin. During the interview sessions, the five participants involved were asked identical questions. The main questions in the first part and the follow-up questions in the second part were asked concurrently in order to obtain information related to the study. Researcher employed probing questions alongside the main questions for the purpose of gaining more insights. Additionally, the interview session took place in an environment which was convenient and comfortable to the participants. Each interview was also recorded.

Trial interview or pilot study is an important element to the interview preparation process since it assists the researcher to identify the limitations, flaws or other weaknesses, thus allowing necessary revisions to be made before the actual interviews (Kvale, 2006). Sampson and Thomas (2003) state that a pilot test is a crucial stage before a large amount of time is invested into the data collection procedure. Moreover, a pilot test will facilitate the proper scaling and costing of a research proposal (Sampson, 2004).

3.4.5.5 Research Assistants

The current study involved five research assistants for the purpose of assisting the researcher throughout the interview procedure. Nonetheless, in the data collection process, the researcher will be the leader and coordinator to manage and monitor the whole process. Five assistants, four females and a male, were selected and recruited among the postgraduate students in a local university. They are Sarawakian students and are able to communicate with strangers proficiently in English, Bahasa Malaysia and Chinese. Their duties were to ensure that the participants have a better interview environment, and they are also responsible in other administrative works. During the interview sessions, the research assistants have to provide assistance as instructed by the researcher from time to time. Trainings have been provided by the researcher prior to the actual interview sessions with participants throughout the nation.

3.4.6 Data Sources and Collection Procedure

This study employs both document review technique and one-to-one interview as multiple sources of data to explore the external life events which shaped the formation of generational cohort and to propose the generational cohort labels in the Malaysian context. The use of document review strategy as supplementary to interview approach allows the triangulation of evidences and enhances reliability (Creswell, 2007; Suddaby, 2006). Throughout the study, documents such as published journals and other printed materials have been reviewed. Repeating words and incidents related to the centre of study have been highlighted for data analysis purpose. Additionally, interview sessions were

conducted with proper interview guideline administered by the researcher in order to enhance quality of the data collected. It was mentioned earlier that the use of multiple data sources in data collection process are needed to enhance validity and reliability (Patton, 1999; Yin, 1989). Grounded theory approach allows the use of multiple data sources as data collection method for the same phenomenon in terms of the different views of data (Charmaz, 2006; Corbin & Strauss, 2015; 1990).

3.4.6.1 Conducting of Interview

Open-ended interviews were conducted for the purpose of gathering in-depth information related to external life events which have impacted the generations during their formative years. As the theoretical grounding has highlighted the elements of personal attachment towards the external life events, all individuals are encouraged to recall the political, economic, societal, technological and environmental events to which that they are personally attached during their formative years. Before conducting the actual interview on field, a list of participants has been prepared in order to locate the qualified participants who will provide the most credible and relevant information in relation to the study. The researcher has pre-approached the participants through phone calls and emails in order to set appointments with the participants and enumerators. During the face-to-face interview sessions, the purpose of conducting the interview has been explained to the participants. Participants are encouraged to share openly and honestly of their opinions and information related to the topics. Creswell (2007) suggests that interviews be conducted in a comfortable environment where the participants do not feel restricted to share information.

3.4.6.2 Transcriptions

In the procedure of transcription, the audio recordings or field notes have been converted into text data for the purpose of data analysis in a qualitative study. In this study, six transcribers, including the researcher, were hired to do the transcriptions and annotation lists have been employed for transcription purpose (see Appendix D). Transcriptions were done after the interview session with proper audio recording procedure. All recorded words from audio recording are transcribed because transcribing all words provides data that will capture the details of an interview (Creswell, 2012). All of the transcribers are the enumerators themselves, since all are willing to take on the transcriptions and they are more familiar with the data. Their familiarity with the subjects also facilitated the continuity of the interviewing and transcribing process.

3.4.6.3 Translation and Back Translation

Four individuals who are bilingual were recruited to translate from the source to the target language: one group translated the transcripts from Chinese to English, and another from Bahasa Malaysia to English. The transcripts in diverse languages have been reviewed and sorted by the researcher before distributing to the translators. The translators are all working adults who are currently involved in the academic industry and each of them earned a Master degree from universities. All translators were then given guidelines and timeframe, and were required to complete the translation. While translation commenced after the first transcript was done, back translation also started as soon as a translated transcript was done.

3.4.6.4 Ethical Consideration

The ethical issue is one of the main concerns while conducting the current exploratory study. The enumerators have been properly guided in order to conduct the interviews in an ethical way. Potential participants were also properly and formally approached. Before conducting the interview, the purpose and objectives of the research, including the data collection method, were informed and explained to the participants. Such information could assist the participants to decide whether they are comfortable and convenient to be involved in the research study. In the current study, participants have their right and freedom to take part in this research as well as to withdraw at any stage of the study without obligation. Moreover, their names were not to be disclosed through the process of data collection and analysis. This study strictly adhered to the anonymity and confidentiality requirement.

In terms of the research procedure, personal reflection of researcher's feelings, constraints and limitations which shaped the research are justified at the last chapter in the thesis. All related data analysis procedure has been addressed and attached in the appendices. In terms of data analysis procedure, direct quotations obtained from participants to support the coding procedure and coding analysis were included to provide readers the actual situations and opinions uttered by the participants pertaining to the topics of study. In the current study, the researcher strongly agrees with practice advocated by some literature, that researchers in qualitative studies are obliged to monitor and report the analytical procedures and processes as truthfully as possible (Creswell, 2012; Patton, 1990).

3.4.6.5 Reciprocity

A summary of results is given to participants who are interested in following the completion of the current study. However, there is no other compensation provided to the participants for their participation in the study. Participation is totally voluntarily. Participants are encouraged to participate in the current study in order to share their experiences and information without any obligation and monetary reward.

3.4.7 Data Analysis and Procedure

This study utilizes a few qualitative analysis approaches in order to explore the external life events which shaped generational cohort formation during individuals' formative years, and at the same time, investigate generational cohort psychographic effects due to the personal attachment towards the external life events. Document analysis and content analysis are employed in order to analyse the data related to the external life events and formation of generational cohort labels in the context of Malaysia. Grounded theory procedure is used in order to propose the psychographic effects for generational cohorts in the Malaysian context for market segmentation. The use of document analysis and content analysis in exploring the external life events have been acknowledged by previous studies which employed both techniques in investigating the external life events which influence generational cohort grouping during individuals' formative years (Sharipuddin, 2016; Ting, 2015; Tung, 2013; Tung & Comeau, 2014).

3.4.7.1 Document Analysis

The present study employs document analysis as one of the analytical methods to explore the external life events which shaped generational cohort's formation and for triangulation purpose. As mentioned earlier, generational cohorts are shaped due to the external life events which influence them in their formative years. For the purpose of obtaining insights to explore the external life events which individuals mostly recalled, the researcher in the current study uses textual documents such as historical printed text books, printed published journals and other printed references books are used as sources. The selection of the textual documents is based on literature evidences and practical knowledge of the researcher on generation studies. The historical printed text books, printed published journals and other printed references books have been review by researcher using word-to-word and line-to-line document analysis. The information obtained from the document analysis provides an alternative and independent source of data apart from the researcher's collected primary materials (Charmaz, 2006; Owen, 2014; Reinhartz, 1992).

Throughout the analysis procedure, each of the mentioned events and incidents that are related to the study have been highlighted by the researcher. Repeating words and paragraphs have been listed down for analysis purpose and there are at least two sources of literatures for each event to justify the discussion of the study. The use of document analysis allows researcher to combine it with other qualitative approaches in studying a same phenomenon, since researcher is expected to draw at least two sources of evidences to support the analysis in the current study (Yin, 1994).

Qualitative researchers often use texts or documents as supplementary sources of data, and document analysis offers in-depth background information pertaining to the topic of study. The combination of both document analysis and face-to-face interview provide rich insights to the study. Among these documents are records from the public, reports from the government, documents from organizations, literature, autobiographies, correspondence of individual, and earlier qualitative materials from data banks. Moreover, previous generational cohort studies show that document analysis is a powerful technique to explore the external life events which define and shape generational cohorts in Malaysia (Sharipuddin, 2016; Tung, 2013; Tung & Comeau, 2014).

In short, the employment of document analysis in this current study are supported by previous literature, recognizing this method as a systematic procedure to evaluate data embedded in the documents that can provide better understanding, insights and information among the experiences of a group of individuals (Corbin & Strauss, 2015; 2008).

3.4.7.2 Qualitative Content Analysis

This study utilizes summative qualitative content analysis which involves the preparation and organizing of data in order to allow coders to perform coding. The analysis of data lies on the frequency of distribution of individual words (Chung & Pannebaker, 2014; Dicle & Dicle, 2018; Kolbe & Burnett, 1991). The data have been transcribed into textual data from the interview transcripts by a group of hired coders. The textual data from the transcriptions have been reviewed among the coders to acknowledge the codes, themes and categories. It is observed that previous generational cohort studies have employed content

analysis to explore the external life events which shape generational cohort in other context (Ting, 2015).

Content analysis is one of the popular qualitative approaches used in qualitative research to analyse qualitative data, allowing researchers to understand the meanings that goes beyond the large amount of textual data. It is also a systematic coding technique to determine the frequency of the words used, whereas their orientation and relationship are determined through subjective interpretation (Zhang & Wildemuth, 2009). The analytical tool itself has been combined with other qualitative procedure such as grounded theory approach in order to develop categories and to propose a theory or to explain a phenomenon (Hsieh & Shannon, 2005; Pope et al., 2006; Zhang & Wildemuth, 2009).

3.4.7.3 Coders and Inter Coders Agreement

In terms of coding procedure, there are three coders, including the researcher, who are all proficient in languages. The other two coders were invited to take part in the coding process. They are postgraduate students from a local university and currently working at a local university. The coders' experiences and background of knowledge are significant towards the credibility of research findings (Weber, 1990; Zhang & Wildemuth, 2009). In this study, the coders were provided with a comprehensive training programme and precise operation definitions as well as clear coding procedure. Intensive briefings and meetings have been conducted throughout the data analysis process in order to enhance richness of information obtained from the textual data (see Appendix B).

The same set of transcriptions for the data have been reviewed by the coders for multiple times in order to gain consensus pertaining to the agreed codes, categories and themes. Prior to this study, coders were given the same set of transcriptions to review and highlight the external life events which affected individuals in their formative years. Given the exploratory nature of the study, the collected qualitative data is textual, non-numerical and unstructured. Hence, coding plays a crucial role in the analyses of such data to organize and make sense of them. Coding refers to the process of sorting, labelling and categorizing the phenomena as indicated by the data (Pandit, 1996). Past literature highlighted that the nature of coding process is flexible and remains adaptive (Owen, 2014).

Coding consists of words or phrases that represent a summative, noticeable, essence-capturing element of a portion of linguistic or visual data. The data may include transcripts, documents, literature and so on (Saldana, 2008). The process of social life and interaction that are recorded such as the participants' activities and opinions along with tangible documents related to the participants are to be coded. Analytical memos, field notes and transcriptions by the researchers are also sources to be coded. The coding analysis allows the researcher to communicate, understand and connect with the data to facilitate the comprehension of the emerging phenomena and to generate explanatory theory grounded in the data (Basit, 2003).

At the end of the analysis, inter coder agreement is used to enhance the inter coder reliability toward the data (see Appendix C). It was indicated in previous literature that inter coder agreement is crucial toward the final stage of data analysis in a qualitative research study since the agreement percentage among the coders toward producing the

same codes, categories, themes and transcripts should not be less than 80 percent (Kassarjian, 1977). Past researchers have also suggested using multi coders to perform coding in order to enhance the inter coder reliability toward the data from the interviews (Kurasaki, 2000; Ting, 2013).

Therefore, the three coders have performed a joint agreement in each step of their data analysis procedure in order to reach consensus before proceeding to the next phase. Such agreement can enhance data reliability and at the same time lead to the validity of the themes that emerged from the textual data (Ryan, 1999).

3.4.7.4 Coders and Team Coding Procedure

Team coding has been performed in this study in order to investigate the generational cohorts' effects for generational cohorts in the Malaysian context for market segmentation. Team coding members comprise of the two coders and the researcher. In this stage of study, the coders have discussed about the possible codes, categories and themes that emerged from the data. The team members have been given the same set of transcriptions in order to provide opinions about the themes that emerged from the data.

Team coding will likely produce richer codes due to contributions by different coders. Different coders have developed shared experiences, interpretation and understanding towards the phenomenon in the study (Weston et al., 2001). Subsequently, the researcher manages the memo and is the one who edit, manage, update, revise and monitor the master listing from the group. Team members are given training and instruction related the basic

coding process. The complete set of transcripts done by the researcher and enumerators were then distributed to each of the three coders for their study to produce their own coding respectively.

The coders identified personal codes for the same set of data and crossed check with each other in every session. All the coders, including the researcher, have compared and contrasted codes done by others before finalizing the results. Discussion from time to time is needed to confirm and agree on the selected codes that represent the data. There is no basic standard of the percentage of agreement among team members in the procedure of team coding. However, intensive discussions have been conducted in order to obtain the final consensus. The number of codes and themes depend on the nature of data obtained in relation to the focus of the study. There is no standard of minimum or maximum numbers for codes, categories and themes in qualitative study to make the results consistent (Saldana, 2008).

During the coding process, words and phrases were underlined, highlighted, and put in bold type for coding purposes. Important notes were remarked for revision and further discussion purposes. When coding process begins, all possible raw codes, preliminary codes and final codes have been highlighted. All similar and different codes have been documented and laid out accordingly. The current study uses manual coding for data analysis even though both computer aided coding and coding by hand have their own merits. It is recommended by previous literatures that coding manually will assist the researcher to easily manage and be more familiar with the data (Creswell, 2012; Saldana, 2008). Moreover, coding using computer aided software such as ATLAS. ti will not assist

in analysing the data but only assist in organizing and managing the data into a proper layout.

3.4.7.5 Grounded Theory Procedure

This study has adapted the grounded theory coding process proposed by Corbin and Strauss (1990) and Charmaz (2006) since both grounded approaches are more structured in systematic procedure for novice researchers to follow (Buckley & Warning, 2009; Creswell, 2012).

Grounded theory approach introduced by Corbin and Strauss (2015) divides the data into three different procedures before the theory emerges in the data. In the first open coding part, the researcher investigates the data in the form of text, transcripts, documents and field notes and aims to produce categories among the text. The researcher tends to find the saturation of data at this stage and constant comparative approach is used to contrast and compare the information and text in order to build the codes, categories and subcategories. This first stage coding process is needed to reduce the data into a smaller database in the form of codes and categories for further investigation.

The second stage involves axial coding. By then the researcher had already identified the single categories established in the first stage, which are the central phenomenon in the study. In this stage, the data will be reviewed and reinvestigated since new data and information may be obtained that will possibly provide new insights into specific coding categories. Information from this coding stage will then be organized into a figure,

framework or coding paradigm that will represent a theoretical model of the study. This stage is named selective coding stage, in which theory is built, generated or expanded in the grounded theory procedure.

3.4.7.6 Open Coding or Initial Coding

The researcher and coders carried out open coding or initial coding as the first step in performing data analysis for grounded theory analysis procedure (Bohm, 2004; Charmaz, 2006). Initial coding is similar to open coding, during which the researcher develops categories of information based on the textual data obtained from the transcripts (Cho & Lee, 2014). During the first stage of coding analysis, data are divided by the researcher and coders into categories which then lead to the development of concepts and categories within the transcriptions (see Appendix E). The data were analysed using line by line coding method, in which every line of the written data was coded and named (Charmaz, 2006; Glaser, 1978).

Concepts are the basic unit of data analysis and do not refer to the actual data because they are derived from the conceptualisation of data (Corbin & Strauss, 1990). In qualitative research, data cannot be built with actual incidents, activities or events from the observer's record. Thus, the researcher and coders need to compare the events and give label or name in the same term in order to accumulate the basic units for theory.

As for categories, they are the higher in level than concepts that they represent, and can provide the meaning by which the theory can be integrated (Corbin & Strauss, 1990). The

researcher and coders developed the categories by using the same analytical process, which is making comparisons to identify the similarities and differences to produce concepts that are at the lower level. The data were contrasted and compared and similar events and incidents grouped together under the same conceptual label.

In the current study, the researcher and coders proposed tentative labels based on the meaning of emerging data. The data are divided into a few parts in open coding process by asking simple questions such as when, where, how and what. This will lead to the development of concepts and categories within the transcriptions. The data in the transcripts were analysed using word-by-word and line-by-line coding method in which the coders helped to review all the transcripts and gave names and labels to each similar code. Hence, this stage involved giving labels and categories to the phenomenon or events of the study.

At this stage, researcher and coders have identified reoccurring words, phrases and concepts and attached them to the incidents or events in all the transcripts. Coders have compared and contrasted the data with line-by-line analysis with foundational knowledge provided by the researcher related to the incidents appeared in study. Each line in the data consists of a complete sentence but not every single sentence appears to be important and meaningful. Equipped with the necessary knowledge and awareness, the coders performed line-by-line coding, as this method is an important tool and works well with detailed data about fundamental empirical problems or processes pertaining to the focus of topics (Charmaz, 2006).

Apart from this, the coders have compared and contrasted each line of words within the transcripts in order to identify the similarities and differences of the textual data. After line-by-line reviewing, whole paragraphs were coded since they are found connected and relevant to the incidents of study. After reviewing the transcriptions and doing line-by-line analysing, the coders then provided conceptual names and categories to a group of text that demonstrated similar events or incidents that are related to the study.

The coders, including the researcher, have conducted memo writings, sorting and constant comparison of incidents throughout the open coding stage in order to enhance the clarity of the interpretive data. As required by grounded theory approach, the coding process was carried out during and after performing the data collection process. In this approach, most of the qualitative researchers are required to quote the data during and after performing data collection process. Therefore, coding is seen as a part of data analysis (Miles & Huberman, 1994).

3.4.7.7 Axial Coding

In this stage, the researcher and coders have created relationship between the concepts obtained in the first stage of study. The concepts and codes have been compared and contrasted and the similar codes were grouped together as categories. Categories which are related with the incidents of study were connected with one another in order to build relationship. The categories being connected are called axial categories. The larger interpretive text, which have been divided and categorized in the open coding stage, have

been differentiated and refined in this stage, that will then lead to the development of family or category.

The researcher and coders have reviewed and linked the categories which show similarity and developed coding families. Coding families illustrated the categories and subcategories which are grouped together due to the similarity in concepts, incidents or events pertaining to the central phenomenon of study. Constant compare analysis was performed in this stage in order to compare and contrast the incidents and events related to the study in order to determine the relationship between categories and subcategories.

Axial coding was done to identify the relationship among previous coding. The specific codes, which supported the identified focused codes, will become axial codes in this stage. In axial coding, data are placed back together in a new way by making connections between a category and its subcategories (Pandit, 1996; Strauss, 1987; Strauss & Corbin, 1990).

Axial coding is a third type of coding to relate categories to subcategories. This step refers to the process of developing main categories and their subcategories. The purposes of axial coding are to sort, synthesize, and organize large amounts of data and rearrange them in new ways after open coding (Creswell, 1998). Axial codes and focus codes often emerged simultaneously, in which axial codes are generally developed first, followed by the use of focused codes which connect them together (Nesbit, 2010).

3.4.7.8 Theoretical Coding or Selective Coding

Finally, in the theoretical coding part, the data were arranged by the researcher in order to develop a theoretical framework in which a theory begins to be identified. In this phase, the researcher and coders had the information from the data in the form of concepts, categories, subcategories and family, with the relationship that connects them together. A framework or diagram began to be developed in this stage and the researcher and coders continued to do memos writing and review the coding lists in order to develop a core category, which is also the main phenomenon. The main phenomenon will highlight the relationship between the important categories and occupy the central place in the network of terms.

As required by grounded theory approach, this part does not intend to test the theory and population, but rather to discover, explore, develop and define a theory. As such, this part of coding moves the analytical story pertaining to the topic of study towards a theoretical direction (Charmaz, 2006). The findings from coding analysis such as the impacts of external life events and the characteristics of values and lifestyles for each generational cohort were identified out of the focused codes, giving the theoretical direction for the formation of generational cohort grouping in the Malaysian context.

This part of coding involved the development of relationships between categories established in the focused coding part. Theoretical coding is a sophisticated level of coding procedure that follows the codes that have been selected during focused coding (Charmaz,

2006). Glaser (1978) introduced theoretical codes as conceptualizing the substantive codes relationships towards each other as hypotheses and integrating them into a theory.

3.5 Memo Writing and Literature Comparison

Throughout the process of data analysis, the researcher practiced memo writing in the form of short notes in order to record the codes and ideas emerged from the data. Writing memo allowed the researcher to record and reflect the process of coding throughout the study period and this have led to a deeper understanding of the experiences among individuals (Owen, 2014; Saldana, 2009). Each of the coding procedure required the researcher to jot down the reoccurring words and sentences which are related to the phenomenon being studied. The researcher had compared and contrasted the words, sentences and codes that emerged from the data. Memo writing plays an important role in helping researchers to record and write down their opinions during each level of their research analysis (Given, 2008). This method is used to prevent missing data and ideas and at the same time, enabling researchers to manage their data in a proper way. In this current study, the researcher wrote down memo in the form of short notes concurrently with the data analysis process in order to define the analytical gaps.

The final part in grounded theory analysis involves comparing the emerged theory with the existing literature and assessing the similarities, differences, and their reasons. Literature comparison enhances the internal validity and generalizability of the emergent theory by tying the theory to existing literature (Eisenhardt, 1989). Literature comparison will enhance and improve constructed definitions, thus contribute to external and internal

validities for the theoretical framework (Pandit, 1996). When the data reach saturation, no new concepts are bound to emerge, and the validity of the study is thus established (Glaser & Strauss, 1967).

3.6 Data and Theoretical Saturation

Theoretical saturation is reached when there is no longer the emergence or the need of new data. The researcher has progressed well with the theoretical sampling in the study. All concepts related to the focus of study are well developed, and linkages between concepts that shaped the theory have been verified. Theoretical saturation is mostly linked with qualitative studies, especially if the study intends to develop qualitatively derived theory. Theory developed in a qualitative study is a result of inquiry, differing from quantitative research, in which the conceptual framework needed to be tested. In a theory that is developed qualitatively, the concepts must be well identified and the relationships between concepts must be clearly stated (Lewis-Beck & Liao, 2003).

When the researcher and coders do not encounter anymore new information, new codes, and new themes from the data, the data is said to reach saturation (Guest et al., 2006; O'Reilly & Parker, 2012; Walker, 2012). The technique of interview is seen as a method to arrive at data saturation in one's study. Nonetheless, there are no specific number required to reach data saturation since such number cannot be quantified by the researcher, instead it depends on the desired information and insights obtained (Bernard, 2012). It is important for researchers to identify their personal role in the study and to diminish any concerns during data collection (Chenail, 2011). The crucial part of data triangulation should be

highlighted in order to enhance the objectivity, reliability and validity of the study. Triangulation involves multiple methods of data collection for data analysis (Denzin, 2009). Past studies highlighted that data triangulation leads to data saturation.

The grounded theory approach indicates that theoretical saturation is obtained once the researcher has identified and fulfilled the properties of the theoretical category. It is reasonable to conclude that the researcher has reached theoretical saturation in the theory emerged once theoretical sampling and constant compare analysis are able to answer all the research questions of this study. At this point of time, it is unnecessary to collect additional data since constant comparison have been performed throughout the study (Charmaz, 2006; Given, 2008). As such, theoretical saturation can serve as one important criterion to validate the result in grounded theory approach.

3.7 The Researcher's Relationship with The Research

As one who was born in 1978 in Malaysia, I (the researcher of this study) have always assumed myself as belonging to Generation X before conducting this study. When I was working previously as a marketer and sales personnel, I have always assumed that the concept of "Generations X" refers to someone who was born in the 1970s' and demonstrate certain similar characteristics with others who are grouped under this generation grouping. However, I realized the importance of market segmentation and such generational approach is a powerful demographic tool in segmenting the heterogeneous customers due to the differences in consumer preferences, values, beliefs and unique

lifestyles. Apart from this, I have observed the popularity of using different generational cohort labels for profiling purpose in different businesses and other disciplines as well.

The importance and credits of using segmentation tools such as demographic and psychographic variables have been acknowledged by past literature although there are pitfalls pertaining to demographic variable as innovative segmentation tool in marketing context. Therefore, I was always curious and developed a deep interest in exploring the real situations pertaining to market segmentation and the use of demographic variable such as generational cohort approach that offer benefits to marketers like myself. I am keen to know the distinctiveness of each generational cohort and their way of purchasing and consuming the products and services in the context of marketing. These perspectives have also shaped my earlier assumptions about generational cohorts that such generational labels are similar across countries and can be construed in any places without question.

During my candidature as a doctoral student, I took up this interest and emphasized the study within marketing field. I went on to discover that previous literatures show that there are uncertainty and doubts for using generational cohorts as market segmentation tool, especially in developing countries in Southeast Asia. There are only a few studies pertaining to generational cohorts' analysis and little has been done to explore and understand this human interaction especially in terms of the theoretical foundations and assumptions. At the same time, I realized that apart from generational cohort approach, each generational cohort bears certain characteristics which they carried throughout their lives

Both generational cohort approach and the generation implications can contribute widely towards marketing since consumers have diverse needs and wants. As a marketer, I am aware of this issue and became interested to study generational cohort and market segmentation strategy in marketing using hybrid segmentation approach, and I desire to expand the studies by proposing a generational cohort model which is able to elucidate the actual generational cohorts and the generational effects in the Malaysian context for market segmentation.

3.8 Delimitations

The findings from this study cannot be generalized to a broader population. The sample size that conducted in this qualitative study is small, which is one hundred and seven interviews. Nonetheless, the main purpose of the study is to explore the experiences among the interactions of human and to gain insights towards the social relationship which is related to the study topic. The research questions and research design have clearly stated that generalization is not the primary goal of the study. Furthermore, past and current literature have supported that the small sample size is sufficient to conduct qualitative research, since the purpose of the study is to reach data saturation (Charmaz, 2014; Corbin & Strauss, 2015; Lewis, Kovacich & Amankwaa, 2017).

Since this study employed face-to-face interview, the participants are limited to the main cities of the country. Hence, the participants only include Malaysians who are currently staying or working in main cities throughout the nation, or those who are willing to travel to main cities to attend the interview sessions.

3.9 Chapter Summary

This chapter addressed the research paradigm and research design in order to explicate the theoretical stance and approach of the study. It provided the details and procedures of the research method. The grounded theory framework and other qualitative methods utilized in this research were highlighted, including the steps required by the procedures and the rationale of implementing the steps. Explanations and reasons for specific decisions such as selection of research approaches and analysis tools were also elucidated in this chapter.

CHAPTER 4

FINDINGS

4.1 Introduction

The current chapter explicates the interpretative patterns that emerged from the qualitative analysis of data derived from both document sources and interview transcripts. This chapter begins with the discussion of the findings from the research and presents the profiles of the participants in this study. This chapter explores the external life events to which the participants are personally attached during their formative years. At the same time, the shaping of generational cohorts by these impactful events during formative years is also analysed.

Data emerged from document analysis and transcripts were reviewed in order to determine the external life events as defining moments for generational cohorts in Malaysia. Subsequently, the generational psychographic effects due to the influence of the external life events were investigated from the interview transcripts using grounded theory framework and other qualitative data analysis tools. The lifelong effects for each generational cohort with psychographic values and lifestyles as theoretical grounding were analysed. Following that, themes and categories related to the research questions were outlined. In addition, grounded theory procedure was applied to form categories and themes that will later shape the explanatory model to attain to the purpose of the study.

4.2 External Life Events, Formative Years, Personal Attachment and Formation of Generational Cohorts

4.2.1 The Participants' Profiles

Table 4.1 illustrates the participants' demographic profiles. There are total of 107 participants involved in the interviews which were carried out throughout Malaysia. However, only 80 transcripts from the interviews can be analysed. The data of the study have been drawn throughout the thirteen states and the three federal territories in Malaysia. For instance, the interview sessions have been carried out in the states such as Kedah, Penang, Kuala Lumpur, Sabah, Sarawak, Kelantan, Johor, Melaka, Negeri Sembilan and so on.

As highlighted by previous chapter, age is used as a proxy variable to form groups to ensure Malaysians of different ages were sampled for data analysis. Despite the unequal number participants in each age group, every group comprised of minimum 5 to 20 participants. This number is sufficient since the emphasis on this study is on richness of information to gain insights rather than the generalizability from the sample size (Nesbit, 2010; Patton, 1990).

Ethnicity within groups was also taken into account because Malaysia is a multi-racial country, where the Malay, Chinese and Indian make up about seventy percent of the total population. Although this study included all participants throughout the country, the location of the participants is not a major concern since the primary objective is to secure information-richness through the data rather than stratification of results. Apart from this,

the current study focuses on exploring generational cohort in the context of Malaysia, and therefore, the major purpose is to emphasize a nationwide study based on the natural setting.

Table 4.1: Participants Demographic Information

<i>Variables</i>	<i>Items</i>	<i>Frequency</i>	<i>Percent</i>
Age Range	15-24	15	18.75
	25-34	19	23.75
	35-44	15	18.75
	45-54	13	16.25
	55-64	5	6.25
	65 and above	13	16.25
State	Johor	11	13.75
	Kelantan	6	7.50
	KL	16	20.00
	Pahang	4	5.00
	Penang	2	2.50
	Perak	3	3.75
	Perlis	2	2.50
	Sabah	6	7.50
	Sarawak	12	15.00
	Selangor	11	13.75
	Negeri Sembilan	1	1.25
	Terengganu	1	1.25
	Kedah	4	5.00
	Melaka	1	1.25
Race	Malay	30	37.50
	Chinese	26	32.50
	Indian	8	10.00
	Dayak	4	5.00
	Kadazan	5	6.25
	Others	7	8.75

Overall, there were 107 interviews being conducted in this study but 27 of the interviews were ruled out due to lack of information or unclear information provided by the participants and complication during recording. For example, a few participants were found to have spent most of their adolescence and early adulthood years in other countries instead of in Malaysia. Hence, they were unable to relate to any external life events

occurred in Malaysia during those times. Moreover, a few of the participants mentioned external life events which have no clear evidences and were not officially recorded. Hence, the information provided was unable to be used. For instance, the incidents mentioned did not occur during the individual formative years and the incidents did not form a personal attachment with them. The overall findings showcase that the characteristics and profiles of the 80 participants meet the predetermined criteria and requirement. There are at least 5 participants from each age group. There are also a good proportion of participants from each racial group: The Malays accounted for 37.5 percent, Chinese 32.5 percent, and Indians 10 percent. Other racial groups include Dayak, Kadazan, Penan and other minorities. 20 percent of participants are from the city of Kuala Lumpur, with 15 percent and 13.75 percent are from other areas, such as Sarawak, Selangor and Johor. Hence, it is a satisfactory reflection of the population in Malaysia.

4.2.2 Objectivity and Reliability

The researcher has highlighted the rigorous procedure that will enhance the accuracy of the accounts that represent the participants' experiences and interactions which is credible and reliable. Qualitative research requires common procedure to highlight the credibility and validity of the research, although it proved to be a challenge in many levels. The involvement of participants and researcher throughout the study is productive since the interpretation of the results have accurately represented the participants' experiences and interactions. The use of member checking, triangulation, and peer review are most commonly used by qualitative researchers throughout the procedure of the study (Creswell & Miller, 2000; Maxwell, 1996; Morse et al., 2016).

In qualitative study, document analysis is a best complementary to other qualitative approaches. It has been used to triangulate the data in order to gain convergence and confirmation through the diverse sources of data (Bowen, 2009; Charmaz, 2006; Creswell & Miller, 2000; Sharipuddin, 2016). The use of document analysis has provided insights to the researcher due to the systematic procedure to elucidate findings from the textual data and, therefore, provided credibility and objectivity to the study. Textual data need to be transcribed, translated, and back translated by coders in order to allow for further coding. Themes and categories were developed accordingly in order to provide rich information and insights into content analysis.

Qualitative study involves participation, interpretation and interaction among human beings in relation to their experiences, nevertheless objectivity and reliability are the fundamentals of content analysis since the approach emphasizes on the overall quality of the coding process in the textual data (Kolbe & Burnett, 1991). Therefore, the systematic procedure in order to review transcripts, translation, building codes and determine categories and relationships have been implemented by the three coders (including the researcher) in order to increase the objectivity of the study.

In this study, the coders are well trained in conducting research and are familiar with three languages (Bahasa Malaysia, English and Mandarin). Inter coder agreement is needed in order to obtain minimum eighty percent of agreement with the themes and categories developed from the transcripts in order to establish the reliability of the qualitative findings, to avoid the dominance of personal opinions and perceptions (Kassarjian, 1997; Ting, 2014). Member checking such as team coding has been employed in order to establish

credibility (Lincoln & Guba, 1985). Additionally, participants had frequent meetings to discuss the interpretation of the data during the data collection procedure in order to allow them to share more about their experiences related to the study. This method can confirm the validity of the information and account provided by the participants.

4.2.3 Findings Using Document Analysis

Document analysis is employed in order to explore the major external life events that affected the individuals during their formative years in the Malaysian context. The information obtained from the document analysis provides an independent source of data, apart from the researcher's collected first-hand materials (Reinharz, 1992). Document sources from books and journals have been studied by researcher before proceeding with analysis since document analysis has been recognized as one of the powerful qualitative methods to gain insights about a phenomenon and interactions among individuals (Bowen, 2009; Charmaz, 2006; Corbin & Strauss, 2008; Owen, 2014; Sharipuddin, 2016; Tung, 2013).

Table 4.2: Findings of Major External Life Events in Malaysia

No.	External Life Events	Supporting quote from document review
1	Japanese Occupation	<i>"...one important historical event in Malaya political environment was the Japanese occupation in 1941..."</i> (Extracted from source 8, Page 97) <i>"...the common experiences during the Japanese occupation helped developed the interest of Straits-born Chinese and the Chinese majority..."</i> (Extracted from source 3, Page 24)

Table 4.2 continued

No.	<i>External Life Events</i>	<i>Supporting quote from document review</i>
2	Communism 1947-1960	<i>“...communism also started to make their presence in Malaya in 1925 with the launching of the Nanyang Communist Part...”</i> (Extracted from source 3, Page 27) <i>“...the communist party is activated in Malaysia since 1930...Tun Abdul Razak observed the expansion of communism as a threat to the country...”</i> (Extracted from Source 4, Page 48)
3	Riot May 1969	<i>“...the evening on the 13 May, many were equipped with weapons and others...they urged the demonstration were needed...”</i> (Extracted from Source 7, Page 6) <i>“...after the election, racial pressure exploded in 13 May 1969...racial battleground...”</i> (Extracted from Source 6, Page 76)
4	Independence of Malaya 1957	<i>“...the political arrangement gained British agreement and would later lead to the formation of the Alliance Party that has brought to Malaya independence in 1957...”</i> (Extracted from source 3, Page 28) <i>“...The Merdeka was mentioned in London...full self government was granted in 1957...”</i> (Extracted from source 8, Page 153)
5	Formation of Malaysia 1963	<i>“...the formation of Malaysia...in 1963...to solve the colonization of British...”</i> (Extracted from Source 9, Page 209) <i>“...Brunei’s failure to join...Malaysia is born in 1963...to develop the federation...”</i> (Extracted from Source 15, Page 219)

Table 4.2 continued

No.	<i>External Life Events</i>	<i>Supporting quote from document review</i>
6	New Economy Policy 1970 to 1990	<i>“...NEP has become the foundations for the country for all economic and social policy...”</i> (Extracted from Source 7, Page 23) <i>“...NEP has maintained strong since 1971 until 2003...a defining framework for Malaysia...”</i> (Extracted from Source 10, Page 270)
7	The Barisan Nasional Coalition	<i>“...the political arrangement gained British agreement and would later lead to the formation of the Alliance Party that has brought to Malaya independence in 1957...”</i> (Extracted from source 3, Page 28) <i>“...the alliance of government enjoyed majority seat in Parliament in 1970...”</i> (Extracted from source 7, Page 27)
8	Malaysia Economic Crisis	<i>“...Asian financial crisis hits most of the country in 1997 and 1998 and Malaysia is one of the victim...”</i> (Extracted from Source 12, Page 2) <i>“...Crisis in 1997 begins when Thai baht become under pressure...Bank Negara Malaysia response to fix the currency...”</i> (Extracted from Source 11, Page 418)
9	Innovation of Technology and telecommunications	<i>“...Malaysia introduced the first computer since year 1966...and announced development of ICT in the country...”</i> (Extracted from Source 18) <i>“...Malaysia has introduced their first cellular phone service in 1984...and internet in 1987...there were evolutions from fixed line phone to famous mobile and then to cellular phone...”</i> (Extracted from Source 16, Page 133)

Source: Findings retrieved from document sources

Table 4.2 depicts the external life events in the context of Malaysia such as the historical, economic and technological events that are derived from textual sources. The use of document analysis is feasible to be combined with other qualitative approaches in a same phenomenon to be studied. The researcher is expected to extract at least two other sources of evidences to support the analysis (Yin, 1994). Therefore, sources derived from the historical textbooks and journals related to the major events in Malaysia have been selected and reviewed by the researcher. The researcher used word-by-word and line-by-line comparison to explore the quotes which are related to the external life events in the country.

From the multiple sources of document, the analysis illustrated political historical events, economic events and technological events occurred in Malaysia since year 1941 until today. Among the most famous political events include the Japanese Occupation from year 1941 to 1945, followed by the activities of the communist in the country since 1947 to 1960. Apart from this, the textual sources also highlight the importance of the events such as the May 13 Riot in year 1969, the independence of Malaya in 1957 as well as the formation of Malaysia in 1963 as major events in their history.

Sources from the document analysis indicate that Malaysians mostly recalled the Japanese occupation in year 1941 as an important historical event and also as a commonly shared experience in the political environment. The evidences from the sources are mentioned as below:

*“...one important historical event in Malaya political environment was the **Japanese occupation** in 1941...”*

(Extracted from source 8, Page 97)

*“...the common experiences during the **Japanese occupation** helped developed the interest of Straits-born Chinese and the Chinese majority...”*

(Extracted from source 3, Page 24)

Apart from this, the communism activity from year 1947 to 1960 has been highlighted by a few sources as an impactful event in the history of Malaysia. According to historical record, communism was active since 1930s and the expansion of the communist party brought threats to the country during that era. The launching of the Nanyang Communist Party started to make its presence felt in Malaya which then lead to the flourishing communism activities in the 1930s. The supporting statement from the documents are as follows:

*“...**communism** also started to make their presence in Malaya in 1925 with the launching of the Nanyang Communist Part...”*

(Extracted from source 3, Page 27)

*“...the **communist party** is activated in Malaysia since 1930...Tun Abdul Razak observed the expansion of communism as a threat to the country...”*

(Extracted from Source 4, Page 48)

In addition, previous sources have found that the riot on 13 May 1969 left a huge impact on the memories of the individuals in the country. Sources highlighted that the racial pressure and tension caused by the aftermath of the election in that year eventually led to violence and bloodshed in the country. Statements from sources 6 and 7 are as follows:

*“...the evening on **the 13 May 1969**, many were equipped with weapons and others...they urged the demonstration were needed...”*

(Extracted from Source 7, Page 6)

*“...after the election, racial pressure exploded in **13 May 1969**...racial battleground...”*

(Extracted from Source 6, Page 76)

In addition, the academic sources also present other important political occasions such as the Independence of Malaya in 1957 and the formation of Malaysia in 1963 which are crucial historical events for individuals in Malaysia. Statements from literature that mentioned the political occasions are as follows:

*“...the political arrangement gained British agreement and would later lead to the formation of the Alliance Party that has brought to **Malaya independence in 1957...**”*

(Extracted from source 3, Page 28)

*“...**The Merdeka** was mentioned in London...full self government was granted in 1957...”*

(Extracted from source 8, Page 153)

*“...the **formation of Malaysia...**in 1963...to solve the colonization of British...”*

(Extracted from Source 9, Page 209)

*“...Brunei’s failure to join...**Malaysia is born in 1963...**to develop the federation...”*

(Extracted from Source 15, Page 219)

Other political events include the strategic alliances of three major ethnic parties and the introduction of New Economy Policy in year 1970. Below are some quotes drawn from the document review:

*“...**NEP** has become the foundations for the country for all economic and social policy...”*

(Extracted from Source 7, Page 23)

“...NEP has maintained strong since 1971 until 2003...a defining framework for Malaysia...”

(Extracted from Source 10, Page 270)

“...the political arrangement gained British agreement and would later lead to the formation of the Alliance Party that has brought to Malaya independence in 1957...”

(Extracted from source 3, Page 28)

“...the alliance of government enjoyed majority seat in Parliament in 1970...”

(Extracted from source 7, Page 27)

In the economic sphere, document sources reveal that the economic crisis experienced by Malaysian during year 1997 and 1998 have had much effect on the people. The crisis was well documented in journals which outlined the impact on Malaysia and the economic environment. Statements extracted from document review are as below:

“...Asian financial crisis hits most of the country in 1997 and 1998 and Malaysia is one of the victims...”

(Extracted from Source 12, Page 2)

*“...**Crisis in 1997** begins when Thai baht become under pressure...Bank Negara Malaysia response to fix the currency...”*

(Extracted from Source 11, Page 418)

In addition, textual sources also recorded technological events and illustrated the impact of technology and communications advancement on the country. It was clearly stated that technological events such as the introduction of computer and communication devices such as cellular phones and mobile phones have brought impacts to the society. Statements in support of impactful technological events are as follows:

*“...Malaysia introduced the **first computer since year 1966**...and announced development of **ICT** in the country...”*

(Extracted from Source 18)

*“...Malaysia has introduced their **first cellular phone** service in 1984...and **internet** in 1987...there were evolutions from fixed line phone to famous mobile and then to cellular phone...”*

(Extracted from Source 16, Page 133)

4.2.4 Findings Using Qualitative Content Analysis

Content analysis has been employed in order to explore the themes of external life events which affected individuals during their formative years. Table 4.3 illustrates the impactful external life events which were recalled by the individuals. Age distribution is clearly stated in the table in order to indicate the participants' age. The themes of the external life events are derived from the textual data obtained through face-to-face interview and coded by three coders through content analysis with the respective frequency counts or frequency distribution of words based on the transcripts (Dicle & Dicle, 2018). The transcripts were annotated and coded by the coders and the researcher independently before the themes were finalized through inter coder agreement (Kurasaki, 2000). The coding process showed that all the external life events were mentioned and revealed during the first 30 transcripts from the participants. Thus, with the additional transcripts, only minor adjustment related to the wordings was done.

Table 4.3: Findings of Impactful Major External Life Events Recalled

	<i>External Events</i>	<i>Events Recalled (Themes)</i>	<i>Age distribution</i>	Frequency
1	Political	Election 505, 2013	25, 21, 16	3
		Reformation in 1999	38, 34, 33, 34	4
		Bersih rallies 1.0	23	1
		May 13 Riot	53, 64, 62, 62, 60, 67, 72, 61, 67, 69, 68, 62	12
		Japanese Occupation	86, 87	2
		Communism 1947-1960	73, 86, 71	3
		Formation of Strategic Alliances of BN	73, 67, 68	3
		Formation of Malaysia 1963	65, 67, 86, 60	4
		Independence of Malaya 1957	73, 60, 67	3
		British Colonization	67, 86	2
		New Economy Policy, NEP (1971-1990)	53, 67, 68	3
		Mamali incident in Baling (1985)	47	1
2	Economical	GST 2014	18, 23, 25, 24, 16, 21, 24, 18, 23	9
		Depreciation of Currency in 2014	15, 16, 25, 21	4
		Financial Crisis 1997, 1998	30, 35, 29, 35, 35, 33, 37, 39	8
		Merger of local commercial banks in 2002	37	1
3	Societal	Terrorism 911 (2001)	30, 38, 39	3
		MH Flight incident in 2014 (MH370 , MH17)	17, 23 , 24, 26	4
		Flu Pandemic (2009)	24, 30	2
		Commonwealth Game SUKOM (1998)	34, 38	2
		Thomas Cup (1967)	64	1

Table 4.3 continued

	<i>External Events</i>	<i>Events Recalled (Themes)</i>	<i>Age distribution</i>	<i>Frequency</i>
4	Technological	Social Media & Applications	15, 30, 34, 34, 37, 38, 38	7
		Innovation from Typewriter to Computer	45, 53, 62	3
		Invention of internet and online facilities	21, 33, 37, 47, 45, 38	6
		Invention of Television (1963-1990)	48, 45, 67, 60, 62	5
		Technology for communication (Hand phone and Smartphone etc)	16, 21, 35, 29, 37, 33, 34, 38, 30, 29, 39	11
5	Environmental	Highland Tower 1993	40, 48, 44, 48, 47	5
		Tsunami in Kedah, Pulau Pinang in 2004	30, 29, 29, 34, 33, 48, 40, 30	8
		KL Flood 1970s'	47, 53, 68, 69, 67, 60, 62, 69, 64, 67	10
		Southeast Asia Haze 2006	30	1
		Tsunami Aceh 2004	25, 33	2
		Flood in East & Centre Region Malaysia 2014	25, 23, 18	3

Source: Findings from the researcher based on interview transcripts

Based on the findings from the summative content analysis, there are total 32 external life events elicited through face-to-face interviews, amounting to a total of 80 sets of transcripts that were collectively reviewed by the three coders (including the researcher). The findings indicate that the major external life events, which impacted the participants during their formative years of 15 to 24 years old, can be divided into five major categories. The five major categories are political events, economic events, societal events, technological events and natural environmental incidents. Frequency count on words and themes defined as well as the age distribution among the participants are shown in the table. The use of frequency count is considered a part of the summative content analysis in order

to develop the themes. (Chaney, Touzani & Slimane, 2017; Duh & Struwig, 2015; Lissitsa & Kol, 2016; Schuman & Scott, 1989).

In terms of political events, the incident with the highest frequency is the May 13 riot, with a total of 12 times. Major external events such as reformation activities in year 1999 and formation of Malaysia in year 1963 are mentioned 4 times each among the participants. Additionally, other external life events such as Communism activity in 1947 to 1960, formation of Malaya 1957 and New Economy Policy have also been shared by individuals. Such high frequency and saturation of information in the interviews have illustrated the importance of these occasions towards individuals during their formative years in the Malaysian context.

For economic events, the implementation of GST (Government Service Tax) by the government of Malaysia in year 2014 has the highest frequency of 9 counts followed by the financial crisis in year 1997 and 1998 which was mentioned 8 times. High frequency external life events in the economic field are the Malaysia Airline disaster in year 2014 (4 times) and the innovation and advancement of handphone (11 times). As for natural environmental events, the Kuala Lumpur major flood in year 1970s' and the Tsunami in Penang in year 2014 are among the high frequency events shared by the participants.

It is evident from the correspondence between the themes and age distributions that individuals of the same age group share the same collective memories of and personal attachment to impactful external life events that happened in their formative years. For example, the group of individuals who mentioned communism activity and Japanese

occupation during their formative years are mostly participants aged 70 and above. Apart from this, the economic crisis in year 1997 and 1998 are mostly mentioned by the middle-age group, who are around 30 to 40 years old.

However, there are external life events mentioned by individuals which do not form any personal attachment and did not happen during their formative years. For example, there are individuals in their twenties but they mentioned the New Economic Policy which was implemented back in year 1971. This external life event did not bring any impact to the individuals because this event did not occur during their formative years, which is between 15 to 24 years old. Furthermore, they are not personally attached to the event while sharing the information about it. Hence, the counts of the mentioned individuals have been removed.

Therefore, the importance of formative years, the years of event occurrence and the issue of personal attachment have been addressed in the interviews. Subsequently, the findings from summative content analysis focused on the external life events in individuals' formative years as shown in Table 4.3 based on their personal attachment to the events, also known as defining moments. Those external life events mentioned by participants without any personal attachment and incidents that did not happen during their formative years are not included in the analysis procedure since the theoretical foundation highlighted formative years and personal attachment as important elements for shaping generational cohort grouping.

4.2.5 Decisions on External Life Events Recalled by Individuals

Table 4.4 portrays the decisions on the external life events which are mostly recalled by individuals and which happened during their formative years (15 to 24 years old) and formed personal attachment with them. The external life events showcase impactful events such as political, economic, societal, technological and environmental events that occurred within and without Malaysia.

Table 4.4: Decisions on External Life Events Recalled by Individuals

	<i>External Events</i>	<i>External Life Events Recalled</i>
1	Political	Election 505 in 2013, Reformation in 1999, Bersih Rallies 1.0, Riot May 13, Japanese Occupation, Communism 1947, Formation of Strategic Alliance (Barisan Nasional), Formation of Malaysia 1963, Independence Day of Malaya 1957, British Colonization, New Economic Policy 1971.
2	Economical	Government Services Tax (GST) in 2014, Depreciation of Malaysia Currency in 2014, Financial Crisis 1997, 1998.
3	Societal	Terrorism 911 (2001), MH Flight incident in 2014 (MH370, MH17), Flu Pandemic (2009).
4	Technological	Social Media & Applications, Innovation from Typewriter to Computer, Invention of internet and online facilities, Invention of Television (1963-1990), Technology for communication (Hand phone and Smartphone).
5	Environmental	Highland Tower 1993, Tsunami in Kedah, Pulau Pinang in 2004, Kuala Lumpur Flood 1970s', Southeast Asia Haze 2006, Tsunami Aceh 2004, Flood in Centre Region Malaysia 2014.

Based on the findings, there are five aspects which highlighted the impactful external life events that recalled by individuals. They are categorized under political events, economical events, societal events, technological events and environmental events. Political events such as Election 505 in year 2013, Political reformation and unrest in 1999, Bersih Rallies

1.0, May 13 Riot in year 1969, Japanese Occupation and Communism 1947-1960 are the events that were mostly recalled by individuals in their formative years.

In terms of economic events, Financial Crisis 1997, 1998 and implementation of Government Services Tax (6%) have been named as most impactful events for individuals when they are at the age of 15 to 24 years old. In addition, societal, environmental and technological events such as September 11 Terrorist Attacks, Malaysian Airline (MH370 and MH17) disasters and the Highland Tower 1993 incident have been addressed as impactful external life events that affected individuals during their formative years. The emerged of telecommunication innovation and social media application have been viewed as another powerful events that recalled mostly by individuals in the Malaysia context.

4.2.6 Findings on Formation of Generational Cohorts in the Malaysia

Table 4.5 depicts the formation of generational cohort labels based on the external life events that individuals are personally attached to during their formative years (15 to 24 years old) in the Malaysian context. The impacts of external life events towards individuals are lifelong and have led to the generational cohorts' effects that are diverse among the groups of individuals (Meredith & Schewe, 1994; Rogler, 2002; Sharipudin, 2016; Strauss & Howe, 1991). Each group of individuals shared similar collective memories and recalled distinct political, economic, technological and societal events that shaped their generational effects in the Malaysian context.

Table 4.5: Proposed Generational Cohorts in Malaysia

<i>Cohort Label</i>	<i>Birth year</i>	<i>Age (as of 2016)</i>	<i>Defining Events (formative years)</i>
The Discoverers	1992 and onward	15-24	Government Services Tax (GST) 2014, Depreciation of currency 2014, Advancement of communication technology, Political unrest, Flight disaster of MH Airlines
The Innovators	1978-1991	25-38	Bersih rallies 1.0, Political reformation and unrest, financial crisis and recession, Innovation & rapid change of telecommunication
The Believers	1962-1977	39-54	Financial crisis 1997 & 1998, Natural disaster, Terrorism 911, Innovation and Invention of communication
The Strivers	1951-1961	55-65	Kuala Lumpur Big Flood 1970s, Formation of Malaysia 1963, British colonization, Riot May 1969
The Survivors	Before 1951	66 & above	Japanese occupation, Communism 1947-1960, New Economic Policy, Independence of Malaya 1957, Flood in Kuala Lumpur during 1970s', Formation of Strategic Alliance (Barisan Nasional)

The first generational cohort group, those currently aged between fifteen to twenty-four (as of 2016) and were born in year 1992 and onward, is labelled as “The Discoverers”. This group of generation are currently in their schooling age, either in secondary schools or in colleges. They are young, energetic and still in their formative years. They like to discover and learn new things and are curious about the external life events and activities happening around them. Most of them are willing to share their opinion related to the external life events that affected their lives. Given the fact that this cohort group is still in their formative years, and still in the stage of exploring how the external life events would affect their life and future, it is appropriate to name them “The Discoverers”.

The findings show that most of these generational cohort members tend to mention major events mostly related to the current economic situation in the country. For example, they

mentioned the implementation of GST in year 2014 that affected their daily expenses and pocket money as students. Apart from this, they mentioned the depreciation of the Malaysian currency in year 2014 that affected their lifestyles. They are concerned with money spending and the future value of money according to their perspective.

“...You know about GST right...so that means we need to spend more money...if we purchase something...previously is only RM2.00...now ...going to the same shop, we might need to pay RM 2 plus more...”

(Participant 57, age 24 from Kedah)

“...Previously it is all about GST...in year 2014...the one implemented...and our money...pocket money never enough...because if you impose GST...everything needs to plus up 6%...for a student...it is tough for us to cover our expenses...”

(Participant 05, age 23 from Johor)

“...How many years ago...the exchange rate is around RM2.80 to Singapore dollar 1.00...now it is almost around RM3 something...really tough for us...we all the money depreciate...it is really tough for the kid's future...”

(Participant 03, age 16 from Johor)

“...It affects me personally is that when my country currency is less ...ar ... ermm... when I go to foreign countries, my countries value is very low and arrr...when I do the exchange money the money value actually gets lower...”

(Participant 09, age 21 from Perak)

The findings also show that the first generational cohort (The Discoverers) are mostly attracted to events related to the advancement of technology and communication. Still in their formative age, they realize the impact of the advancement of technology and communication on their daily life. These are supported by the following quotes from the participants during interviews:

“...We used to play dolls and we do not have Smartphone before. World is changing because of Smartphone. I don’t play games but I play social Facebook, Instagram. I will discuss with friends. We can share news, and if we do not have credit in our phone, at least we have internet to call out...”

(Participant 03, age 16 from Johor)

“...I love reading and surfing on internet. Reading story and online Facebook or read some digital books. Mainly in Chinese. We have WiFi now, more convenience to obtain more new information...”

(Participant 04, age 15 from Johor)

The second generational cohort, consists the individuals with ages ranging from twenty-five to thirty-eight years old as of year 2016. Apparently, this cohort group is named “The Innovators” because they contribute new ideas in their daily work and life activities. Being mostly in their mid-thirties, they love to make changes and come out with new things. They are mostly working adults and have some years of working experience. They are mature and yet curious about the advancement of telecommunication. According to them, they experienced the changes of technology advancement and the recovery period after the

economic crisis in the national and global levels. Based on the findings, most of them highlighted the economic crisis in their formative years.

For example, the economic crisis in year 1997 and 1998 are left a strong impression on this cohort group during their formative years. The economic crisis affected their daily lifestyles and spending, during which most of them were still students. Moreover, they are affected by technological events, specifically the innovation and invention of telecommunication devices such as handphones and smartphones. They have observed the transformation from fixed line phone to cellular phone during their formative years. Their responses toward the external life events are stated as below:

“...The things I cannot forget is during year 1997 when I received a lot of offer to study but economy was down in 1997 right? I was 18 years old...economy really down...I cannot go because all scholarship, study loan, freeze...even those who study in overseas were called to return. It was a terrible economic crisis...”

(Participant 36, age 35 from Sabah)

“...1997 that year...our country facing recession. Then our value of currency is around RM3.80 for quite a long time compare to U.S dollar. That time we really worried...but looked at now...the situation...our value around RM3.70...If it cut the border...what will happen with our life...what can be done to fix the rate?”

(Participant 45, age 37 from Selangor)

“...In terms of technology...the most that affected me was the innovation of iPhone...because the innovation of iPhone had changed the whole market structure...because I am from animation background...now we have iPhone and the technology...I can feel the animation technology...something different. From a keypad phone until a touch screen phone...then we can communicate easily...”

(Participant 07, age 29 from Johor)

“...The phone...I started to see a handphone in 1999...how tough it was to talk to friends from one side to another side...during our time we depend on public phone...erm....so in year 1999, I saw handphone...my friend brought it...and it was really big (laughter)...yea....Sony Ericson...Motorola...it was Motorola...really big size...then I realize...ok...it was a handphone...”

(Participant 41, age 33 from Kuala Lumpur)

The third generational cohort are those who are within the age range of thirty-nine to fifty-four years old. They are named as “The Believers” since they have experienced economic downturn during their formative years yet maintaining a positive attitude in life. Most of them are still engage in their work and they care about the social and economic stability of the country. Most of them recalled the financial crisis in 1997 which affected them while they were trying to earn a living. They also recalled environmental disasters and society security events which affected their lifestyles during their formative years. However, they still hold on to the belief that the future will be better. Therefore, they can be labelled as “The Believers”. Their opinions of the environmental events are as below:

“...In year 2004 in Penang. I was in Penang that moment when the Tsunami occurred. I stayed in the apartment and I am alone...I can feel the shaking due to the disaster...shaking...and now because of this Tsunami incident, I am afraid of height...it really shakes...it is strong...When I think about the Highland Tower back in 1980s’...it was also related to environmental issue...actually this thing happened back to back. The ethics issue also played a part causing the tower collapsed. Well, I am afraid of height...”

(Participant 17, age 48 from Perlis)

“...Oh...natural disaster that I could remember very well was the collapsed of the Highland Tower. I even remember the...the year ...it was in 1993...then there was other landslide ...floor incidents too...”

(Participant 66, age 48 from Selangor)

Apart from this, the third generational cohort also highlighted economical events such as the financial crisis in year 1997 which affected their life during their formative years.

“...The economy crisis...that time was in 1997 and I was doing my professional degree. Our Ringgit Malaysia is around RM6.50 against 1 Pound Sterling...”

(Participant 61, age 39 from Selangor)

“...I remember the economic downturn in the late 90’s, in the year 1998 affected some of my students. I think with the economic downturn we would become more careful when we spend money...”

(Participant 30, age 45 from Selangor)

The fourth generational cohort is labelled as “The Strivers” and they consist of those whose age is between fifty-five to sixty-five years old. Currently they are either retirees or still engaged at work as contract workers. This cohort group had struggled through political unrest and experienced the British colonization. They are the witnesses of the formation of Malaysia since 1963. During their formative years, they witnessed a few political events which became historical landmarks in this country, but also caused turmoil in their lives, forcing them to fight and struggle for a decent living. Hence, they are generally labelled as “The Strivers”. Their utmost concerns are matters related to political stability and issues in human relationship. Two of the participants illustrated the impact of the political external events as follows:

“...Major events May 13, racial conflicts on May 13, I was in my Form 4 (oh) arr ...at that time we were... only you start to realize eh, I am a Malay ah, that guy is a Chinese [Laughter] ahh but... my classmates, some of... they... we are very close ah... that’s all...”

(Participant 29, age 62 from Kuala Lumpur)

“... First is the riot event... in Malaysia la. The May 13, the racial riot. It was the first time that happened ...arr... in Malaysia. That time I was a teenager...”

(Participant 25, age 62 from Selangor)

Apart from racial tension, the fourth generational cohort also highlighted some environmental events in the country’s history which formed personal attachment with them. These quotes are as follows:

“...We remember the worst flood in Malaysia...the big floor in Kuala Lumpur during 1970s...”

(Participant 27, age 64 from Kuala Lumpur)

“...In 1970...we have got biggest flood. I mean in term of the environmental events that I really recalled...in Kuala Lumpur...the biggest flood I mean...”

(Participant 26, age 60 from Kuala Lumpur)

“The Survivors” refer to the fifth generational cohort group who are sixty-six years old and above. They consist of those who have live through hardships during the Japanese occupation, the communism activities and also the independence of Malaya in year 1957. They are the survivors and witnesses of the historical development in the country and hence, labelled as “The Survivors”. They are not overly concerned about economic issues and technological events but emphasize mostly on the society harmony. The following are some of the political events which affected them in their formative years:

“...That was a communist activity...around 40’s (40-60), no that year 1957 was independence, Malaya Communism activities. So, now after the British came here, only in year 1957. Before that British was here ruling the country. At that time, communist activity was very alarming. The communist wants to take control the country...”

(Participant 32, age 73 from Melaka)

“...I believed the lowering of the British flag and the raising of the Malayan flag at that time was a very big event, in the sense that, you know, people were emotional about it, especially the British. You know, they had to leave after having the... colonised this place for so long...”

(Participant 49, age 67 from Kuala Lumpur)

“...During Japanese Occupation, it was really messy at that moment. A lot of them have involved and becoming a soldier...”

(Participant 54, age 86 from Sarawak)

4.2.7 Decision on the Formation of Generational Cohorts in Malaysia

Given the findings in the previous sections, it is evident that individuals share collective memories about external life events happened during their formative years; these events formed personal attachment with them and have impacted them in their later time. Based on the above criteria, we can now identify five distinct groups of individuals from the study, with each group forming a cohort. Therefore, there are currently five distinctive generational cohort labels in the Malaysian context: The Discoverers (the first generational cohort), The Innovators (the second generational cohort), The Believers (the third generational cohort), The Strivers (the fourth generational cohort) and The Survivors (the fifth generational cohort).

4.3 Psychographic Effects for Generational Cohort in the Malaysia

The findings above have successfully elucidated the impactful external life events occurred during individuals' formative years which later shaped the five labels of generational cohorts in the Malaysian context. Such identification of cohorts allows a further study to be carried out to assess the generational psychographic effects in view of generational external and internal characteristics due to the influence of collective memories among the generations. In examining the psychographic effects, the codes and themes emerged were explicated and the discussion of axial coding is displayed in the findings. Quotes by participants as supporting evidences are showed alongside the selective coding, which then lead to the development of explanatory theory for generational cohort and the cohort effects for market segmentation in Malaysia.

4.3.1 Grounded Theory Qualitative Procedure

This study has adapted the grounded theory coding process proposed by Corbin and Strauss (1990, 2015) and Charmaz (2006) to assess the generational effects for generational cohorts in the context of Malaysia (Table 4.6).

Table 4.6: Grounded Theory Qualitative Data Analysis

<i>Qualitative Procedure</i>	<i>Qualitative Activities</i>	<i>Concurrent Activities</i>
Open coding	• Data retrieved from interview transcripts • Categories (Codes, themes) • Emerging Core Category	• Comparison words-by-words • Comparison lines-by-lines • Memoing
Axial Coding	• Data retrieved from interview transcripts • Building relationship between categories • Densified or saturated core categories	• Comparison words-by-words • Comparison lines-by-lines • Memoing
Selective Coding	• Emerged of core category • Emerged of explanatory model (figure or framework)	• Sorting, writing, theorizing
Literature Comparison	• Compare and contrast	• Compare and contrast the past literature

Source: Adapted from Corbin and Strauss Qualitative Data Analysis (2015)

Both grounded theory approaches are more structured in systematic procedure for novice researchers to follow (Buckley & Warning, 2009; Creswell, 2012; Morse et al., 2016). A few steps have been introduced before proceeding with the examination of the textual data. The textual data from the interview transcripts need to go through three stages or steps before the theory can emerge.

Open coding is the first step in the grounded procedure in which the coders and researcher have read and investigated the transcripts using line-by-line and word-by-word reading method. Saturation of data is the main objective with the use of constant comparative approach throughout the whole procedure. Words, sentences and paragraphs were examined and highlighted in order to build codes which relate to the subject of study. The coders with the researcher used memo in order to mark down the repeating words,

sentences and codes. The words and codes have been compared and contrasted based on different settings in order to obtain more insights into the study.

The first part of this study has defined five generational cohorts in the context of Malaysia based on the influence of external life events that formed personal attachment in each individual during their formative years. Hence, the psychographic effects for the five cohorts have been examined based on shared experiences among the diverse cohort groupings. These experiences were defined and assessed based on the interview transcripts. The repeating words and lines have been highlighted in memos in order to build codes. All codes retrieved from the textual data are then divided into smaller families which known as categories and subcategories. This first stage coding process is needed to reduce the data into smaller.

In the second stage of coding process, the coders with the researcher have built the relationship between categories and subcategories in order to define the single categories which are related to the focus of the study. In this stage, the data were reviewed and reinvestigated since new data and information have been obtained. The data are expected to provide new insights into specific coding categories. Constant comparison analysis and memo practice have been performed by the coders with the researcher in order to enhance validity of the insights obtained. The saturated categories then contributed to the core category which is the main phenomenon of the study in this stage.

In the final coding procedure, the explanatory model was developed based on the core category. Information from this coding stage were then organized into a figure, framework

or coding paradigm that represent a theoretical model in an explanatory form pertaining to the current study. This stage is named selective coding stage in which theory is built, generated or expanded. The psychographic effects for the five proposed generational cohorts were assessed based on the influence of external life events during the individuals' formative years.

4.3.2 Validation Check for Data Collection and Data Analysis

In this study, the researcher has performed data collection and data analysis procedure concurrently. This is in line with grounded theory procedure, in which the collection of data and data analysis process are parallel and are based on saturation (Charmaz, 2002; Corbin & Strauss, 2015). The use of constant compare analysis in the concurrent process of data collection and data analysis allow the researcher to analyse the data that lead to the subsequent data collection. Events have been contrasted and compared with other incidents, between codes and categories and among themes as well in order to gain the highest level of abstraction toward the data and representing the concepts for the study. Hence, the constant comparison analysis has enhanced the internal validity of the construct by improving the construct definitions (Pandit, 1996).

In order to enhance the informative insights obtained in the current study, the researcher with the coders employed theoretical sampling method in the data collection and analysis process. Theoretical sampling method requires the researcher to select additional interviews or cases to be investigated in order to gain more new insights and to refine the existing concepts. Such procedure assisted the researcher to confirm and develop the

explanatory model when data reach saturation as no new evidences are obtained. Data analysis in grounded theory involves the systematic procedure such as the use of open coding, axial coding, selective coding and theoretical coding for coding purposes. The rigorous data analysis procedure enhances internal validity by allowing codes, categories, and themes to be connected in order to develop the explanatory model (Charmaz, 2002; Corbin & Strauss, 2015).

Multiple data collection methods allow triangulation of evidences to sharpen the theory. This study employed interview method and review of documents for data collection. Document analysis was also performed since literature review is important as theoretical grounding for grounded theory approach (Creswell, 2007; Suddaby, 2006). The use of document analysis as supplementary to other qualitative approach allows the triangulation of evidences and enhances reliability.

Moreover, during the coding process, memoing proved to be useful as the researcher listed down the important ideas, events, incidents, codes and concepts associated with the focus of the study. The memos were written down whenever the transcripts were reviewed by the researcher and the coders. Memoing is a crucial process in performing grounded theory and will enhance the validity of construct (Charmaz, 2002; Pandit, 1996).

Besides, team coding was also performed in order to investigate the generational psychographic effects for each generational cohort based on the impactful external life events during individuals' formative years. This process helped to produce richer codes due to different contributions by different coders. Three team members who are from

postgraduate background, including the researcher, conducted the coding process collaboratively. Cross check and reality check toward each other's coding outcomes were carried out to enhance reliability of constructs (Saldana, 2009).

Additionally, inter coders agreement was carried out to explore the formation of generational cohorts in the Malaysian context. Inter coders agreement is one of the crucial stages of data analysis in a qualitative research study. Previous researchers have also suggested to have multi coders to perform coding in order to enhance the inter coder reliability toward the data obtained from the interviews (Kurasaki, 2000). Therefore, three coders, including the researcher, have reviewed the transcripts and explored related codes and categories until the consensus has been achieved among the coders.

4.3.3 Findings on Coding Process for Psychographic Effects for Generational Cohort in Malaysia for Market Segmentation

The following table depicts the discussion of selective coding which have emerged from the data and also illustrates the movement from axial coding to selective coding. Quotes as supporting evidences from participants are also provided. In addition, the process of detailed coding procedure is also demonstrated (see Appendix A).

4.3.3.1 Findings on Psychographic Effects for The Discoverers (First Malaysian Cohort)

Table 4.7 depicts the psychographic effects for the first generational cohort in the Malaysian context. The findings show the coding process, leading to selective coding based on supporting evidences from participants during the interview.

Table 4.7: Coding Process for Psychographic Effects for Malaysian Cohorts

Cohort	Age as at 2016	Axial Coding	Selective Coding
A (The Discoverers)	15-24	• Value friends and family • Value relationship • Love to socialize	1. Value the human interactions and love to socialize
		• Social media is important in daily life • Sharing information using social media applications • Social media as daily lifestyle • Appreciate the innovation of social media and technology	2. Familiar and curious about social media and technology advancement
		• Planning and predict future • Planning and saving for future • Concern about economic situations	3. Curious of Economic changes due to future career
		• Do the best in whatever tasks • Determination in doing things • Like to learn new things	4. Willing to take challenges and learn in life

For the first generational cohort, The Discoverers, age between 15 and 24 years old, the first selective coding that emerged from the previous axial coding for generational effect is “value human relationship and love to socialize”. The Discoverers value their relations with family and friends and they love to socialize in their daily lives. They are the relationship-oriented type, and much of their time is used to focus on building connections with people. Nonetheless, most of this generational group are still in their formative years, and thus demonstrate unstable values and uncertain lifestyles.

For instance, they are curious, trying to figure out the economic uncertainties and also show some concerns about the external life events that will affect their lives in their current age. They indicated that they are aware of the economic events but are doubtful as they are unable to foresee what the future holds. The supporting quotes are as below:

“...I like to watch movie...singing karaoke with friends, having tea time with friends...We need to honour to our parents as well because they are the only that we have...”

(Participant 71, age 23 from Sabah)

“...I love to respect others...how to elaborate...erm...I have many friends that are from different races...Malay...Chinese...others...so we need to tolerate, be rational and sincere when being together. We need to be careful because we need to take care of our different races of friends too ...”

(Participant 56, age 24 from Sarawak)

The second selective coding shows that The Discoverers are curious but appreciate the technological advancement issues. They see technology applications such as social media as important in their life and appreciate the benefits of such technology. Nonetheless, they are aware of the adverse impact of the technology as they express doubt in allowing young children to use and play around with smartphones. They mentioned the change in lifestyles in this respect, from playing conservative toys to playing with technological devices such as smartphones. On the other hand, they like to share information and communicate with friends through social media such as Instagram and Facebook. They feel delighted and excited with new innovations in technological devices that are applicable in their lives.

Two participants commented:

“...Previously, we used to send message...or need to call...paying money...but right now we just need to have data online, WhatsApp and it is free. We can do online order some more...”

(Participant 57, age 24 from Kedah)

“...We have now internet connection through handphone, through broadband, modern and everything, we are much more advances now. Everything is done through technology payment, registration, application, everything is online...”

(Participant 09, age 21 from Perak)

The third identified selective code is “curious of economic changes due to future career”. The Discoverers are concerned about the economic situation in the country and are worried that the economic issues will affect their daily life and future planning. In their conversation, they expressed concern over the government services tax that increases daily expenses, especially as most of them are still in schools or are new in the workplace. Being in their formative years and facing price hike in daily products, they feel stressful as students or young working adults. Such economic situation leaves an impact on them, making them realise that earning money is not easy and wise planning to save for rainy days is essential. The supporting quotes are as follow:

“...I learned that we have to prepare money for emergency event. You know because some, we cannot like ...erm...really predict the future right, the economic condition in the future. So, I think it is always safe for us to save some money for emergency event like that...”

(Participant 42, age 23 from Kuala Lumpur)

“...Previously it is all about GST...the one who will be implemented...and our money...pocket money never enough...because if you impose GST...everything needs to plus up 6%...for a student...it is tough for us to cover our expenses...”

(Participant 05, age 23 from Johor)

The final identified selective code is “willing to take challenges and learn in life”. The Discoverers are curious about new knowledge and they like to explore and learn new things. They dare to take up challenges and look up to their parents and seniors to learn new experiences. They have strong determination to do and learn new things and describe themselves as not easily give up in doing things. Surprisingly, this group of generation demonstrate the attitude to learn and appreciate guidance and instructions from older generations although they are still in their formative years. The supporting quotes mentioned by two participants are shown below:

“...Every time when facing challenges, I will keep remind myself to be strong and don't give up easily. When I was alone, I will always remind myself. This is not in terms of doing business or what, or when communicating with people. We need to have correct attitude. I am still learning though...”

(Participant 56, age 24 from Sarawak)

“...We need to determine in doing whatever. Even if we failed, doesn’t mean we will fail forever. Need to keep on trying and we will success. I will do things that are in correct way and cannot go against my principle of life. Need to be sincere in whatever we do...”

(Participant 04, age 15 from Johor)

4.3.3.2 Findings on Psychographic Effects for The Innovators (Second Malaysian Cohort)

Table 4.8 depicts the psychographic effects for the second generational cohort in the Malaysian context. The findings indicate the coding process which elucidates the selective codes based on supporting evidences from participants during the interview.

Table 4.8: Coding Process for Psychographic Effects for Malaysian Cohorts

Cohort	Age as at 2016	Axial Coding	Selective Coding
B (The Innovators)	25-38	• Concern about political issue and economic situations • Aware of daily life expenses and price increment • Planning for saving due to financial crisis before	1. Value own perceptions in political and financial issues
		• Love to travel • Appreciated time spending with family and friends • Sports and entertainment during free time	2. Emphasize on Work Life Balance
		• Found convenience to have smartphone in work and daily life • Appreciate the innovation of iPhone • Love social media for communicating purpose	3. Experienced the rapid change of technology and telecommunication

Table 4.8 continued

<i>Cohort</i>	<i>Age as at 2016</i>	<i>Axial Coding</i>	<i>Selective Coding</i>
		• Busy working in daily life • Do the best in work and be sincere • Emphasize on working hard and be positive	4. Career oriented, goal achievement

The first selective code from The Innovators, the second cohort, is “value own perceptions toward political and financial issues”. They have their own opinions about the political and economic issues. They are aware of the economic risks and have their own planning for the future to avoid uncertain risks in their lives. They perceive the impact of external events such as economic issues will influence their attitude and behaviour in purchasing houses and financial products. They have their own thinking about future planning and tend to direct their decisions in life based on their plans and knowledge. The supporting quotes from participants are as below:

“...Economy...It will affect me in a way of how I behaved...err...this plan to buy a house, price of housing keep increasing. I will decide the factors for price increasing...I will plan, maybe need to determine the financial issues whether want to invest or not later...”

(Participant 38, age 30 from Johor)

“...We need to be positive in whatever we are doing. Even we down sometimes, there will still be sunshine in other days...if need to success...need to work hard...”

(Participant 62, age 30 from Sarawak)

The second selective code for The Innovators is “value work and life balance”. This group of generation value their personal space and freedom in both work and leisure. They give much emphasis on travelling and entertainment in order to release stress and they like spending time with others. The Innovators noted that most of their time are occupied with work and they are seldom at home. Hence, they appreciate every moment they have with friends and family. At the same time, they prioritize their career, but allocate time for leisure to reduce stress from work. The supporting quotes are as follows:

“...I work on shift and my wife is working too. So, it is important for us to go out together and spend time together. It is important to release stress and calm your mind. There are a lot of stress at home, at work and even when managing yourself...”

(Participant 37, age 28 from Johor)

“...I will spend more time with my family members...when I am on holiday, we will travel around to free our mind and release stress...”

(Participant 63, age 26 from Sarawak)

The third identified selective code is “experience the rapid change of technology and telecommunication”. For The Innovators, they treasure the convenience brought about by new technology, in terms of work and communication in daily life. They are impressed with the innovation of smartphones which bring impacts to their life. The advancement of technology has become a part of their daily lifestyles because it allows them to communicate effectively with others. This generation display preferable daily activities such as surfing the internet, taking selfies and being active on social media. They are good

in handling the technology and communication devices and are willing to invest more in technology. The following are some comments from the participants on the impact of technology and communication:

“...Social network really change everybody life nowadays, social network, I mean news on your fingertips... I mean every day you keep updating yourself ...haha ... every minutes every seconds ... addicted ... haha technology nowadays ... I mean the phase of change is really fast...”

(Participant 58, age 34 from Terengganu)

“... I play around WhatsApp and WeChat. I prefer chat to communicate and connecting with people...”

(Participant 80, age 30 from Perak)

The fourth selective code identified is “career-oriented and goal achievement”. Within these themes, The Innovators explain their attitude and behaviour in performing work tasks and achieving their goals in life. They elaborated their concerns while handling job tasks and emphasized the importance of having positive attitude in order to perform well in workplace. This generation also highlighted the responsibilities weighing on their shoulders and they are concerned about career development. They are determined and possess a positive mindset in doing tasks. Two participants shared the following statements:

“...My principle of life, if we do our job, we must always stay on time. We need to be sincere if we are with our friends. Can’t be hypocrite...haha...”

(Participant 37, age 28 from Johor)

“...I always well prepared all those hangout or document, I will bring along with me, I think is a good thing that always well prepared in doing our task...”

(Participant 39, age 27 from Sarawak)

4.3.3.3 Findings on Psychographic Effects for The Believers (Third Malaysian Cohort)

Table 4.9 portrays the psychographic effects for the third group of generational cohort in the Malaysian context. The findings show the coding process, leading to the selective codes based on supporting evidences from participants during the interview.

Table 4.9: Coding Process for Psychographic Effects for Malaysian Cohorts

Cohort	Age as at 2016	Axial Coding	Selective Coding
C (The Believers)	39-54	- Concern on daily life expenses and taxes issues - Aware of financial planning - Value money and do not over spend	1. Concern on stability of economics
		- Respect friends and like to spend times with them - Value family - Honour parents	2. Family Oriented
		- Aware of outbreak disease - Like to do sports - Love to travel to relax and enjoying their leisure time	3. Healthy and leisure lifestyles oriented

Table 4.9 continued

<i>Cohort</i>	<i>Age as at 2016</i>	<i>Axial Coding</i>	<i>Selective Coding</i>
		• Feeling natural disaster are uncontrollable • Need to prepare for the next disaster • Concern about society issue	4. Emphasize on societal and environmental issue

For the third cohort group, The Believers, the first selective code that represents them so well is “concern on stability of the economy”. They are aware of the economic impacts in life and value money because most of them are working adults and are in the advanced stage of their career. The burden of family and job responsibilities are on their shoulders. They budget their daily expenses and have financial planning to avoid overspending. They are rather concerned about the unstable economic situation in the country. Due to such financial concerns, they set priorities in life with proper guidelines. They believe the best planning will avoid uncertainties in economic issues. Two participants expressed their perceptions about the economic concerns in their daily lives:

“...I value money and I don’t simply spend because of what we went through before. Because of that value, for my nephew and nieces, I teach them value of money...Like us, we also want brand, but we understand that is not the priority. It is different already...”

(Participant 18, age 45 from Perak)

“...I think with the economic downturn we would become more careful when we spend money. Especially when I have family and I realized that the economic will get back to its stability. But it will come back to the downturn again...”

(Participant 66, age 48 from Selangor)

The second selective code identified for The Believers is “family-oriented”. They care a lot about their family members and emphasize on bonding and spending time with family despite their heavy workload. This generation realize that life is not permanent and unfortunate events might occur anytime. Hence, they believe that the relationship and bonding with family are precious and crucial since they are mostly occupied with work. Some utterances from the participants are:

“...I will spend my time with my kid, for me family come first. For weekdays I am working ... ar... I think that is the one of main reason why social problem is happen in Malaysia, people have limited time to spend with their family...”

(Participant 22, age 39 from Selangor)

“...My family is the most important thing in my life, follow by my career...”

(Participant 17, age 48 from Perlis)

The Believers emphasize on their leisure time and stress healthy lifestyle. Hence, the third selective code that shows their generation’s values and lifestyles is “health and leisure-oriented lifestyle”. This cohort are cautious and aware of the outbreak of diseases that occurred during their formative years. Therefore, they see sports and other leisure activities as important in their daily lifestyle because they believe that life is impermanent. They acknowledged that as they grow older, they need to accept the realities of life. Hence, they need to have healthier lifestyles. Quotes from participants that support these evidences are as follows:

“...I learned that life is very fragile, that anything can happen and any time... I used to be more in all kinds of sports, playing netball, playing the... what the athletics, anything lah... any game and of course...yoga...”

(Participant 43, age 50 from Kuala Lumpur)

“...I will relax myself when there is free time. I will do the things I prefer, for example surfing internet, travelling, watching movie...”

(Participant 68, age 47 from Sarawak)

The fourth identified selective code for The Believers is “emphasize on societal and environmental issues”. They have experienced a few natural disasters in the country and are aware of the negative impacts of societal problems. They make preparations for unpredictable disasters. This generation believe in preparation as the best solution to avoid natural disaster. They appreciate the beauty of nature and mention the importance of taking care of the environment since natural disaster is the outcome of poor environmental management. Two participants have highlighted their concerns toward the disasters and societal issues as follows:

“...But thinking about the landslide, then changed our mind. We didn’t purchase that condo or apartment instead we buy something which is err...landed. We bought something else which is far from the mountain, the mountain or landslide will affect our life later...”

(Participant 66, age 48 from Selangor)

“...I think we have learned that life actually is not permanent and when we live in Malaysia that is free from some sort of natural disaster, we should learn to appreciate that. We should appreciate what we are having now. The environmental factors I mean. We should try to help those who are unlucky...”

(Participant 68, age 47 from Sarawak)

4.3.3.4 Findings on Psychographic Effects for The Strivers (Fourth Malaysian Cohort)

Table 4.10 shows the psychographic effects for the fourth generational cohort in the Malaysian context. The findings highlight the coding process which then resulted in the emergence of selective codes based on supporting evidences from participants during the interview.

Table 4.10: Coding Process for Psychographic Effects for Malaysian Cohort

Cohort	Age as at 2016	Axial Coding	Selective Coding
D (The Strivers)	55-65	• Education is foundation of better career • Moral teaching is important for children • Learning from older generations	1. Education as roots of better life
		• Do not differentiate between each other • Toleration with others • Accept the country's nature	2. Emphasize on nation and races unity
		• Be fair and strong when face challenges in life • Be close with God • Follow religion preach	3. Striving for a better life & religion oriented

Table 4.10 continued

Cohort	Age as at 2016	Axial Coding	Selective Coding
		• Concern about societal issues • charity begins at home • love to do charity works	4. Emphasize on human community and welfare

The fourth cohort, The Strivers, emphasize the importance of education. They see education as the base and factor for a better future and appreciate the opportunity to learn. Thus, the first identified selective code for their generation's values and lifestyles is "education as the root of better life". The Strivers believe that in order to have a better life and successful career, one must always emphasize on education and be ready to learn from the older generations. They have struggled through their formative years and survived; hence, they realize the importance of education as a strong foundation and a path to success. Here are some remarks from the participants:

"...I encourage my children to emphasize on education, to move forward, climbing corporate ladder. We have to listen to the older generation and learn from them..."

(Participant 48, age 61 from Kelantan)

"...Education... but our English was good. We were good. We were... I would say our English is still better than the coming generation, those who are graduated, or even the graduated..."

(Participant 26, age 60 from Kuala Lumpur)

The second selective code identified is "emphasize on nation and races unity" for The Strivers. This group of cohort emphasizes the peace and harmony of the nation and they

are proud of the multi-cultural country. They appreciate the nature of the country and learn to adapt with the difference races in their living. This generation reminisced the days they lived harmoniously as a multi-racial group in their formative years but were later traumatized by certain political events. Hence, they appreciate the peaceful and harmonious society they live in and indicate the importance to stay united in a multi-racial society. The supporting quotes from participants are as below:

“...I never think and doubt about you races...you are Chinese...Indians...We are close. You know that in every race, there are the good ones, there are the bad ones. At least you know how to distance yourself, how to be close with people...”

(Participant 29, age 62 from Kuala Lumpur)

“...The country has the majority race so usually privileges will be given to that race. So, on the one hand, we have to accept it la... the nature of country.”

(Participant 25, age 62 from Selangor)

The Strivers believe that religion can help them lead better lives. Hence, the third selective code is “striving for a better life and emphasize on religion”. The Strivers follow and believe in religion teachings, which play an important part in their daily lifestyle. Since they have struggled through some previous external events, they endeavour to follow religious teachings in order to be led on a right way and to become a better person. Two participants have demonstrated the importance of religion in their life, as shown below:

“...Due to what happened in the history in 1960s’...I think we do not simply judge people...we need to be moderate. As an Islam, I do what my religion preached. I need to fulfil my responsibilities in my daily life. What should be done and so on...”

(Participant 27, age 64 from Kuala Lumpur)

“...If you meet people, you don’t give 100% trust to that. You give only certain percentage of trust. Unless we have relationships with God. My religion preached.... we are always taught to be close to God...”

(Participant 25, age 62 from Selangor)

Being the fourth generational cohort, The Strivers “emphasize on human community and welfare”. They demonstrate the willingness to perform charity and social works. They readily accept requests from others and are generous to help and contribute to the poor and needy ones. Since they themselves had undergone hardships during their earlier days and experienced unfortunate events in their lives, they are more willing to give and contribute to social works. In fact, their inclination to be involved in charity works began from their young age. This cohort value the sincere effort in charity and social work, and they incorporate these activities into their daily living. The following are some remarks by the Strivers:

“...It’s quite a lot of charity work you know. So I went there and work, it’s like the way I used to do it...you know, like what I’ve mentioned just now during the flood and all that kind of thing you know... I don’t want to really work for money, I want to work for an organization that does charity work you know...”

(Participant 27, age 64 from Kuala Lumpur)

“...I like to do social, I do a lot of social work. I do social work in the sense for the poor whatever it is la... recently I went to Kelantan for the social, help the village site. I do social work. ... see, I have been doing, if anyone needs help, I cannot say NO. See, when... I mean I am not boasting, this quite real...”

(Participant 26, age 60 from Kuala Lumpur)

4.3.3.5 Findings on Psychographic Effects for The Survivors (Fifth Malaysian Cohort)

Table 4.11 elucidates the psychographic effects for the fifth generational cohort in the Malaysian context. The findings show the coding process which then indicated the selective coding based on supporting evidences from participants during the interview.

Table 4.11: Coding Process for Psychographic Effects for Malaysian Cohort

Cohort	Age as at 2016	Axial Coding	Selective Coding
E (The Survivors)	66 and above	• Aware political issue • Emphasize on racial harmony in the country • Be fair to all races of community	1. Patriotic and racial bonding
		• Aware the capabilities of younger generations • Education is important for younger generations • Respect the older generations	2. Learning through generations
		• Love to socialize and spend times with others • Love to do charity and donations • Empathize towards others	3. Charity work as lifestyle
		• Aware of technology advancement • Aware of impact of social media toward generations • Handphone is a luxury good	4. Curious of technology advancement

The fifth cohort group, labelled The Survivors, have survived through historical, economic, societal and technological changes in their lifetime. They are very much aware of the political events that are happening around them. Due to past political events, they have endured more hardships and struggles compared with other cohorts. Therefore, they value the peaceful life that they have and emphasize on bonding with other races. The first identified selective code for The Survivors is “Patriotic and emphasize on racial bonding”. They treat each other fairly and appreciate the multi-racial society. Below are some utterances from the participants:

“...Now my former friends in school, we are all ...err...there is no racial barrier. We will hug and we will ring with each other... we will become very emotional because we are their friends. But I don’t think the students now, there is such a... thing you called bonding, you know. ...I believe we have integrated in our life...We are very close until now...I have Chinese neighbours...we are close...”

(Participant 50, age 69 from Selangor)

“...During that time, I have no Indian or Malay friends... ya... I dare not go near them. I don’t know whether they are dangerous or not. But, now...they are so friendly... they are quite friendly also, quite helpful also... then only we know each other ah... Ya...oh, can become friend la; they are not harmful one then... build up our friendship...I am happy of that...”

(Participant 31, age 67 from Selangor)

The second identified selective code is “learning from other generations.” The Survivors tend to encourage younger generations to pursue higher knowledge and advocate lifelong learning. They have different perceptions about the learning attitude of the younger generations and treasure the knowledge obtained from older generations. Since they faced adversities in almost every external life event during their formative years, they value the sharing of knowledge in their lives. Two participants mentioned examples to support their opinions as follows:

“...I think in whatever we do, we do it sincere...we don’t cheat...if we do business, price need to be honest. During my generation, we do reading, study...my mum told us to be hardworking. We need to take care of our family as well...our family...”

(Participant 47, age 72 from Johor)

“...Because we learn a lot experiences from other people ... because from our personal, we have limited time to learn, so we have to learn from other experiences ... u know ... reading...I feel that youngster their life become so violent...need to learn more...”

(Participant 70, age 68 from Kelantan)

The Survivors perceive doing charity works as an important activity in their daily lifestyle. They are eager to contribute and are happy to give in the forms of monetary or material donations. Their previous experiences have made them realized that life is impermanent and thus, giving and helping each other is the best thing in lives. Consequently, the third selective code is “charity works as lifestyle”. Below are some quotes from the participants:

“...We need to be ourselves, with friends doing charity...blood and donation of money too...we will do that if we are able to do so...”

(Participant 47, age 72 from Johor)

“... Since young until now...I have been doing all voluntary jobs. We go to the orphanage, ya ...we go to the orphanage...”

(Participant 50, age 69 from Selangor)

The fourth selective code that elucidates The Survivors is “curious of technology advancement”. Although this cohort group have gone through some extreme external life events in their formative years, they admit that they are unable to keep up with the rapid changes of technological advancement. For instance, they did not have social media during their formative years. Hence, they are aware of the impacts of the progress in technology and communication in their lives and daily routine. Although they are curious to learn, they are careful in handling technology equipment. They do not perceive electronic devices as part of their daily lifestyles but emphasize on other issues such as political and society issues. Two participants have quoted as follows:

“...I will get to buy these supportable gadgets, trying a lot of these things. Because of that my knowledge of operating these devices I have no problem at all. I enjoy them so... in the way la, it would say the electronic age. Electronics, I actually embrace it wholehearted you know. Something I enjoy...”

(Participant 49, age 67 from Kuala Lumpur)

“...I feel it is...because you can get...the youngster can get spoiled...unwanted things. That one I don't like. As communication wise, it is ok. It depends on how you take it...”

(Participant 32, age 73 from Melaka)

4.3.3.6 Generational Characteristics of Generational Cohorts in Malaysia

Table 4.12 depicts the generational values and generational lifestyles as psychographic effects for the five generational cohorts in the Malaysian context for market segmentation.

Each generational cohort has been shaped by diverse external life events to which they are personally attached during their formative years. Therefore, each generational cohort demonstrates distinctive values and lifestyles which they do share among their own grouping due to the impact of the political, economic, societal, technological and environmental events (Chaney, Touzani & Slimane, 2017; Duh & Struwig, 2015; Meredith & Schewe, 2002; Sharipudin, 2016; Ting & de Run, 2012).

Table 4.12: Summary of Generational Cohort and Generational Characteristics in Malaysia

<i>Cohort Label</i>	<i>Birth Year</i>	<i>Generations' Values and Generations' Lifestyles</i>	<i>Generational Characteristics</i>
A (The Discoverers)	1992 and onward	• Value the human interactions and love to socialize • Familiar and curious about social media and technology advancement • Curious of economic changes due to career advancement and daily life commitment • Willing to take challenges and learn in life	Openness and Socialize, Telecommunication and technology reliant, Risk Takers
B (The Innovators)	1978-1991	• Value own perceptions in political and financial issues • Emphasize on balance of work and life • Experienced the rapid change of technology and communication • Career oriented, goal achievement	Political and Economical Prudence, Technology and Telecommunication Reliant, Career Achievement and Work Life Balance
C (The Believers)	1962-1977	• Concern on stability of economics • Family oriented • Healthy and leisure lifestyles are important • Emphasize on societal and environmental issue	Economical Conscientiousness, Family Oriented, Leisure and Lifestyle Oriented, Social and Environment Observant

Table 4.12 continued

D (The Strivers)	1951-1961	• Education as roots of better life • Emphasize on nation and races unity • Striving for a better life & religion oriented • Emphasize on human community & welfare	Education Conscious, Racial Harmony Conscious, Religious, Humanities Oriented
E (The Survivors)	Before 1951	• Patriotic and racial bonding • Learning through generations • Charity work as lifestyle • Curious of technology advancement	Patriotic, Life Learners, Compassionate & Charitable, Technological Avoidance

Source: Proposed by the researcher based on the findings

The first generational cohort (The Discoverers) are sociable and open towards forming relationships. They value connections among people. This cohort group is still in their formative years, and they are curious about most of the external life events which affected them. Most of them are risk takers and technology reliant since the technological events have brought much impact to their lives. They keep themselves up-to-date with the advancement of technology and telecommunication. Hence, they are very familiar with social media and other telecommunications.

The second generational cohort are born between 1978 and 1991 and have been named as The Innovators. Most of them show a substantial level of prudence in political and economic matters as these issues were brought up frequently in the interviews. Additionally, they are goal oriented and focus on a work-life balance lifestyle. The Innovators have been influenced by economic events such as financial crisis and recession during their formative years. Technological events such as the rapid change of telecommunication have also impacted their characteristics in terms of values and lifestyles.

Therefore, they show strong reliance on and attachment to technology and telecommunication devices, and closely follow the advancement and innovation in this field.

The Believers, as the third generational cohort, demonstrate characteristics such as economic conscientiousness since they have experienced financial crisis in year 1997 and 1998 during their formative years. Additionally, they are also family oriented and emphasize leisure because as they work hard, they also realize the importance of work-life balance. Most of the members in this cohort have been impacted by the terrorist attack and natural disasters. Hence, they are the social and nature observant in which they treasure mother nature and pay attention to societal issues surrounding them.

The Strivers are religious, humanities-oriented, and have high regard for education and racial harmony. During their formative years, they are personally attached to external events such as communism, the formation of Malaysia in 1963, and the racial tension on 13 May 1969. Hence, they emphasize on education and realize the importance of national harmony and unity among races in the country. They are attached to religion and strive for a better life. Since most of them have endured hard times during the political events in their formative years, they realize the importance of contributing to the human community and welfare.

The fifth generational cohort, named The Survivors, demonstrate characteristics such as compassionate, patriotic, lifelong learners and technological avoidance. Since most of them are born before year 1951, they have not experienced the rapid change and

advancement of technology during their formative years. Therefore, they tend to avoid the usage of technological equipment but at the same time, they are curious about the impact of technology advancement on their daily life. This cohort experienced and survived the Japanese occupation, Communism event and the Independence of Malaya in 1957. They have their own perception towards values and prefer to involve more charity works in their daily activities.

4.3.4 Comparison of Literature

4.3.4.1 Comparison between Generational Cohort in Malaysia and That in the United States

The studies of generational cohort have been elaborately discussed in literature. Generation labels from the United States are widely used in many countries for profiling purpose. The labels such as Veterans, Baby Boomers, Generational X and Generational Y are employed around the world in order to represent a group of individuals which demonstrate certain behaviours in diverse disciplines. Past studies have highlighted the generational approach being used as one of the demographic segmentation tools to segment and target the customers in marketing and other business disciplines (Abraham & Harrington, 2015; Duh & Struwig, 2015; Dwyer, 2008; Lissitsa & Kol, 2016; Meredith & Schewe, 2002; Sharipudin, 2016; Strauss & Howe, 1991; Zemka et al., 2000).

Nonetheless, in the context of Malaysia, there are currently five groups of generational cohorts which are shaped differently by the external life events that they are personally attached to during their formative years. As the findings indicated, the external life events which influenced the generational cohort formation are the political, economic, societal,

technological and environmental events which occurred within the country and around the world. Hence, the five Malaysia generational cohort labels are different from the U.S sources and are given names as: The Discoverers, The Innovators, The Believers, The Strivers and The Survivors.

Additionally, the external life events which shaped generational cohorts are vastly dissimilar for these two countries. For instance, the Baby Boomers might recall the political events such as the assassination of President John F. Kennedy and the Vietnamese War that influenced them in their formative years. However, during the same period of time, the same cohort in Malaysia did not experience those events. They may be aware of the said political events occurred in the United States but those events did not leave any impact in their lives. The Malaysian cohorts have no personal attachment to the major events recalled by the U.S generational cohorts.

In term of similarities, the formation of both generational cohorts in the U.S. and in Malaysia are largely based on the influential events, including historical, economic, societal and technological events, that happened during their formative years, which is between 15 years old to 24 years old. This is in line with the theoretical foundation of generational cohort theory, which states that each generation cohort share collective memories about external life events to which they are personally attached.

Although the external life events that occurred across countries might be different during a certain timeframe, but some international events might have global impacts. For example, the introduction of the first iPhone smartphone in 2007 and terrorist attack on September

11 in year 2001 were mentioned by generational cohorts in Malaysia. This shows that such technological and societal events during their formative years have affected their life.

Each generational cohort share collective experiences and memories of external life events occurred in their formative years. The consequences and effects due to the external life events have shaped their characteristics in terms of their views, values, lifestyles, perceptions and worldview. However, there are differences between the U.S. cohorts and the Malaysian cohorts in their characteristics for the same timeframe.

For instance, The Baby Boomers who are born between 1940 and 1960 have experienced external life events such as the Cold War and the Vietnam War. They are self-indulgent and less optimistic about their future financial outlook. Most of them are still working and are needed in workforce, and they emphasize on personal growth, personal health and wellness (Dwyer, 2008; Meredith & Schewe, 2002).

On the other hand, the generational cohort in the Malaysian context, The Survivors, who are born in the similar timeframe, emphasize on spirituality and charity works. They empathize with the poor in society and see charity works as a part of their daily lifestyles. They focus on racial bonding and national unity due to the historical hardships that they experienced during the British colonization, Japanese occupation and communism activities. Such findings affirmed that both countries demonstrate different generations' labels and generations' characteristics even though the two generations developed in the same period.

4.3.4.2 Comparison between Generational Cohorts in Malaysia and in Sarawak

Sarawak generational cohorts are divided into five cohort labels, the Struggling Lifers, Idealistic Reformers, Social Strivers, Innovative Pursuers and Modern Inheritors (Ting, de Run & Fam, 2012). However, the Malaysian cohorts in general demonstrate some differences with the Sarawak cohort's labels despite Sarawak being one of the major states in Malaysia. There are five cohort labels in the Malaysian context which include The Survivors, The Strivers, The Believers, The Innovators and The Discoverer.

The findings in the study have illustrated that the cohorts in Malaysia shared some of the external life events in the country with the cohorts in Sarawak. There are a few national events that occurred in the history of Malaysia that affected the formation of Sarawak generational cohorts. For example, Struggling Lifers of Sarawak and The Survivors of Malaysia both mentioned the same historical events which impacted their life during their formative years. The important political events such as the Japanese occupation, Communism activities, and the formation of Malaysia 1963 have been highlighted by both cohorts. The impactful external life events which shaped the formation of generational cohorts in their formative years have led to generational effects which are the generations' external and internal characteristics in terms of values and lifestyles.

Therefore, despite each generational cohort having their own collective memories due to the influence of external life events in their formative years, they still share certain similar generational characteristics in their life principles and daily preferences. For example, The Strivers (born in 1962 to 1977) in Malaysia and Social Strivers (born in 1961 to 1980) in

Sarawak both are family oriented, both strive for a better life and emphasize on social stability and economic issues.

4.3.5 Proposed Model for Generational Cohorts and Psychographic Effects in the Context of Malaysia for Market Segmentation

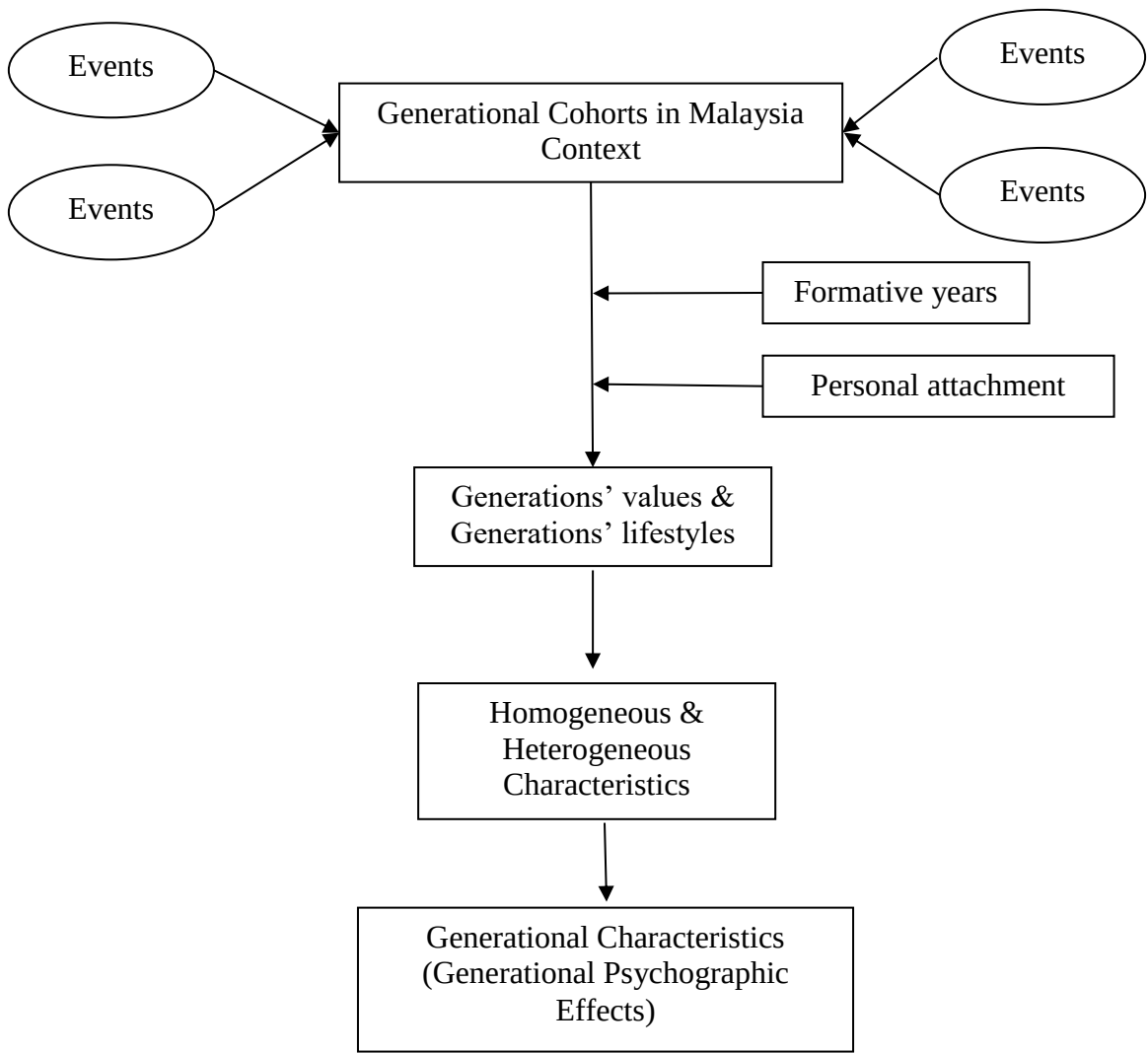


Figure 4.1: Explanatory Model for Generational Cohorts and Generational Psychographic Effects in the Malaysia Context for Market Segmentation

Source: Developed by the researcher in the main study of research using grounded theory approach by Corbin and Strauss (2015)

The theory emerged in the data in this study indicates the impactful external life events, which shaped generational cohort labels in their formative years, have led to the identification of the generational psychographic effects. One of the theories that emerged during the early stage of the study is that impactful external life events during individuals' formative years shaped generational cohorts in the Malaysian context for market segmentation. Due to the diverse impacts of the historical, economic, societal and technological events, different generational cohorts shared different experiences and memories which develop their characteristics within the same group.

Consequently, it is evident that the five generational cohort groups in the Malaysian context differs with the generational cohorts in the U.S. They even differ with cohort labels for a particular state in Malaysia. Empirical evidences elucidate that such differences in generational cohort formation are due to the influence of location setting, life-cycle stage and external life events that occurred within the nation.

Additionally, the data also highlighted that the impactful external life events have shaped the generational psychographic effects among the generations. Each cohort grouping recalled unique external life events in their formative years and they do share collective memories and experiences which have great influence on them even to this day.

Such external life events have a lifelong effect and have shaped their perceptions, opinions and daily lifestyles. For instance, The Discoverers, who are still in their formative year, care mostly about the financial situations. Most of them are students and young adults who

feel uncertain about their future after graduation. They are concerned that the economical situations in the nation might affect their career and future plans.

Finally, the generational psychographic effects in view of generations' values and generations' lifestyles are embedded within each different label of cohort groups, and such effects have affected their behaviour and attitudes towards decision making, personal values, daily activities and worldview. Due to the impact of the historical, economic, societal and technological events, different generational cohorts shared different experiences and memories which have developed their characteristics within the same group. Each cohort do share the similarities (homogeneous) and differences (heterogeneous) in terms of their generations' values and lifestyles. The values and lifestyles are unique and possess particular characteristics within each cohort.

For example, The Survivors and The Strivers, who are in their late 60s and 50s respectively, emphasize on social harmony and express their love for their country since they have experienced historical events in their formative years which affected them immensely. They are strong because they have survived through the hardships during the Japanese Occupation and Communism activities. They have also undergone tough times during the riot on May 13, 1969 which disrupted social harmony. As a matter of fact, these groups of cohorts really appreciate living peacefully with others in the country. They are tolerable, charitable and patriotic toward the country.

The grounded theory procedure allows this new explanatory model to emerge by explaining the formation of cohorts and assessing the impacts due to the powerful external

life events in the individuals' formative years in the Malaysian context. A further theory is developed in explaining the psychographic effects that are shaped by the external life events during formative year. The investigation into generational cohorts' effects identified the formation of generation values and generation lifestyles among the five cohort groups in the Malaysian context. This in turn will contribute to the market segmentation perspective in marketing, using the hybrid approach such as the combination between demographic tool (generational cohort approach) and psychographic tool (values and lifestyles), which is applied in this study.

4.4 Chapter Summary

This chapter explored the important themes that emerged from the data in terms of the external life events which shaped the formation of generational cohorts in Malaysia. The analysis from data indicated that the external life events which define generational cohorts during their formative years in Malaysia are different from the U.S source. As such, the generational cohorts and their psychographic effects in Malaysia are distinct from the U.S. This strongly suggests the void and incompatibility of using U.S cohorts' labels for profiling purpose in Malaysia especially in the marketing discipline.

Interestingly, the current study also suggests new generations' characteristics which demonstrate their similarities and differences among generation groupings in view of generation values and generation lifestyles. Such homogeneous and heterogeneous generation characteristics prove the importance of generational approach and generation characteristics as a hybrid approach for market segmentation. This study strongly

addressed the need and the value of defining the Malaysia generational cohorts and examining their generations' psychographic effects in order to contribute to market segmentation in marketing and other disciplines.

CHAPTER 5

DISCUSSIONS AND CONCLUSIONS

5.1 Introduction

This chapter presents important reflection of the findings, the contributions, implications to the literature and managerial of marketing especially in the Malaysian context. The chapter begins with the explanation of key findings that emerged from the qualitative approaches which answered the research questions for this study. Subsequently, it provides a critical discussion of generational cohorts and generational psychographic effects in the Malaysian context and also states the limitation of the study. The chapter then addresses the contributions of the study and proposes possible studies in future research. It then ends with the researcher's reflection on this study.

5.2 Discussion on Key Findings and Emergence of Generational Cohort in the Malaysian Context

Drawing from the social constructivist paradigm, it is presumed that the formation of generational cohort is socially constructed based on the individuals jointly behaviour and collective understanding of the world. These assumptions are supported by the perception of interpretive worldview that the reality of life and work is based on the communication, the interactions of humans and shared history that individuals experienced through time (Bailey, 2007; Dayman & Hollaway, 2002).

Two research questions were investigated in this study; their main focus being to explore the external life events during individuals' formative years and to propose the generational cohorts in the Malaysian context. The current study has investigated the generational effects due to the external life events to which generational cohorts are personally attached, with the goal of market segmentation in view. Each generational cohort grouping is distinct in terms of values, lifestyles, perceptions and worldview. The generational psychographic effects have developed the generations' characteristics in view of generation values and generation lifestyles, showing similarities as well as differences among cohort groups.

5.2.1 External Life Events and Formative Years for Individuals in the Malaysian Context.

Past literature has highlighted the importance of external life events which can be used as strong evidences to identify the formation of generational cohorts in the U.S. context, since the impact of the events can shape the distinctiveness of cohort groups in terms of their views, values and perceptions (Chaney, Touzani & Slimane, 2017; Dorset, 2008; Gu & Yin, 2007; Rahulan et al., 2015; Rogler, 2002; Tung, 2013). The findings of the research portray the outcomes in response to the research questions stated in Chapter One. The research questions focus on defining impactful external life events, either local, national or international events, that happened during the individuals' formative years, and with which individuals have formed personal attachment.

Based on the nature of the qualitative inquiry, the qualitative analysis method using document analysis and content analysis in this research discovered that the external life events which influenced the individuals during their formative years include historical,

economic, societal, technological and environmental events. These major events which are shared and recalled by individuals have either occurred in a particular local state, throughout the country or even in other countries.

Such findings correspond to theories in previous literatures, which suggest that external life events are divided into a few different levels and each country may have their respective unique events that impacted individuals. Moreover, the events explored have cause individuals to develop personal attachment with them during their formative years, a period ranging from late adolescent to early adulthood (Inglehart 1997, Noble & Schewe, 2003; Schuman & Scott, 1989; Strauss & Howe, 1991).

Apart from this, the findings strongly suggest the uniqueness of the external life events recalled by individuals in the Malaysian context. External life events as defining moments for generational cohorts are distinctive to a nation and may vary across different countries (Comeau & Tung, 2013; Munusamy et al., 2010; Schewe et al., 2013; Tung, 2013). Notwithstanding that the findings demonstrate the parallel outcomes from anecdotal literature, that is, external life events vary across nations, the current study has provided another new insight that suggests overlapping of defining moments recalled by generational cohorts in Malaysia with those recalled by cohorts in other countries.

For instance, the September 11 terrorist attack in the U.S. had been recalled by the generational cohorts in Malaysia. They remember such incident when they were between 15 years old and 24 years old, and find that this incident impacted them even though it did not take place in their own country. Moreover, they also mentioned a few natural disasters

which happened in other countries because they are personally attached to such events. Based on such evidences, the claim that generational cohorts in different countries will recalled totally different external life events is not entirely true.

Formative years, referring to the period of late adolescence to early adulthood for individuals in their life cycle, have been employed to distinguish and identify each generational cohort grouping (Meredith & Schewe, 1994; Schewe, 2003; Teng & Tay, 2012; Ting & de Run 2012; Ting et al., 2018). It is claimed that each generational cohort will recall the memories of external life events during their formative years, normally from age 15 until 24, and the impacts from these events will create values, perceptions and lifestyles that remain unchanged throughout their lives. Such claim is confirmed in this study, in which five Malaysian generational cohorts are identified. Each generational cohort in the Malaysian context has mentioned political, economic, societal and technological events which they remembered the most when they were between 15 to 24 years old. From the evidences provided by the five Malaysian cohorts, the research showcases the differentiation and overlapping of external life events mentioned during the cohorts' formative years.

For the first generational cohort, the Discoverers, who are still in their formative years, they mostly mentioned external life events that are currently occurring around them. For instance, economic events such as Government Services Tax which was implemented in 2014 by the Malaysian government and the depreciation of the Malaysian currency in year 2015 are popular among this youngest group of generation. On the contrary, The Innovators, the second generational cohort, stressed on the financial crisis during 1997 and

1998 which influenced them the most. This indicates that both generational cohorts recalled similar economic events that happened at different times in their formative years. Therefore, it is affirmed that the five Malaysia generational cohorts are shaped and developed during formative years, which is between 15 years old and 24 years old. Age and birth years are evidences of when cohorts start and end. Hence, the findings of this study are in line with the anecdotal literature which claimed the formative years are an important element in terms of theoretical foundations which define generational cohort. Formative years are shown to be as powerful and richer approach than birth age (Rogler, 2002).

5.2.2 Formation of Generational Cohort Groups in Malaysia

The five generational cohorts refer to the generations that recalled the experiences of the external life events or defining moments occurred when they were 15 years old until 24 years old, and that formed personal attachment with them. It is likely that each group of individuals who mentioned the same external life events during their formative years have shared the similar and collective memories. The external life events that highlighted by the five cohorts have shown uniqueness that distinct one cohort group from the others. Different generational cohorts have indicated different events in their formative years which then divided them into five cohort groupings. Nevertheless, similar events mentioned by individuals within a certain cohort may have different explanations and impacts on the individuals.

There are currently five distinct generational cohorts in the context of Malaysia. It is clearly demonstrated that the five Malaysia cohort labels (Discoverers, Innovators, Believers, Strivers and Survivors) and the external life events as defining moments are in contrast with the U.S. generation labels (Dwyer, 2009; Strauss & Howe, 1991; Ting et al., 2018; Zemke et al., 2000). The generational cohort labels such as Baby Boomers, Generation X, Generation Y and others are misguided to be construed in the context of Malaysia since the external life events which define the generation cohort formations are distinct and unique. The findings of this study correspond with the arguments that different generational cohorts exist across borders in terms of theoretical foundations and there is a need to explore and understand different external life events which shaped generation formation in different countries (Schewe & Meredith, 2004; Schewe et al., 2013).

5.2.3 Generational Psychographic Effects for Market Segmentation in Marketing

5.2.3.1 Heterogeneous Characteristics across Generational Cohorts in Malaysia

One of the obvious insights obtained from the study is that the five generational cohort groupings in the Malaysian context have demonstrated differences in terms of their psychographic effects in view of characteristics, externally and internally. Each of the cohorts have demonstrates unique values and lifestyles in their lives due to the impactful external life events which defined them in their formative years. For instance, The Survivors have passed through social upheavals and hardships during their formative years. Thus, the values carried by The Survivors depict them to be appreciative of social unity much more than other younger cohorts such as The Believers and The Innovators. They show much concerns on political issues since they have survived through a number of

critical political events in the country, such as the Japanese Occupations and Communism activities, when they were 15 to 24 years old.

In contrast, both The Believers and The Innovators are concerned about financial issues that might affect their career future and daily life expenses. Both cohorts are currently in their late twenties and thirties and are focusing on their career advancement. They have been affected by economic events in their formative years and thus, they tend to worry about financial matters and have some kind of long-term planning in order to avoid the uncertainties of the economy. They value money and regard saving and planning as their important daily lifestyles. They care less about political issues since their priorities in life are their work and family.

Although some cohorts have recalled similar external life events that affected their lives, there are still distinctions in the way they expressed the impacts and the meaning of each experience. The financial crisis issues have been highlighted by both The Believers and The Innovators in a very different way and provided new insight in terms of their values and lifestyles. The Believers as the third cohort grouping mentioned the importance of gaining new knowledge from the financial crisis in 1997 but The Innovators as the second younger cohort emphasize on saving and financial planning in their lifestyles. Such findings indicated the heterogeneous characteristics across generational cohorts and these are important toward market segmentation due to the heterogeneity of customers' needs and wants in marketing theory (Kotler & Keller, 2016; Lovelock & Patterson, 2015; McKenna, 1992; Mehrotra, 1990; Smith, 1956; Weinstein, 2013).

Apart from these, the similar external life events also contributed to the uniqueness among cohorts in terms of their perceptions towards technological and communication advancement. The older cohort, The Survivors, are mostly in their late sixties to seventies and have less experience toward technology and communication products during their formative years. However, they are concerned about the rapid change of technology and communication and are aware of the impacts on their daily lives. They are more curious about the negative impacts brought by the digital age as a result of technology advancement.

On the other hand, the third cohort, The Believers, have been mostly influenced by the technological events in their formative years. Thus, they are curious in a positive sense and appreciate the technology advancement. They express their interest in communication and technology gadgets and their willingness to explore more in the future. Such evidences demonstrate clearly that the same economic and technological events have shaped different cohorts with different generations' characteristics.

In terms of societal and environmental events, it is elucidated that the Believers are very much concerned about natural disaster issues since they have recalled a few environmental events in their formative years. For example, the collapse of Highland Tower in year 1993 due to landslide problem and the Tsunami disaster that struck the northern part of Malaysia. Such incidents have affected their lives, causing them to stress on the importance of preserving the natural environment and of taking precaution measures to prepare oneself for such disasters or to avoid them.

Nevertheless, other two younger cohorts such as The Discoverers and The Innovators give lesser attention to societal and environmental issues. Their concerns are mainly on technological and economic issues. Events that occurred in their formative years cause them to give more stress on fund saving and planning in their lives, and they love to socialize. They scarcely mentioned societal problems compared with other cohort groups and do not see natural disasters as a threat as much as economic factors. In summary, different generational cohorts portray different external and internal characteristics or generations' effects.

5.2.3.2 Homogeneous Characteristics across Generational Cohorts in Malaysia

This study provides another insight, that is, there are homogeneous characteristics across generational cohorts even though different external life events were recalled in different periods of formative years. The new insights obtained from the emerging data elucidate that generations share similar generation characteristics even though they have been shaped by varied external life events in their formative years in the Malaysia context.

The external life events related to the economy have been emphasized by three cohorts, which are The Discoverers, The Innovators and The Believers. The impacts of such external life events have developed their characteristics in which they are more concerned about the economic stability in the country and they tend to have financial plans for the future. They are more careful in financial spending and investing to avoid economic risks in their lives. Although the three generational cohorts expressed different purposes in their concerns for economic issues, they show interests and concerns on factors that will affect

their future. They shared similar points of view in terms of economic environment that influences their values and their daily lifestyles.

Despite different defining moments, there are also overlapping of characteristics among the five group of cohorts, shaped by the similar external life events in their formative years. For instance, the historical events that occurred during the formative years of The Strivers and The Survivors caused both cohorts to struggle and survive through hardships in their early lives. Thus, they appreciate the peaceful life and social harmony in their country. They are emphatic and devoted to contribute to the society. They prefer to do charity work in their daily lives and value education and learning from the older generations.

Additionally, the two younger cohorts show deep interest in exploring new technologies and communication knowledge and applications. For The Discoverers and The Innovators, they view social media as part of their daily activities, even playing a crucial role in their career path. Both cohorts prefer to communicate through social media and feel that technology advancement enabled them to connect to others easily. Moreover, they are satisfied with the online facilities in which they can easily obtain information and perform online transactions. Hence, both cohorts are said to be technology oriented.

With respect to career advancement, both Innovators and Believers, being in their mid-thirties and mid-forties respectively, are mostly working adults involved in corporate industries and are experienced in the competitive business environment. Both cohorts have been influenced by financial crisis in their formative years and they are cautious about

financial aspects in their lives. Hence, they emphasize on career advancement and goal achievement in order to ensure better lifestyles for the long run.

It can be concluded that even though generational cohorts are formed by diverse external life events in their formative years, there are still similarities in some of their generations' characteristics externally and internally. Each cohort shows overlapping of characteristics in their values and lifestyles despite not sharing collective memories of certain events. As a matter of fact, the generational cohorts' effects demonstrated that generational cohorts' characteristics are homogeneous in terms of values and lifestyles. Therefore, this new finding obtained from the current study contrasts with anecdotal literature, which claimed that each generational cohort is distinct and vary from each other in terms of their characteristics (Ahmad & Ibrahim, 2015; Chaney, Touzani & Slimane, 2017; Duh & Struwig, 2015; Teng & Tay, 2012; Valentine, 2013).

5.2.4 Relationship of Current Generational Literature

Generational cohort approach has been consistently acknowledged by literature as one of the powerful segmentation tools to divide homogenous customers in marketing and other business discipline. The U.S. cohort labels such Veterans, Baby Boomers, Generation X and Generation Y are commonly employed in many countries for profiling purpose (Duh & Struwig, 2015; Fernández, 2016; Schewe & Meredith, 2004; Schewe, et al., 2013). Table 5.1 shows the generational cohort labels from the U.S source (Dwyer, 2009; Schewe & Meredith, 2004; Strauss & Howe, 1991; Zemke et al., 2000) and the current research findings of the five Malaysia generational cohorts.

Table 5.1: Generational Cohort in The United State and Malaysia

<i>Malaysia Generational Cohort</i>	<i>Birth year</i>	<i>Defining Events (formative years)</i>	<i>U.S Generational Cohort</i>	<i>Birth year</i>	<i>Defining Events (formative years)</i>
The Discoverers	1992 and onward	Government Services Tax (GST) 2014, Depreciation of currency 2015, Advancement of communication technology, Political unrest, Flight disaster	-	-	-
The Innovators	1978-1991	Bersih rallies, Political reformation and unrest, financial crisis and recession, Innovation & rapid change of telecommunication	Generation Y	1980 - 2004	High school violence, Scandals of Celebrity, Terrorist attack (e.g. 911), Computer & internet usage
The Believers	1962-1977	Financial crisis, Natural disaster, Terrorism 911, Innovation and Invention of communication	Generation X	1966 - 1979	Feminism, the case of Challenger, Energy crisis, Usage of personal computers & the wide spread of AIDS
The Strivers	1951-1961	Kuala Lumpur Big Flood 1970s, Formation of Malaysia 1963, British colonization, Riot May 1969	Baby Boomers	1946 - 1965	Civil rights, Cold war, Vietnamese war, Assassination of JFK & Women's movement

Table 5.1 continued

<i>Malaysia Generational Cohort</i>	<i>Birth year</i>	<i>Defining Events (formative years)</i>	<i>U.S Generational Cohort</i>	<i>Birth year</i>	<i>Defining Events (formative years)</i>
The Survivors	Before 1951	Japanese occupation, Communism 1947-1960, New Economic Policy, Independence of Malaya 1957, Flood in Kuala Lumpur during 1970s', Formation of Strategic Alliance (Barisan Nasional)	Veterans	1925 - 1945	The Great Depression, Lindbergh, FDR & World War II

Source: Findings from the current study by the researcher.

This current study investigates empirical insights into the formation of generational cohorts in the Malaysian context for market segmentation. In contrast with the previous studies of generational cohort, this study shows that different countries demonstrate different labels of cohorts due to the distinct external life events which shaped them. This is supported by a few generation studies that addressed the need to explore generational cohort across boundaries (Munusamy et al., 2010; Ting & de Run, 2015). Generational psychographic effects in view of values and lifestyles might differ from one country to another since individuals experienced different external events, at different locations and under different cultures (Schewe et al., 2013).

A few existing literatures also make evident the confusion in using generational cohort approach borrowed from the U.S. since the important elements that shaped the cohort formation are different across borders (Comeau & Tung, 2013; Munusamy et al., 2010; Tung, 2013). Such important elements are related to the formative years of individuals, the

concern of individual's personal attachment toward the events and the collective memories which every individual shared during their formative years. Therefore, the findings of the current study have indicated that there are currently five groups of generational cohorts in the Malaysian context and they show significant distinctions with the generational cohorts from the United States. For example, for the same period of time, Baby Boomers or Generational X in the U.S. do not exist in the context of Malaysia since the external life events which shaped generational cohort are unique to a particular nation.

Nonetheless, there are currently lack of studies that highlight the appropriateness of such segmentation tool in use in order to predict the customers' characteristics worldwide. Additionally, psychographic approach has also been suggested as another best complement to demographic tools for market segmentation (Ahmad, Omar & Ramayah, 2010; Sarli & Tat, 2011). Suffice to say that studies on the formation of generational cohorts in the Malaysian context are found lacking and the importance of psychographic variables as another powerful segmentation tool which can be combined with the generational approach has been overlooked.

In addition, the findings of the current study have elucidated that the impactful external life events shaped generational cohort and lead to the generational effects which determine the generations' characteristics in the Malaysian context. The formation of the five Malaysia cohorts and their generational characteristics have proved that the combination of demographic approach with psychographic approach is a powerful hybrid approach for market segmentation strategies. From the findings, customers can be easily categorised

based on their demographic and psychographic characteristics within diverse cohort members.

This study is singular from previous studies, in which generations' characteristics are explored based on values and lifestyles among generations in the Malaysian context. Based on the current study, the five Malaysia generations demonstrate both homogeneous and heterogeneous characteristics in their values and lifestyles. Such measure is supported by literature that acknowledged that psychographic variables can be use as best complementary to demographic variables for market segmentation (Ahmad, Omar & Ramayah, 2010; Sarli & Tat, 2011).

Past literatures indicated that external life events experienced during formative years produce lifelong effect on the values, attitudes, lifestyles, preferences and buying behaviours among generational cohorts (Ahmad & Ibrahim, 2015; Schewe, Meredith & Noble, 2000). The current study supports such assertion since the current Malaysia generations are shown to be affected by external life events which shaped their generational effects for market segmentation. It was mentioned by past literature that impactful external life events during individuals' formative years shaped cohort's formation and affected their experiences and memories (Noble & Schewe, 2003).

Another interesting insight provided by this study is that the five Malaysia generations demonstrate similarities within each grouping. This is backed by past literatures which indicated that the past defining moments during individuals' formative years have developed similarities among generations, that is, they share collective memories and have

the same generational effects (Inglehart, 1997; Meglino & Ravlin, 1998; Rogler, 2002; Schuman & Scott, 1989). Nonetheless, there is lack of literature that indicates similarities across generation groupings in terms of generations' characteristics.

Notwithstanding anecdotal literature indicated the distinctiveness of generations' effects across different cohorts (Valentine, 2013; William & Page, 2011; William et al., 2010), the theory emerged in this study elucidates that various generational cohorts may share homogeneous characteristics in view of psychographic effects in the Malaysian context. Such findings are crucial since the study provided another perspective toward market segmentation with the rise of hybrid segmentation approach for marketing discipline.

In terms of methodology, there is a lack of empirical evidence pertaining to the formation of generational cohort grouping since the previous generation studies have mainly focus on document analysis and questionnaire in order to define generation grouping. Little is done to explicit the psychographic effects from the external life events during individuals' formative years in the context of Malaysia for market segmentation. The heterogeneous and homogeneous generation characteristics among generational cohorts are unclear since most of the past studies are related to consumer lifestyles, individual values, consumer values and work values (Lin, 2013; Meglino & Ravlin, 1998; Queiri, Yusoff & Dwaikat, 2015; Rokeach, 1973).

5.3 Implications

5.3.1 Theoretical Implication

The powerful usage of generational cohort approach has demonstrated the greatest potential in understanding and predicting consumers' behaviours and characteristics that contribute to the implementation of effective marketing strategies (Eastman & Liu, 2012; Meredith & Schewe, 1994; Ting, de Run & Liew, 2016). Nevertheless, past literature mentioned the doubt and argument of using generational cohort labels which origin from the U.S source in terms of theoretical foundation. It was also addressed by previous studies that there is a need to explore psychographic effects for each generational cohort for the best market segmentation effect in marketing (Chaney, Touzani & Slimane, 2017; Comeau & Tung, 2013; Munusamy et al., 2010).

The findings of the study contribute to the current marketing theories by extending the generational cohort theories and market segmentation theory in marketing. Psychographic variables such as values and lifestyles have been addressed as theoretical grounding in order to investigate the generational cohort effects. Additionally, this study aims to develop an explanatory theory for generational cohorts in the Malaysian context by investigating the external life events recalled by individuals during their formative years and proposed for generations' characteristics which can contribute to market segmentation in marketing.

A. The external life events and generational cohorts' labels in Malaysia

The current study provides a new insight by exploring the external life events during individuals' formative years which shaped the formation of generational cohorts in the Malaysia context. Such exploration is based on generational cohorts' theories, which indicate that external life events during formative years are important in cohort formation (Noble & Schewe, 2003; Rogler, 2002; Sharipudin, 2016; Schuman & Scott, 1989).

Cohort labels from the U.S have been borrowed conveniently around the world for profiling purpose. Such practices have been subjected to debate since different countries encountered different external life events which will in turn affect the formation of cohorts (Ting, de Run & Fam, 2012; Tung & Comeau, 2014). Therefore, this study has explored the external life events which affected the individuals during their formative years in the Malaysia context. The findings have indicated that there are differences between external life events mentioned by the individuals in Malaysia and those mentioned by generational cohorts in the U.S.

Due to the distinctiveness of the external life events which shaped generational cohort formation, the study has identified five cohort labels in Malaysia, namely The Discoverers, The Innovators, The Believers, The Strivers, and The Survivors. Each cohort is shaped during their formative years by the impactful events to which they are personally attached. Such findings have contributed to market segmentation by using generational cohort theories as one of the powerful demographic segmentation approaches.

B. The generational psychographic effects for generational cohorts in the Malaysian context

The current study has also investigated the generations' effects for each cohort group due to the impactful external life events in the cohorts' formative years. Table 5.2 demonstrates the generational effects in view of generational values and generational lifestyles for each generational cohort in Malaysia.

Table 5.2: Generational Values and Generational Lifestyles for Generational Cohorts in Malaysia

<i>Cohort Label</i>	<i>Birth Year</i>	<i>Generational Values and Generational Lifestyles</i>
(The Discoverers)	1992 and onward	• Value the human interactions and love to socialize • Familiar and curious about social media and technology advancement • Curious of economic changes due to career advancement and daily life commitment • Willing to take challenges and learn in life
(The Innovators)	1978-1991	• Value own perceptions in political and financial issues • Emphasize on balance of work and life • Experienced the rapid change of technology and communication • Career oriented, goal achievement
(The Believers)	1962-1977	• Concern on stability of economics • Family oriented • Healthier and leisure lifestyles are important • Emphasize on societal and environmental issue
(The Strivers)	1951-1961	• Education as roots of better life • Emphasize on nation and races unity • Striving for a better life & religion oriented • Emphasize on human community & welfare
(The Survivors)	Before 1951	• Patriotic and racial bonding • Learning through generations • Charity work as lifestyle • Curious of technology advancement

Source: Research findings from the researcher.

Despite much has been studied about generations profile, there are very few studies pertaining to the investigation of generational cohorts' effects in the Malaysian context for market segmentation. The theoretical research and empirical evidence related to generation values (internal characteristics) and generation lifestyles (external characteristics) are limited at best. The cohort effects which are influenced by the external life events in the cohorts' formative years remain unclear and undocumented in literature (Valentine & Power, 2013; Yu, 2011).

The impact of external life events not only shape the formation of cohorts, but will also influence their perceptions, values, worldview and lifestyles. The historical, economic and other external life events have developed the unique identifying characteristics and differences among the generations (Dorset, 2008; Schuman & Scott, 1989). Hence, cohorts' effects might differ from one country to another since individuals experienced different types of external events, at different location and in different culture (Schewe et al., 2013).

Therefore, this study has brought in another insight which indicates that each generational cohort demonstrates their internal and external characteristics as the impacts of the external life events during their formative years. The impactful external life events have influenced their values and lifestyles. For instance, The Survivors emphasise on social and racial bonding and they are curious about political issues. Such characteristic can be explained by the hardships they faced in their formative years during the Japanese Occupation and Communism activities. This study highlighted that different cohorts might show unique and different impactful cohort effects in terms of generation's characteristics in view of their values and lifestyles. Additionally, the results of the study have also indicated the

psychographic approach is another best complementary to demographic tool in market segmentation (Ahmad, Omar & Ramayah, 2010; Sarli & Tat, 2011).

C. The homogeneous and heterogeneous generational characteristics for market segmentation

The current study has demonstrated the generational characteristics in view of psychographic effects for each cohort grouping due to the impact of external life events during individuals' formative years. Another new insight emerged in the results by comparing the generations' characteristics in order to view their similarities and differences. According to market segmentation theory, consumers have heterogeneous characteristics; however, this study reveals that there are homogeneous as well as heterogeneous characteristics across generational cohorts in Malaysia. The current study has elucidated the distinctiveness and overlapping characteristics of each cohort.

The Discoverers, being the youngest generational cohort in Malaysia and still in their formative years, are willing to take on new challenges and appreciate the rapid change of technology and communication advancement. They love to use social media and various technological applications to gain more information and to connect with people. On the contrary, the oldest generational cohort, The Survivors, did not experience the innovation of technology and communication in their formative years. They hold a negative attitude towards the technological development in the digital age, even somewhat resist them by bringing up adverse impacts and issues that arise from technological usage in daily lives. The differences in values and lifestyle preferences between these cohorts toward

technology and communication have shown the heterogeneous characteristics among generation cohorts in the Malaysian context.

Nonetheless, there are similarities among cohort groupings in which they share their perceptions and perform similar activities in their lives. Such overlapping of cohort characteristics are due to the similar external life events which happened during their respective formative years. In spite of the current generational cohort theory that the uniqueness and distinctiveness of individuals' perceptions, values and lifestyles due to the external life events in their formative years, the findings in this study suggests another new insight, in which cohorts have demonstrated homogeneous characteristics.

Different generational cohorts might experience external life events of the same nature at different times in their formative years. For example, The Discoverers and The Innovators have both experienced unforgettable economic events in their formative years which resulted in similar impacts. The Discoverers tend to worry about the future due to the implementation of government services tax in year 2014, while The Innovators became more cautious in financial planning after the financial crisis in year 1997 and 1998. Both cohorts demonstrate homogeneous characteristics in terms of financial planning and money saving due to similar external life events.

D. An explanatory model for generational cohorts and psychographic effects for market segmentation in the Malaysian context

This study proposes an explanatory model that explains the formation of generational cohorts in the Malaysian context and view their segregation based on psychographic effects. Table 5.3 shows the proposed generational cohort and generational characteristics in Malaysia for market segmentation.

Table 5.3: Generational Cohort and Generational Characteristics in Malaysia

<i>Cohort Label</i>	<i>Birth Year</i>	<i>External Life Events (formative years)</i>	<i>Generational Characteristics</i>
(The Discoverers)	1992 and onward	Government Services Tax (GST) 2014, Depreciation of currency 2015, Advancement of communication technology, Political unrest, Flight disaster	Openness and Socialize, Telecommunication and technology reliant, Risk Takers
(The Innovators)	1978-1991	Bersih rallies, Political reformation and unrest, financial crisis and recession, Innovation & rapid change of telecommunication	Political and Economical Prudence, Technology and Telecommunication Reliant, Career Achievement and Work Life Balance
(The Believers)	1962-1977	Financial crisis, Natural disaster, Terrorism 911, Innovation and Invention of communication	Economical Conscientiousness, Family Oriented, Leisure and Lifestyle Oriented, Social and Environment Observant
(The Strivers)	1951-1961	Kuala Lumpur Big Flood 1970s, Formation of Malaysia 1963, British colonization, Riot May 1969	Education Conscious, Racial Harmony Conscious, Religious, Humanities Oriented
(The Survivors)	Before 1951	Japanese occupation, Communism 1947-1960, New Economic Policy, Independence of Malaya 1957, Flood in Kuala Lumpur during 1970s', Formation of Strategic Alliance (Barisan Nasional)	Patriotic, Life Learners, Compassionate & Charitable, Technological Avoidance

Source: Research findings from the researcher.

There are limited literatures related to the study of external life events which shaped the actual generational cohorts in the Malaysian context, bringing about the need to propose the generational cohort labels for market segmentation (Ting & de Run, 2012; Tung, 2013). Therefore, this study has proposed an explanatory model which elucidates the external life events that shaped generational cohorts and presented cohort labels in the Malaysian context in terms of theoretical perspective.

Consequently, this study integrated both demographic variable and psychographic tools for market segmentation. The current explanatory model proposes five generational cohorts in the Malaysia context, and suggested the generational psychographic effects in view of generations' characteristics for market segmentation. The explanatory model is capable to provide the actual generational cohorts' profiles and generations' characteristics in the Malaysian context, which can be further tested in other developing countries in Southeast Asia in future research.

5.3.2 Managerial Implication

Generational labels like Baby Boomers, Generational X, Y and Z that originated from the U.S are popular and have been conveniently employed in other countries as well (Sharipudin, 2016; Strauss & Howe, 1991; Torres, 2015). This powerful demographic approach has been widely cited and utilized in diverse disciplines for profiling purpose (Bolton et al., 2013; Eastman & Liu, 2012; Motta & Schewe, 2008; Srinivasan, 2012).

The current study contributes to the Malaysian marketers since the insights obtained from the study have demonstrated the generational cohort's formation and the important generations' characteristics, emphasizing on each cohort's values and lifestyles. The proposed five cohort labels and the psychographic effects are important toward segmenting, targeting and positioning strategies in marketing. This study used the hybrid approach, combining demographic generational approach and the psychographic variables in view of values and lifestyles, which proved to be powerful segmentation approaches to divide the homogeneous customers into the heterogeneous market and to fulfil customers' needs and wants.

Based on the explanatory model that emerged from the current study, marketers will have in-depth understanding pertaining to generational cohorts in the Malaysian context. The explanatory model for generational cohort and their generational effects indicated that generations are different in terms of their external and internal characteristics; but they do share similar values and lifestyles due to the external life events which affected them. It is crucial for marketers to understand both homogeneous and heterogeneous generation characteristics in order to perform better segmenting, targeting and positioning strategies (STP) in marketing.

Therefore, decisions related to targeting strategies such as mass marketing strategy, niche marketing strategy and differentiation strategy can be clearly defined and implemented in order to target different cohort groupings in the competitive market. Additionally, marketers and firms can easily position their product in the actual place of the market in order to gain the best perception from the customers. Such implications are important since

Segmentation, Targeting and Positioning Strategies can assist marketers and firms to reach the right customers at the right place and in the right time.

In terms of the important marketing mixed such as the product, place, price and promotion strategies (4Ps), the proposed model provides new insights to firms and marketers into the generations' characteristics in terms of their values and lifestyles. It is indicated in the findings that each cohort is distinct and unique in their external and internal characteristics. Hence, firms and marketers can employ the findings that emerged from the study in order to apply the most appropriate pricing, place, promotion and product strategy to fulfil the needs and wants from customers.

In terms of integrated marketing communication, marketers can easily define the communication tools which best suit the customers based on their cohort characteristics and at the same time, maintain the customer relationship for sustainability. For instance, the two youngest cohorts, The Discoverer and The Innovators, are aware and familiar with the applications and advancement in technology. They show constant interest in electronic products and services and emphasize communication application advancement. Hence, marketers can perform communication mix activities through online advertisement and social media in order to capture these two targeted cohorts.

Furthermore, the proposed explanatory model can contribute to other disciplines in business since the findings have outlined the five cohorts with their respective characteristics in the Malaysian context. The findings allow other business administrators, human resource managers, academicians and researchers to employ the generation models

for workforce planning, management planning and future research purposes. Managers in organizations can incorporate the findings in this study as an alternative to assist them in planning, leading, organizing, controlling, problem solving, decision making, strategic planning and operation controlling as well.

Since majority of studies on generational cohorts in other business disciplines use the U.S. cohort labels, and little is done toward the identification of the actual cohort labels and the generations' characteristics in the Malaysian context, this study offers a new perspective in terms of generational cohort studies for market segmentation which can be applied in different industries and can be used as a reference in other countries as well.

5.3.3 Methodological Implication

The findings offer another alternative perspective and reading pertaining to marketing literature which are dominantly quantitative in nature. The nature of the empirical inquiry clearly demonstrated the formation of generational cohort and psychographic effects based on individuals jointly behaviour and collective understanding of the world. The current study has employed a qualitative approach with one-to-one interview method based on different location settings in the Malaysian context in order to gain insights from the participants. The researcher is actively involved in the field and throughout the process of collecting data and data analysis. Such qualitative approach allows the researcher to explore the social incidents and interactions embedded among a group of individuals in a natural setting. Thus, the findings have strongly addressed the empirical evidences, unlike previous generational cohort studies which mostly use document analysis and

questionnaire method to perform data collection (Comeau & Tung, 2013; Fam, Waller, Ong & Yang, 2008; Mishler & Rose, 2007; Sharipudin, 2016).

At the same time, in order to develop an explanatory model that elucidates generational cohort and their generational characteristics for market segmentation, this study employed grounded theory approach as one of the data analysis method to analyse the data emerged from theory. The framework by Corbin and Strauss (2015) has been adapted in the current study with the enhancement of document analysis as another qualitative analysis method to triangulate the data. Moreover, inter coder agreement and team coding were carried out throughout the data analysis process for data and theoretical saturation purposes. Such analytical methods are currently lacking in marketing especially pertaining to generation studies in the Malaysian context for market segmentation.

5.4 Limitation

Notwithstanding the contributions and insights obtained from the findings, this study is subjected to few limitations. Despite of being a nationwide study, this study is conducted in major cities in Malaysia as a developing country. Although there might be argument that participants from other geographical locations needed to be included in the study, the constraint in terms of involving all participants throughout different states in the country has been addressed since the current study is a nationwide study and the location of participants is not the major concern. Moreover, the objectives of the study are to gain insights pertaining to generational cohort with respective psychographic effects, therefore purposive sampling and theoretical sampling approaches have been employed to ensure

validity of the data. Additionally, the current findings are limited as the research was conducted in the setting of only one developing country, concentrating on a single country, which is Malaysia. It is plausible that other developing countries might have different generational cohort profiles since individuals experienced different external life events during their formative years. The generational effects due to the impactful external life events will most likely produce distinct generational characteristics in other developing countries.

A further limitation of the current study is the participants from minority races. The biggest study samples are from both the Malay and Chinese races, who are the two largest ethnic groups in Malaysia. However, participants from other minority races are also selected to participate in the interview session. Even though they might affect the understanding pertaining to the individuals' experiences and social relationship, but the factor of being from minority races are not the main consideration in the current generation studies since the main focus of the study is pertaining to external life events which impacted individuals during their formative years in Malaysia. Moreover, triangulation of data has been carried out throughout the study in order to enhance the validity and reliability of the study. At the same time, the current study only compares generational cohort's formation with the U.S. source even though the importance of generational cohort studies has been highlighted and acknowledged by other countries as well. It might be argued that different insights can be obtained if generational cohorts from other countries can be included.

Another constraint for the current study is that the current research utilized general values and lifestyles as another psychographic base to determine generational effects since values

and lifestyles has been acknowledged by marketers as another best complementary tool for demographic approach in market segmentation (Ahmad, Omar & Ramayah, 2010; Noble & Schewe, 2003; Sarli & Tat, 2011). In other words, generational cohort might demonstrate other generational characteristics apart from lifestyles and values. Different generational cohort might demonstrate diverse personalities and attitudes.

Nonetheless, previous literature has highlighted values and lifestyles provided deeper insight and broader view of customer's behaviour and both psychographic elements are developed during an individual's formative years and remain unchanged over his or her life course (Kucukemiroglu, 1999; Lin, 2003; Lyons et al., 2007; Suresh & Ravichandran, 2010; Valentine & Powers, 2013; Wells & Tigert, 1977).

This study is also limited in using solely manual coding due to the nature of the study which required the researcher to interpret the themes grounded in the data. The use of computer aided software will not bring impacts toward the findings of data. The use manual coding allowed for theoretical sensitivity especially in grounded theory procedure. However, computer aided software such as ATLAS.ti may also be proved useful especially in providing a better layout for literature review.

5.5 Future Research

The current study demonstrates an in-depth understanding regarding the formation of generational cohorts in the Malaysian context and provide insights pertaining to the generations' characteristics for market segmentation. The findings provide a new

perspective for future research that would enrich market segmentation literature in marketing. As outlined in the discussion part, this study paved the way for future quantitative researches that will offer better consideration pertaining to the current generational cohort model which highlights generations' values and generations' lifestyles.

Past literatures have indicated the importance of combining demographic and psychographic approaches to segment the correct customers in the market and allow for better marketing mixed strategies to be implemented (Hung, Gu & Yim, 2007; Sarli & Tat, 2011). Moreover, future studies should also take into account other marketing context such as decision making, attitude and behaviour of consumers in certain context in order to have a better understanding of generational cohorts' attitudes and other behaviour in marketing.

In addition, the current findings can also be used in other countries context in order to test the current generational cohort theories. Future studies can employ the current proposed generational cohort and generations' characteristics explanatory model to be adapted in other countries which might result in different generation labels and characteristics. It is suggested that different countries might demonstrate different generational cohort labels instead of using the U.S generation labels for profiling purpose. Moreover, there are distinctiveness of generations' effects across generations such as their lifestyles, values, behaviour and worldview (Teng & Tay, 2012; Valentine, 2013; William & Page, 2011; William et al., 2010).

Subsequently, the findings of this study also highlight the similarities and differences across generational cohorts in the Malaysian context. Even though the generational cohort theories suggested distinctiveness across generations grouping, there are empirical

evidences that suggest overlapping across different cohorts which share the similar generations' characteristics in view of psychographic effects. Hence, future study can be carried out in relation to the transmission of generations' characteristics across generations in the Malaysian context. The transmission of values and lifestyles offered another perspective to marketers in marketing in order to have better understanding of their consumers, especially for market segmentation.

5.6 Research Reflections

This section explains the researcher's self-reflection on the experiences gained and the implications faced as a novice qualitative researcher. As a novice researcher, I am keen on market segmentation concept and have deep interest pertaining to generation studies. This has led to the generational cohort's study in this research. Past literature highlights the importance of generation studies and their arguments in marketing and other disciplines, which has challenged my perceptions toward the generation studies especially in Malaysia, one of the important emerging market in Southeast Asia.

The nature of the research has led me to the data and caused me to emphasize on first-hand sources from individuals to provide rich information for the study. Direct communication and the involvement of both researcher and participants have contributed to the insights pertaining to the formation of generational cohorts based on their personal attachment and the generational effects as the consequences of external life events in the Malaysian context. Previous studies stress the need to explore individuals' experiences and human interaction under natural settings and using direct contact with participants in order to gain

deeper insights from the interaction of individuals. This claim is supported by Patton (1990), that the closeness of a researcher toward data offers better insights and avoids bias.

I have adapted Corbin and Strauss's (2015) framework to analyse the data which illustrate the generational characteristics embedded within generational cohort due to past external life events. The process of qualitative data analysis was a challenge for me since there are different ways of grounded theory approaches that required much study and consideration. All the credits and limitations of each different grounded framework proposed by different schools need to be taken into account. Nonetheless, there are literatures highlighting the benefits of using Corbin and Strauss's framework (1990; 2015), especially for a novice researcher. Therefore, I have utilized Straussian qualitative data analysis as one of my data analysis methods throughout the study.

Apart from this, this study also employed content analysis and document analysis in order to explore the themes for external life events which shaped generational cohorts in the Malaysian context. For instance, the word count and review of documents demonstrate the political, economic and societal events during the individuals' formative years that shaped their collective memories. This inclusion is also supported by previous literature, which state that grounded theory approach should be used in combination with other qualitative approaches in order to gain better insights and developed explanatory model.

The open-ended interviews are able to illuminate deeper insights from the participants as they shared memories and experiences during their formative years in relation to impactful external life events. The nature of the study is the main reason for me to select the

qualitative data collection method in order to gain deeper understanding and rich information from the participants. The interview utilized probing questions as guideline to lead the participants to share more of their experiences about generational effects, which are not fully understood in the past literature especially for market segmentation in the Malaysian context. As a matter of fact, generation studies mostly borrowed from the U.S. source, assuming that generations' profiles are similar across countries. Hence, all these factors motivated the use of interview technique to study the experiences among generational cohorts and at the same time, to propose an explanatory model with the psychographic effects for the purpose of market segmentation.

5.7 Chapter Summary

This current study has developed an explanatory model that elucidates the external life events that shaped the generational cohort formation and depicts the generational psychographic effects in view of generations' values and lifestyles for market segmentation in the Malaysian context. Such explanatory model is the results of analysis from the wealth of data gained through the interview technique and document review. The distinctive five proposed generational cohorts demonstrate the uniqueness of cohort labels in the local context, which bear obvious differences with the U.S. generational labels. This somehow provides a new understanding pertaining to generational cohort theories in marketing discipline. The shared external life events shaped generational cohorts and lead to the formation of generations' values and lifestyles which are distinct yet sometimes overlapping across generational members in the Malaysian context.

Such findings also elucidate the homogeneous and heterogeneous characteristics among generational cohorts, a study that will fill up the lack of previous literature. It is observed that although the generational cohorts shared different external life events in their formative years respectively, they do, however, share common characteristics and motivations in their lives. In light of the findings, this study is expected to contribute to a better understanding of generational cohorts' labels and their generation characteristics which are unique and distinguishable from one another for academicians, marketers, managers, educators and other users in various disciplines. Additionally, such explanatory model pertaining to the hybrid segmentation approach not only provides a new lens to researchers and practitioners, but also proposes a model that can be tested in future studies in different country settings or in other contexts.

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APPENDICES

Appendix A: Interview Protocol about Generational Cohort and the Generational Effects in Malaysia

Personal Interview

This interview is conducted to explore the external life events that have you recalled and you are personal attached to when you are 15 to 24 years old. You are required to answer **ALL** questions. Each of the interview session will be audio recorded for the purpose of writing transcripts. Please ensure that all information gathered is confidential and only aggregate data is used in the analysis. The findings of the study will be used for the purpose of the research conducted and any subsequent publications. Thank you for the assistance in this matter.

Researcher: Lim Tze Yin

Supervisor: Dr Norizan Binti Jaafar

Interview Protocol

Section A: Demographic Details

Items	Responses
Gender/ <i>Jantina</i> / 性别	
Age/ <i>Umur</i> / 年龄	
Ethnicity/ <i>Etnik</i> / 种族	
State (e.g. Sabah)/ <i>Negeri (contoh, Sabah)</i> / 州属 (例如: 沙巴)	
Residence (where are you from, e.g. Keningau)/ <i>Tempat tinggal (tempat asal anda)</i> / 居住 (你来自的地方, 例如: Keningau)	
Employment status/ <i>Taraf pekerjaan</i> / 职业状况	
Marital Status/ <i>Status perkahwinan</i> / 婚姻状况	
Highest Education Level/ <i>Tahap pendidikan yang tertinggi</i> / 最高学历	

Section B: Interview on External Life Events towards Individuals

No.	Main Questions	Possible Probing Words
1	Could you tell me the external events that you are personally attached to when you were 15 to 24 years old? 能否告诉我一些影响你个人的外在事件, 当你 15 至 24 岁期间? <i>Bolehkah anda memberitahu saya peristiwa luaran yang bermakna kepada anda (yang mempengaruhi anda semasa anda berumur 15-24)?</i> Events that have direct impact on you; events that you have personal experience. 对你有直接影响的事件; 个人曾经经历的事件 <i>Peristiwa yang mempunyai kesan langsung kepada anda; Peristiwa yang mempunyai pengalaman peribadi anda (peristiwa yang anda alami secara peribadi).</i> Could you explain why you are personally attached to this event? 你能解释一下为什么你认为这个事件是关联到你个人? <i>Boleh anda terangkan kenapa peristiwa ini bermakna kepada anda (mempengaruhi anda)</i> What have you learnt from the external life events in your life? <i>Apa yang anda telah mempelajari dari pengalaman terhadap peristiwa-peristiwa luaran yang lepas?</i>	Historical and societal events; political, economic, socio-cultural, technological or natural events; local or global events. 历史和社会事件; 政治, 经济, 社会, 科技, 或大自然的事件; 国内或国外事件 <i>Peristiwa-peristiwa yang lepas dan sosial; peristiwa politik, ekonomi, sosiobudaya, teknologi atau semula jadi; peristiwa tempatan atau global.</i> Do you have any experience related to this event? 你有任何关于这个事件的经验吗? <i>Adakah anda mempunyai sebarang pengalaman yang berkaitan dengan peristiwa ini?</i>

Section C: Interview on Effects of External Life Events towards Individuals

No.	<i>Follow up questions</i>	<i>Possible Probing Words</i>
1	If there is anything that you have learnt in your life, what would it be? 如果有某样你曾经在你的生活里所学到，那会是什么？ <i>Jika ada apa-apa yang anda pernah belajar dalam kehidupan anda, apakah ia? (Dalam sepanjang hidup anda, apakah yang telah anda pelajari?)</i> How has the event affect your value system/belief/worldview/motivation? 这个事件怎么影响你的价值观/信念/世界观/动力？ <i>Bagaimanakah peristiwa itu mempengaruhi system nilai/ kepercayaan/ pandangan dunia/ motivasi anda?</i> What are the things/activities that you did the most if you had choice? 什么事情或活动是你最常做，当在你有好选择的情况下？ <i>Apakah perkara-perkara/ aktiviti-aktiviti yang anda lakukan jika anda mempunyai pilihan?</i> Does it have any relation to your experience of past events? How is it related? 这件事情或活动是否有关联你过去所经历的事件？怎么关联 <i>Adakah perkara atau aktiviti itu mempunyai kaitan dengan pengalaman anda terhadap peristiwa-peristiwa yang lepas. Bagaimanakah ia berkaitan?</i>	Does it have any relation to your experience of past events? How is it related? 是否有关联你过去所经历的事件？怎么关联？ <i>Adakah pelajaran itu mempunyai kaitan dengan pengalaman anda terhadap peristiwa-peristiwa yang lepas (Adakah pengajaran itu mempunya kaitan dengan pengalaman yang dialami pada masa yang lepas)? Bagaimanakah ia berkaitan?</i> How has the event affect your value system/belief/worldview/motivation and lifestyles? 这个事件怎么影响你的价值观/信念/世界观/动力？ <i>Bagaimanakah peristiwa itu mempengaruhi system nilai/ kepercayaan/ pandangan dunia/ motivasi anda?</i> Probe for a few values and lifestyles with examples. 探测多些价值观同例子。 <i>Tanya beberapa nilai dengan contoh.</i>

Section C continued

No.	Other details	
2	Is there anything else you wish to add? 是否有任何你想要补充的内容? Adakah apa-apa yang anda ingin menambah?; Sebarang penambahan? Could I have your contact details so that I can come back to you for clarification if necessary/I can show you the transcript for verification once completed? 我能不能要你的联络方式, 以便日后 如有需要 更能方便确认一些资料, 或给你确认记录副本一旦我完成。 <i>Bolehkah saya mendapatkan maklumat anda (agar saya dapat menghubungi anda selepas ini jika perlu) supaya boleh dihubungi selepas ini jika diperlukan/ saya boleh menunjukkan transkrip saya untuk anda untuk pengesahan.</i> Do you know any person (characteristics) whom I can also interview? 不知你是否有任何人能介绍给我访问? <i>Ada sesiapa yang anda boleh memperkenalkan kepada saya untuk bertemu?</i>	

Appendix B: Annotation Lists about External Life Events that Recalled by Individuals in Malaysia

Int No	Age of Interviewee/ Location	Coder 1	Coder 2	Coder 3	1 v 2	2 v 3	1 v 3
1	44, Pahang	1. Highland Towers tragedy in 1993	1. Highland Tower	1. Highland Tower	0	0	0
2	65, Sabah	1. Formation of Malaysia in 1963	1. Formation Malaysia 1963	1. Formation of Malaysia	0	0	0
3	16, Johor	1. Money value failing 2. GST in year 2014 3. May 05 the election 4. Smartphone	1. Depreciation of currency 2. 505 Election in 2013 3. GST (Government Service Tax) 4. Use of Smartphone	1. Currency depreciated 2. GST implementation 3. Smartphone	0	1	1
4	15, Johor	1. Currency very weak 2. Social Media, telecommunication	1. Money value weak 2. Facebook, telecommunication	1. Currency depreciated 2. Social Media, telecommunication	0	0	0
5	23, Johor	1. Everything price plus 6%	1. Government Service Tax 6%	1. GST implementation	0	0	0
6	57, Johor	1. Flight got shoot and explored 2. Flight missing MH (Malaysia Airlines)	1. MH incidents	1. MH 17 crisis 2. MH 370 crisis	0	0	0
7	29, Johor	1. 1998, 1997 financial crisis 2. Mahathir fix our currency rate 1997 3. Introduction to iPhone 2007	1. iPhone 2. Economic uncertainty	1. Financial crisis 1997 2. Introduction to touch screen phone 3. iPhone	1	1	0

Appendix B continued

Int No	Age of Interviewee/ Location	Coder 1	Coder 2	Coder 3	1 v 2	2 v 3	1 v 3
8	34, Johor	1. SUKOM 1998 2. Anwar Ibrahim got caught in 1998 3. Introduction of Handphone in 1999 4. Friendster, Myspace 5. Flood in Kelantan 6. Tsunami in Penang	1. Anwar Ibrahim detention 1997 2. Petrol price increase 3. Technology of phone and social media 4. Flood Kelantan & Tsunami Penang 5. Tsunami 2004 6. SUKOM 1998	1. Reformation of Anwar Ibrahim 2. SUKOM 1998 3. Introduction of Handphone, Social Media 4. Nokia 5. Flood Kelantan 6. Tsunami Penang	0	0	0
9	21, Perak	1. Conflict between Chinese and Malay 1969 2. Everything increases 6% 3. Online journals 4. Currency is less compare to others 5. Floods in Perak 2014 6. New Economic Policy	1. NEP 2. Racial Riot 13 3. GST 4. Technology of Internet 5. Depreciations of Currency	1. New Economy Policy 2. Riot 1969 3. GST 4. Currency depreciated 5. Online journal & internet	1	0	1
10	29, Kedah	1. Implementation of GST 2. Tsunami in Kuala Muda	1. GST 2. Tsunami in North Malaysia	1. GST 2. Tsunami Kuala Muda 2004	0	0	0
11	29, Pahang	1. Tsunami in Penang 2. Clash of MH17	1. MH17 2. Tsunami Penang	1. Tsunami Penang 2004 2. MH 17 Incident	0	0	0
12	35, Kelantan	1. Things become expensive after 6% taxes	1. GST	1. GST	0	0	0

Appendix B continued

Int No	Age of Interviewee/ Location	Coder 1	Coder 2	Coder 3	1 v 2	2 v 3	1 v 3
13	37, Penang	1. Merger of local commercial banks 2002	1. Banks mergers	1. Mergers of commercial banks	0	0	0
14	35, Perlis	1. Introduction to Handphone 2. Economic recession 1998	1. Handphone 2. Financial Crisis 1998	1. Handphone 2. Financial crisis 1997, 1998	0	0	0
15	38, Penang	1. Politics from BN to DAP in Penang 2. Election 3. Anwar Ibrahim was caught	1. Anwar Ibrahim detention 2. General Election 3. Politics changes after election in Penang	1. Election 2013 2. Anwar Ibrahim Reformation 1999	0	1	1
16	54, Kedah	1. Flood in Pahang	1. Flood Pahang	1. Flood Pahang	0	0	0
17	48, Perlis	1. Tsunami in Penang 2004 2. Highland tower incident and disaster	1. Tsunami Penang 2. Highland Tower disaster	1. Tsunami Penang 2004 2. Highland Tower incident	0	0	0
18	45, Perak	1. Recession in 1997, 1998	1. Financial crisis	1. Financial crisis 1997	0	0	0
19	21, Selangor	1. General election 2013 2. Tsunami hit Penang 2004 3. Major Flood in Alor Setar 2013 4. Mobile phone from key typing to touch screen 5. iPhone came out 2011	1. General Election 2013 2. Ringgit devalued 3. Tsunami 2004 in Penang 4. Technology in IT 5. Flood in Alor Setar 2013 6. iPhone and touch screen phone	1. Election 2013 2. Flood in Northern Malaysia 3. Tsunami in Penang 4. Touch Screen Phone 5. First iPhone	1	1	0

Appendix B continued

Int No	Age of Interviewee/ Location	Coder 1	Coder 2	Coder 3	1 v 2	2 v 3	1 v 3
20	30, Kuala Lumpur	1. 911 attack 2. SARS, H1N1, Bird Flu 3. GST 4. Tsunami disaster 2004 5. Anwar Ibrahim Sodomy case 6. Haze 2006	1. Terrorism 911 2. GST 3. disease pandemic (SARS & H1N1 & Bird Flu) 4. Anwar Ibrahim Sodomy Case 5. Haze 2006 6. Tsunami in 2004	1. September 11 attack 2. Outbreak SARS 3. GST 4. Haze 2006 5. Tsunami 2004 6. Anwar Ibrahim Case	0	0	0
21	25, Kuala Lumpur	1. Election 2. GST 3. Earthquake in Ranau	1. General Election 2. GST 3. Ranau Earthquake	1. Election 2. GST 3. Ranau Earthquake	0	0	0
22	39, Selangor	1. Economy crisis 1997 2. 911 attack 3. Tsunami Phuket 2004 4. General Election 2013 5. Motorola flip open is my first handphone 6. First iPhone	1. Economy crisis in 1997 2. Terrorism 911 3. Tsunami 2004 4. Technology of phone 5. iPhone 6. Election 2013	1. Financial crisis 1997 2. September 11 attack 3. First iPhone 4. Phone technology 5. Tsunami Phuket 2004 6. Election 2013	0	0	0
23	47, Kuala Lumpur	1. First internet 1995 2. Dial up connection 3. TM launch Unifi 4. Flood in 1970 to 1971 5. Mamali Incident	1. Memali Incident 1985 2. Internet 3. Intro to internet, Dial up 4. Flood 1970 5. Unifi	1. Mamali incident 2. Dial up mode 3. Unifi launching 4. Major Floods 1970s' 5. Intro to internet 1995	0	0	0

Appendix B continued

Int No	Age of Interviewee/ Location	Coder 1	Coder 2	Coder 3	1 v 2	2 v 3	1 v 3
24	53, Selangor	1. May 13 incident 2. Computer technology 3. Flood 1970s in Kajang 4. New Economy Policy	1. Racial Riot May 13 2. Technology of computer 3. Flood 70s' 4. NEP	1. Riot 1969 2. Major Floods 1970s' 3. New Economy Policy 4. Computer technology	0	0	0
25	62, Selangor	1. Racial riot in Malaysia 1969 2. Invention of black and white TV 3. Introduction of computer 4. MH disaster 5. 911 attack	1. Racial Riot May 13 2. Terrorism 911 3. MH 370 4. Entertainment (Black & White TV) 5. Innovation of computer	1. Riot 1969 2. September 11 attack 3. MH incident 4. Introduction to Black and white TV 5. Computer	0	0	0
26	60, Kuala Lumpur	1. May 13 in Malaysia 2. Independence in 1957 3. Biggest flood in KL 4. Formation of Malaysia 1963, Singapore left 5. Black and white TV 1960s	1. Racial Riot May 13 2. Independence 1957 3. Singapore Independence and formation of Malaysia 4. 1970 Kuala Lumpur Flood 5. Entertainment (TV & P. Ramlee)	1. Riot May 1969 2. Major Floods 1970s' 3. Singapore left Malaysia & Malaysia formation 4. Indonesia Confrontation 5. Introduction to TV 6. Malaya Independence 1957	0	1	1
27	64, Kuala Lumpur	1. External event May 13 th 2. GST 3. Thomas Cup 1967 4. Worst flood in 1969	1. Racial Riot May 13 2. GST 3. Thomas Cup 4. Major Flood in 1969	1. Riot 1969 2. GST 3. Thomas Cup 1967 4. Major Flood 1970s'	0	0	0

Appendix B continued

Int No	Age of Interviewee/ Location	Coder 1	Coder 2	Coder 3	1 v 2	2 v 3	1 v 3
28	69, Kuala Lumpur	1. Anwar Ibrahim Reformation 1999 2. Use typewriter do assignment in 70s 3. Big flood in Kuala Lumpur 70s	1. Anwar Ibrahim detention 2. Typewriter in 70s' 3. Flood 70s in Kuala Lumpur	1. Anwar Ibrahim Reformation 2. Major Flood Kuala Lumpur 1970s 3. Typewriter	0	0	0
29	62, Kuala Lumpur	1. Racial conflicts May 13 2. Floods in 1970s 3. Anwar Ibrahim Reformation 1999	1. Racial Riot May 13 2. Anwar Ibrahim detention 3. Flood 1970	1. Riot 1969 2. Anwar Ibrahim Reformation 1999 3. Major Flood 1970s'	0	0	0
30	45, Selangor	1. Pegging the currency Ringgit 2. Typewriters in university time	1. Currency devaluation 2. Technology of computer	1. Financial crisis 1997 2. Typewriter	0	0	0
31	67, Selangor	1. Unforgettable event, May 13 2. Flood in KL, River 3. TV	1. Racial Riot May 13 2. Technology of radio, TV, phone 3. Flood in KL 1970	1. Riot 1969 2. Major Floods 1970s' 3. Invention of TV	0	0	0
32	73, Melaka	1. Communism activities 2. Strategic alliances UMNO-MCA-MIC 3. Tunku Abdul Rahman announced "Merdeka"	1. Communist activities 2. Barisan Nasional 3. Independence of Malaya 1957	1. Communism 2. Strategic Alliances UMNO, MCA, MIC 3. Independence of Malaya 1957	0	0	0
33	18, Pahang	1. GST 2. Kelantan Floods	1. GST 2. Floods Kelantan	1. Tsunami Indonesia 2004 2. Floods Kelantan 3. GST	0	1	1

Appendix B continued

Int No	Age of Interviewee/ Location	Coder 1	Coder 2	Coder 3	1 v 2	2 v 3	1 v 3
34	29, Kelantan	1. Floods in Gua Musang	1. Gua Musang Flood	1. Flood Gua Musang	0	0	0
35	25, Pahang	1. Tsunami in Aceh 2004	1. Tsunami Aceh 2. FELDA	1. Tsunami Aceh	1	1	0
36	35, Sabah	1. Economy down in 1997 2. Terrible economy crisis 3. September 11 Incident	1. Economy crisis 1997 2. September 11 th Attack	1. Financial crisis 1997 2. September 11 th Attack	0	0	0
37	28, Johor	1. MH370	1. MH370	1. Ranau Earthquake	0	1	1
38	30, Johor	1. MH370 missing	1. MH 370	1. MH370	0	0	0
39	27, Sarawak	1. Good and Services Tax 2. Missing flight MH370	1. GST 2. MH 370	1. GST 2. MH370	0	0	0
40	16, Johor	1. MAY election to decide government	1. Election 505	1. General Election May 05	0	0	0
41	33, Kuala Lumpur	1. Anwar Ibrahim was caught year 1999 2. Tsunami in Aceh 2004 3. Introduction of mobile handphone 1999 4. First handphone (Motorola)	1. Reformation 1999 2. Tsunami Aceh 2004 3. Motorola 4. Handphone	1. Reformation Anwar Ibrahim 2. First handphone 3. Motorola 4. Tsunami Aceh	0	0	0
42	23, Kuala Lumpur	1. Bersih rally 1.0 2. Goods and services taxes	1. GST 2. Rally of “Bersih”	1. “Bersih 1.0” 2. GST 6 percent	0	0	0
43	50, Kuala Lumpur	1. Riot May 1969	1. 513 incidents	1. May 13 1969	0	0	0

Appendix B continued

Int No	Age of Interviewee/ Location	Coder 1	Coder 2	Coder 3	1 v 2	2 v 3	1 v 3
44	17, Kuala Lumpur	1. MH370, MH17 2. The plane crashed	1. MH incidents	1. MH incidents	0	0	0
45	37, Selangor	1. Recession in 1997, 1998 2. Introduction of internet 2002 3. Introduction of Dial up mode	1. Financial crisis 1997, 1998 2. Internet in 2002, Dial Up	1. Transformation of Prime Minister from Mahathir to Badawi, and Badawi to Najib 2. Financial crisis 1997 3. Internet	0	1	1
46	38, Johor	1. First handphone 2. Social Media	1. Keypad phone 2. Facebook	1. First handphone 2. Facebook	0	0	0
47	72, Johor	1. May Riot 13 in 1969	1. Riot May 13	1. Riot 1969	0	0	0
48	61, Kelantan	1. Case in May 13 1969 2. Flood 1969	1. Riot May 13 2. Major Flood in 1969	1. Major Flood 1969	0	1	1
49	67, Kuala Lumpur	1. Independence of Malaya 1957 2. British Colonization 3. Formation of Malaysia 1963 4. New Economy Policy 5. Riot May 13 6. Strategic Alliance UMNO-MCA-MIC 7. Gerakan Operasi Lalang in 1980s	1. Independence of Malaya 1957 2. British Colonization 3. Formation of Malaysia 1963 4. New Economy Policy 5. May 13 incident 6. Barisan Nasional 7. Operasi Lalang	1. Operasi lalang 1980s 2. Independence of Malaya 1957 3. British Colonization 4. Formation of Malaysia 1963 5. New Economy Policy 6. Strategic Alliance UMNO-MCA-MIC 7. Riot May 1969	0	0	0

Appendix B continued

Int No	Age of Interviewee/ Location	Coder 1	Coder 2	Coder 3	1 v 2	2 v 3	1 v 3
50	69, Selangor	1. Riot May 13 2. Great Flood in Kuala Lumpur 1970s 3. Hong Hai incident 1978	1. Hong Hai incident 1978 2. May 13 incident 3. Floods in Kuala Lumpur	1. Riot 1969 2. Floods in Kuala Lumpur 3. Hong Hai 1978	0	0	0
51	68, Selangor	1. May 13 Riot 2. Introduction of Barisan Nasional 3. Introduction of Proton by Mahathir	1. Riot May 13 2. Barisan Nasional 3. Proton 1985	1. Riot 1969 2. Barisan Nasional 3. Proton launching by Mahathir	0	0	0
52	87, Sarawak	1. Japanese occupation	1. Japanese Occupation	1. Japanese Occupation	0	0	0
53	71, Sarawak	1. Communism	1. Communist activities	1. Communism	0	0	0
54	86, Sarawak	1. Japanese occupation 2. British colonization 3. Formation of Malaysia 1963 4. Communism	1. Japanese Occupation 2. Formation of Malaysia 1963 3. Communism 4. British colonization	1. Japanese occupation 2. British colonization 3. Formation of Malaysia 1963 4. Communism	0	0	0
55	25, Sarawak	1. GST	1. GST	1. GST	0	0	0
56	24, Sarawak	1. GST 2. MH370	1. MH incidents 2. GST	1. MH 370	0	1	1
57	24, Kedah	1. Need to spend more because of GST	1. GST	1. GST	0	0	0
58	34, Terengganu	1. GST	1. GST	1. GST	0	0	0

Appendix B continued

Int No	Age of Interviewee/ Location	Coder 1	Coder 2	Coder 3	1 v 2	2 v 3	1 v 3
59	38, Negeri Sembilan	1. Commonwealth Game in Malaysia 1998 2. 911 attack	1. 911 attack 2. Commonwealth game 1998	1. Commonwealth Game in Malaysia 1998 2. September 11 attack	0	0	0
60	25, Kelantan	1. Currency fall, value money depreciated 2. Floods in Kelantan 2014 3. MH370, MH17	1. Currency depreciations 2. Kelantan Flood 3. MH 370 and MH17 crisis	1. Currency depreciations 2. Kelantan Flood 3. MH incidents	0	0	0
61	39, Selangor	1. Financial crisis 1997	1. Financial crisis 1997	1. Financial crisis 1997	0	0	0
62	30, Sarawak	1. Economy downturn	1. Financial crisis	1. Financial crisis	0	0	0
63	26, Sarawak	1. 911 attack	1. Japan Tsunami 2. September 11	1. 911 attack	1	1	0
64	36, Sarawak	1. Hand foot mouth disease in 2005 2. H1N1 outbreak	1. Outbreak H1N1	1. H1N1	1	0	1
65	26, Sarawak	1. MH17	1. MH Incident	1. Highland Tower	0	0	0
66	48, Selangor	1. Highland Tower	1. Highland Tower	1. Highland Tower	0	0	0
67	29, Kedah	1. MH Flight	1. MH flight	1. MH incident	0	0	0
68	47, Sarawak	1. Highland Tower	1. Highland Tower	1. Highland Tower	0	0	0
69	40, Kelantan	1. Highland Tower	1. Highland Tower	1. Highland Tower	0	0	0
70	68, Kelantan	1. Flood in 1970s	1. Great Flood 1970s	1. Major Flood 1970s	0	0	0
71	23, Sabah	1. MH370 incident	1. MH incident	1. MH 370	0	0	0

Appendix B continued

Int No	Age of Interviewee/ Location	Coder 1	Coder 2	Coder 3	1 v 2	2 v 3	1 v 3
72	47, Kuala Lumpur	1. First internet 1995 2. Mamali incident in Baling, 1985	1. Mamali incident in Kedah	1. Mamali incident 2. Internet 1995	1	1	0
73	36, Sarawak	1. Financial crisis in 1997 2. Motorola first handphone	1. Financial crisis when in Form 6 2. Telecommunication, first handphone	1. Financial crisis 1997 2. Motorola as first handphone	0	0	0
74	21, Kuala Lumpur	1. Handphone for Panasonic 2. Tsunami 2004 3. MH 370 4. MH17	1. Tsunami in 2004 2. Handphone without colour Panasonic 3. MH370 4. MH17	1. Tsunami 2004 2. Panasonic handphone 3. Flight incident for MH 370 4. MH 17	0	0	0
75	47, Kuala Lumpur	1. NEP 2. Independence day 1957 3. Malaysia Riot 1969	1. NEP 2. Independence in 1957 3. Riot 1969	1. NEP 2. Independence in 1957 3. Riot 1969	0	0	0
76	49, Kuala Lumpur	1. Introduction of smartphone and wireless internet facility 2. Anwar sodomy case	1. Telecommunication and technology advancement 2. Smartphone 3. Internet facility 4. Anwar reformation	1. Smartphone 2. Internet 3. General election 2013 4. Anwar case 5. 911 attack	0	2	2
77	20, Sabah	1. MH17	1. MH17 disaster	1. MH17 incident	0	0	0
78	35, Sabah	1. Financial crisis 1997	1. Financial crisis 1997	1. Financial crisis 1997	0	0	0

Appendix B continued

Int No	Age of Interviewee/ Location	Coder 1	Coder 2	Coder 3	1 v 2	2 v 3	1 v 3
79	74, Sabah	1. British colonization	1. Ruling of British government	1. British colonization in Malaysia	0	0	0
80	30, Perak	1. Transition of politics in election 2. Technology advancement such as internet 3. MH17	1. From BN to opposition in election 2. Internet 3. MH17	1. Transition of politics 2. Internet 3. MH17	0	0	0
	Total	187	184	184			
	Total number of difference:				7	15	12

Appendix C: Coding Lists of External Life Events that Recalled by Individuals in Malaysia

Int No	Inter Coder Decision	Themes
1	1. Highland Tower incident 1993	• Environmental Event- Highland Tower 1993
2	1. Formation of Malaysia 1963	• Political Event- Formation of Malaysia 1963
3	1. General Election 505 2. Government Service Tax 2014 3. Depreciation of currency 2014 4. Telecommunication	• Political Event- General Election 505 • Economical Event- Government Service Tax 2014 • Economical Event- Depreciation of currency 2014 • Telecommunication Event- Technology for communication (Smartphone/Handphone)
4	1. Depreciation of currency 2014 2. Telecommunication	• Economical Event- Depreciation of currency 2014 • Telecommunication Event- Social Media
5	1. Government Service Tax 2014	• Economical Event- Government Service Tax 2014
6	1. MH 370 incident 2. MH17 incident	• Societal Event- MH Flight incident
7	1. Financial crisis 1997 2. Introduction of iPhone	• Economical Event- Financial crisis 1997 • Technological Event- Technology for communication (Hand phone and Smartphone etc)
8	1. Commonwealth Game SUKOM (1998) 2. Reformation in 1999 3. First handphone 1999 4. Friendster, Myspace 5. Flood in Kelantan 6. Tsunami in Penang	• Societal Event- Commonwealth Game SUKOM (1998) • Political Event- Reformation in 1999 • Technological Event- Technology for communication (Hand phone and Smartphone etc) • Technological Event- Social Media & Application • Environmental- Flood in Kelantan • Environmental- Tsunami in Penang

Appendix C continued

Int No	Inter Coder Decision	Themes
9	1. Riot May 13 2. Government Service Tax 2014 3. Online Journal 4. Depreciation of currency 5. New Economy Policy	• Political Event- Riot May 13 • Economical Event- Government Service Tax 2014 • Technological Event- Invention of internet and online facilities • Economical Event- Depreciation of currency • Economical Event- New Economy Policy
10	1. Government Service Tax 2014 2. Tsunami in Kuala Muda	• Economical Event- Government Service Tax 2014 • Environmental- Tsunami in Kuala Muda
11	1. Tsunami Penang 2004 2. MH 17 Incident	• Environmental- Tsunami Penang 2004 • Societal Event- MH Flight incident
12	1. Government Service Tax 2014	• Economical Event- Government Service Tax 2014
13	1. Mergers of commercial banks 2002	• Economical Event- Mergers of commercial banks 2002
14	1. Introduction to handphone 2. Economic recession 1998	• Technological Event- Technology for communication (Hand phone and Smartphone etc) • Economical Event- Financial Crisis 1997,1998
15	1. Anwar Ibrahim Reformation 1999	• Political Event- Reformation 1999
16	1. Flood Pahang	• Environmental Event - Flood in Centre Region Malaysia
17	1. Tsunami in Penang 2004 2. Highland tower incident and disaster	• Environmental Event- Tsunami in Penang 2004 • Environmental Event- Highland Tower incident

Appendix C continued

Int No	Inter Coder Decision	Themes
18	1. Financial crisis 1997	• Economical Event- Financial crisis 1997,1998
19	1. General Election 2013 2. Ringgit devalued 3. Tsunami 2004 in Penang 4. Technology in IT 5. Flood in Alor Setar 2013 6. iPhone and touch screen phone	• Political Event- General Election 2013 • Economical Event- Depreciation of Currency in 2014 • Environmental Event-Tsunami 2004 in Penang • Environmental Event -Flood in Kedah • Technological Event- Technology for communication (Hand phone and Smartphone etc)
20	1. Terrorism 911 2. GST 3. Disease pandemic (SARS & H1N1 & Bird Flu) 4. Anwar Ibrahim Sodomy Case 5. Haze 2006 6. Tsunami in 2004	• Societal Event- Terrorism 911 • Economical Event- GST • Societal Event- Flu Pandemic (SARS & H1N1 & Bird Flu), Haze • Political Event- Reformation 1999 • Environmental Event-Tsunami 2004
21	1. Election 2. GST 3. Earthquake in Ranau	• Political Event- Election • Economical Event- GST • Environmental Event- Earthquake in Ranau
22	1. Economy crisis in 1997 2. Terrorism 911 3. Tsunami 2004 4. Technology of phone 5. iPhone 6. Election 2013	• Economical Event- Financial Crisis 1997, 1998 • Political Event- Terrorism 911 • Environmental Event-Tsunami 2004 • Technological Event- Technology for communication (Hand phone and Smartphone etc) • Political Event- General Election 2013
23	1. First internet 1995 2. Dial up connection 3. TM launch Unifi 4. Flood in 1970 to 1971 5. Mamali Incident	• Technological Event- Invention of internet and online facilities • Environmental Event- KL Flood 1970s' • Political Event- Mamali Incident

Appendix C continued

Int No	Inter Coder Decision	Themes
24	1. Racial Riot May 13 2. Technology of computer 3. Flood 70s' 4. NEP	• Political Event- Riot May 13 • Technological Event- Innovation from Typewriter to Computer • Environmental Event- KL Flood 1970s' • Economical Event- NEP
25	1. Racial riot in Malaysia 1969 2. Invention of black and white TV 3. Introduction of computer 4. MH disaster 5. 911 attack	• Political Event- Riot May 13 • Technological Event- Invention of Television • Technological Event- Innovation from Typewriter to Computer • Societal Event- MH Flight incident • Political Event- Terrorism 911
26	1. May 13 in Malaysia 2. Independence in 1957 3. Biggest flood in KL 4. Formation of Malaysia 1963 5. Black and white TV 1960s	• Political Event- Riot May 13 • Political Event- Independence of Malaya 1957 • Environmental Event- KL Flood 1970s' • Political Event- Formation of Malaysia 1963 • Technological Event- Invention of Television
27	1. External event May 13th 2. GST 3. Thomas Cup 1967 4. Worst flood in 1969	• Political Event- Riot May 13th • Economical Event- GST • Societal Event- Thomas Cup 1967 • Environmental Event- KL Flood 1970s'
28	1. Anwar Ibrahim detention 2. Typewriter in 70s' 3. Flood 70s in Kuala Lumpur	• Political Event- Reformation in 1999 • Technological Event- Innovation from Typewriter to Computer • Environmental Event- KL Flood 1970s'
29	1. Racial conflicts May 13 2. Floods in 1970s 3. Anwar Ibrahim Reformation 1999	• Political Event- Riot May 13th • Environmental Event- KL Flood 1970s' • Political Event- Reformation in 1999

Appendix C continued

Int No	Inter Coder Decision	Themes
30	1. Typewriters in university time 2. Financial Crisis 1997	• Technological Event- Innovation from Typewriter to Computer • Economical Event- Financial Crisis 1997
31	1. Racial Riot May 13 2. Technology of radio, TV, phone 3. Flood in KL 1970	• Political Event- Riot May 13th • Technological Event- Invention of Television, Technology for communication (Smartphone/Handphone) • Environmental Event- KL Flood 1970s'
32	1. Communism 2. Strategic Alliances UMNO, MCA, MIC 3. Independence of Malaya 1957	• Political Event- Communism • Political Event- Formation of Strategic Alliances of BN • Political Event- Independence of Malaya 1957
33	1. GST 2. Floods Kelantan	• Economical Event- GST • Environmental Event- Flood in East & Centre Region Malaysia
34	1. Floods in Gua Musang	• Environmental Event- Flood in East & Centre Region Malaysia
35	1. Tsunami in Aceh 2004	• Environmental Event- Tsunami in Aceh 2004
36	1. Economy down in 1997 2. 11 September attack	• Economical Event- Financial Crisis 1997, 1998 • Societal Event- Terrorism 911
37	1. MH370	• Societal Event- MH Flight incident
38	1. MH370 missing	• Societal Event- MH Flight incident
39	1. Good and Services Tax 2. Missing flight MH370	• Economical Event- Good and Services Tax 2014 • Societal Event- MH Flight incident
40	1. May election to decide government	• Political Event- Election 505, 2013

Appendix C continued

Int No	Inter Coder Decision	Themes
41	1. Anwar Ibrahim was caught year 1999 2. Tsunami in Aceh 2004 3. Introduction of mobile handphone 1999 4. First handphone (Motorola)	• Political Event- Reformation 1999 • Environmental Event- Tsunami in Aceh 2004 • Technological Event- Technology for communication (Hand phone and Smartphone etc)
42	1. Bersih rally 1.0 2. Goods and services taxes	• Political Event- Bersih rally 1.0 • Economical Event- Goods and services taxes
43	1. Riot May 13	• Political Event- Riot May 13
44	1. MH370, MH17 2. The plane crashed	• Societal Event- MH Flight incident
45	1. Recession in 1997, 1998 2. Introduction of internet 2002 3. Introduction of Dial up mode	• Economical Event- Financial Crisis 1997, 1998 • Technological Event- Invention of internet and online facilities
46	1. First handphone 2. Social Media	• Technological Event- Technology for communication (Hand phone and Smartphone etc) • Technological Event- Media
47	1. May Riot 13 in 1969	• Political Event- Riot May 13
48	1. Case in May 13 1969 2. Flood 1969	• Political Event- Riot May 13 • Environmental Event- KL Flood 1970s'
49	1. Independence of Malaya 1957 2. British Colonization 3. Formation of Malaysia 1963 4. New Economy Policy 5. May 13 incident 6. Barisan Nasional 7. Operasi Lalang	• Political Event- Independence of Malaya 1957 • Political Event- British Colonization • Political Event- Formation of Malaysia 1963 • Economical Event- New Economy Policy • Political Event- Riot May 13 • Political Event- Formation of Strategic Alliances of Barisan Nasional (BN) • Political Event- Operasi Lalang

Appendix C continued

Int No	Inter Coder Decision	Themes
50	1. Riot May 13 2. Great Flood in Kuala Lumpur 1970s 3. Hong Hai incident 1978	• Political Event- Riot May 13 • Environmental Event - KL Flood 1970s' • Political Event- Hong Hai Incident 1978
51	1. May 13 Riot 2. Introduction of Barisan Nasional 3. Introduction of Proton by Mahathir	• Political Event- Riot May 13 • Political Event- Formation of Strategic Alliances of Barisan Nasional (BN) • Societal Event- Introduction of Proton by Mahathir
52	1. Japanese occupation	• Political Event- Japanese Occupation
53	1. Communism	• Political Event- Communism
54	1. Japanese occupation 2. British colonization 3. Formation of Malaysia 1963 4. Communism	• Political Event- Japanese Occupation • Political Event- British Colonization • Political Event- Formation of Malaysia 1963 • Political Event- Communism
55	1. GST	• Economical Event- GST
56	2. GST 3. MH370	• Economical Event- GST • Societal Event- MH Flight incident
57	1. Need to spend more because of GST	• Economical Event- GST in 2014
58	1. GST	• Economical Event- GST in 2014
59	1. Commonwealth Game in Malaysia 1998 2. 911 attack	• Societal Event- Commonwealth Game SUKOM (1998) • Societal Event- Terrorism 911
60	1. Currency fall, value money depreciated 2. Floods in Kelantan 2014 3. MH370, MH17	• Economical Event- Depreciation of Currency in 2014 • Environmental Event- Flood in East & Centre Region Malaysia 2014 • Societal Event- MH Flight incident
61	1. Financial crisis 1997	• Economical Event- Financial Crisis 1997, 1998
62	1. Economy downturn	• Economical Event- Financial Crisis 1997, 1998

Appendix C continued

Int No	Inter Coder Decision	Themes
63	1. 911 attack	• Societal Event- Terrorism 911
64	1. Hand foot mouth disease in 2005 2. H1N1 outbreak	• Societal Event- Flu Pandemic
65	1. MH17	• Societal Event- MH Flight incident
66	1. Highland Tower	• Environmental Event- Highland Tower
67	1. MH	• Societal Event- MH Flight incident
68	1. Highland Tower	• Environmental Event- Highland Tower
69	1. Highland Tower	• Environmental Event- Highland Tower
70	1. Flood in 1970s	• Environmental Event- KL Flood 1970s'
71	1. MH370 incident	• Societal Event- MH Flight incident
72	1. First internet 1995 2. Mamali incident in Baling, 1985	• Technological Event- Invention of internet and online facilities • Political Event- Mamali incident in Baling, 1985
73	1. Financial crisis in 1997 2. Motorola first handphone	• Economical Event- Financial crisis in 1997 • Technological Event- Technology for communication (Hand phone and Smartphone etc)
74	1. Tsunami in 2004 2. Handphone without colour Panasonic 3. MH370 4. MH17	• Environmental Event-Tsunami in 2004 • Technological Event- Technology for communication (Hand phone and Smartphone etc) • Societal Event- MH Flight incident
75	1. NEP 2. Independence in 1957 3. Riot 1969	• Political Event- NEP • Political Event- Independence of Malaya 1957 • Political Event- Riot May 13

Appendix C continued

Int No	Inter Coder Decision	Themes
76	1. Telecommunication and technology advancement 2. Smartphone 3. Internet facility 4. Anwar reformation	• Technological Event- Technology for communication (Hand phone and Smartphone etc) • Technological Event- Invention of internet and online facilities • Political Event- Reformation in 1999
77	1. MH17 disaster	• Societal Event - MH Flight incident
78	1. Financial crisis 1997	• Economical Event- Financial crisis 1997
79	1. Ruling of British government	• Political Event- British Colonization
80	1. From BN to opposition party 2. Internet 3. MH17	• Political Event- General Election • Technological Event- Invention of internet and online facilities • Societal Event- MH Flight incident

Appendix D: Sample of Transcript from Interview

Time	Annotation	Themes
00:00	Have a seat.	
Participant	I think you will need it.	
	I am sweet 73 years old.	Demographic Information from Participant
	Straight 73 years old.	
Enumerator	Are you a Indian or Malay?	
	Indian.	
Enumerator	You? Malaysian?	
	Yes.	
	Sarawakian?	
Enumerator	Yes.	
Enumerator	Because my study is focus in Malaysia and I need to know the age. I need to focus on Melaka and other regions. The part I am covering is over here and I need to go into in depth interview, one by one. So I need some information from you all. I would like to know the events that you involve in. I would like to know how the external life events bring impact towards you, then I would like to know how it change your view and what are the ideas. Especially in your past, and not right not. Cos now you are being shaped and sweet...73.	
Enumerator	I just recorded...You just treat as normal conversation and what is your past, what you have....	
Participant	Ok	
Enumerator	Could you tell me what are the external events that have bring impacts to you during the year 70-75 years? It can be different aspects, what I have written down is politics, economics, social cultural, technology or any natural events.	Main Questions
Participant	So, do you mean the communist activity when I was around 40's?	
Enumerator	Yes.	

Appendix D continued

Time	Annotation	Themes
Participant	That was a communist activity...around years 40's (40-60), no that was 1957 was independence, Malaya. So I think you cannot mistaken, 1952 something like that. There was normally my parents live in the estate. Rubber estate...Called plantation. (estate is plantation lar...). So, plantation, they were working there. Last time very difficult to find. I encountered when I was small guy, young age. We used to see. We have fence. Plantation with fence, housing with fence. 6 o'clock in the morning, my parents will be checked before leaving to plantation for the rubber. So all those things will send back lar. If anything goes wrong, they will not walk from there. They will close up the area, <u>search for the communist</u> . That is one of the thing.	Communist Activity
Enumerator	Ok, which means 1952, that was communist activity. Communism lar?	
Participant 05:35	<u>Communism activities</u> . So, now after the British came here, only 1957. <u>Before that British was here ruling the country</u> . At that time, communist activity was very alarming. <u>The communists want to take control the country</u> . <u>That was very alarming. I was bit of scared</u> . That is one thing lar.	Communist Activities/ British Colonialization
Enumerator	So, is there any...what are the lessons you have learn from that?	Follow up questions
Participant	Well, <u>I learn from my parents</u> . You see, it is a beautiful estate we cook rice. As the person who in charge of the rice. They will make a mask and cook and everybody queue up to take the foods, rice. Normally in one family, they gave a cup of rice. So, I use to go and get the foods, the rice. That is one thing that we are not happy. The stomach not satisfied us. Less food. You know curry. That one we cook. And we also go to small market, to buy and cook. Or we grow our own.	Value/Lifestyle- Learn from parents
Enumerator	So by the time during the communist, what have you learn? Besides scaring.	
Participant	Besides that, we are not freely allowed to go out. Still restricted. After 6 o clock, closed. We cannot go out. By then you should come out to plantation. Also at night time, there are random shooting lar. The army saw anyone outside the house, the fence, they will shoot. All those things are scary.	
Enumerator	So does the fear during that time, brings you very much impact to you today?	

Appendix D continued

Time	Annotation	Themes
Participant 08:35	Ar...those days it was like that. <u>But now we are free and we are happy. Now we can go to the place we want to, and we can fly.</u> So now is very good.	Value/Lifestyle- Free and happy
Enumerator	Ok, this is in politics lar. Is there any other external life event that you can recall?	
Participant	Well, I was in politics. So that is, Malaysian Union Conference, in <u>Barisan Part of Barisan National</u> . Those days, what do we call that? The symbol is alliance. (inaudible). Now only is different. We will say the "Datching". <u>Weighting scale.</u>	Strategic Alliance/ Barisan National
Enumerator	Weighting scale?	
Participant	Weighting scale, that is the symbol for government. <u>The three races, MCA (Malaysian Chinese Association), MIC, UMNO they are the three main parties.</u> One more thing, when the independence gave, there was a very huge a...celebration in the town. I saw all this...those things, bursting crackers, big gun going up. <u>British gave Independence Day 1957.</u>	Strategic Alliance (MCA, MIC, UMNO) Independence Day in 1957
Enumerator	So that time how old are you? During Independence Day?	
Participant	I was...something like...if not mistaken 14 or 15	
Enumerator	So during that time you were...this event is very much impacted to you because it was something memorable to you.	
Participant	Yes... <u>still I remembered all those incidents. Something I can't forget. So to get things good for the house, it is very difficult.</u> Nowadays, everywhere you need to walk few distances can buy things. Those day not.	Recalled the events
Enumerator	In terms of what? Why do you say it is difficult to take?	
Participant	Because no hawkers, no markets. You have to look. You cannot go to the markets. Even pay day comes, the army is there. Paying time also, the gun will be there. <u>That time, the communist is very bad also.</u> What you do, <u>if you give information to government, they will catch you up, tie you up in the tree. I am the witness during that moment.</u> That means I did not see, but after the death taken place, I see it.	Communist Activities
Enumerator	Ok	

Appendix D continued

Time	Annotation	Themes
Participant	After that, 19...when I was after studying school. I am not the graduate cos those state only Form 5. Form 5 is the highest. I study in Tamil school, estate only have Tamil school. I can't go into English school. The medium was English, now only Malay. Later, all this Merdeka taken place, my father sent me to town. I study. That is how I got my education. I passed the exam. After that, switch on to private school, English medium school. That is I have my school certificate.	
Enumerator	That one is until form 5 is it?	
Participant 15:00	Yes. Form 6 you have to go elsewhere and study. My father does not have ability or finance to support. So I work in estate as a teacher. In estate to work. I was a research assistant. Guthrie Research. In Guthrie Research centre.	
Enumerator	Guthrie Research? What is that?	
Participant	Kumpulan Guthrie, biggest plantation company. That is a British company. Harrison, Sime Darby, same with Guthrie. They have estate.	
Enumerator	So, how do you find the education system in those day?	
Participant	<u>Very good, we all study English.</u> We don't study Bahasa Malaysia. Malay we don't take into consideration. We don't bother. I feel Malaysia think that Malaysia is good, but internationally is not. Whenever you go, you need to converse in English.	Education
Enumerator	What are the other events you recalled?	
Participant	In Politics, ah...I stay in <u>Barisan, alliance</u> . I was with one of the Minister who has passed away. He was a good man. <u>We provide things to people. We used to help social. We provide things, land, government land.</u> <u>That one I have done, like in Port Dickson.</u> I was there as a secretary lar, Tanah Merah branch. As an Indian to fight the law for 180 people. Some divided and gave it to them. They were very happy that I still remembered. If I go, they will take the hand that means you have done a good job, you gave us the so many things, land.	Strategic Alliance Value/Lifestyle- Helping social and provide things to people
Enumerator	So, which means in those days...When was that?	
Participant	<u>After emergency at 1969, 70s'</u>	Emergency in year 1969
Enumerator	So in the 70s' you are involved in the politics. How do you find the politics?	

Appendix D continued

Time	Annotation	Themes
Participant	I quite a ...not to say that. It is quite disturbing and dirty also. There is a camp, you support one guy, and I support one guy. Definitely...dirty. But on the whole, I do enjoy. I really like it cos I help people and I don't get anything. Not like some politicians, they help and they take.	
Enumerator	Just as what you have mentioned, do you remember is there any significant events that happened in the past? That you are helping people? What is the events that cause you to involve in politics.	
Participant	Because that time nobody wants to do it and work for public. Someone approach me and ask me can you do it? I was a research assistant that time. They force me, and I said ok, I will come. Then I was awarded, I was very happy and awarded PJK. The Yamtuan Besar of Negeri Sembilan gave me PJK. I was very lucky which was recognition.	
Enumerator	May I know what is PJK?	
Participant	Pungutan Jasa Kebaktian. After that I did not go for any title. The person concerned, my Minister also passed away and I left politics.	
Enumerator	How long have you been in politics?	
Participant	15 years.	
Enumerator	Oh 15 years, since 1969. I see. Just now I heard you mentioned about <u>May 13</u> , can you tell me more? Why you suddenly mentioned this event.	Riot May 13
Participant	Because... <u>During Mei 13, I was in Melaka.</u> Working research and I use to go from one state to one state. Whenever the Guthrie plantation there, we will go. At that time, I was in Melaka. So, there was a trouble. I don't know, <u>only in Selangor. It is very bad. May 13. I don't know who create and nobody can go anywhere.</u> So I stay at home. That was very bad, <u>races clashing. One chopping one another.</u>	Riot May 13 incident
Enumerator	So, are you influence in the racial tension?	
Participant	No, I am not influenced in this. I am away. only the Selangor people involved. Only this area, Klang, Puchong.	
Enumerator	Do you very much influence in this event?	
Participant		
Enumerator 22:40	How old are you at that moment? In year 1969.	
Participant	23 or 24 years old	
Enumerator	Do you still have any other events that you can recall? From other aspects? Economics?	

Appendix D continued

Time	Annotation	Themes
Participant	No. Economically ok, my children all study. I manage to send my two sons to UK. One is a lawyer and one is Engineer. All graduates. That is the one I feel happy. That is what I am happy cos my children all are ok.	
Enumerator	So, so far, in your pass 70's you are not affected by economic?	
Participant	No, I am doing well, and I earn, I spend. I don't depend on anyone.	
Enumerator	How about the social culture?	
Participant	Social culture. I feel...I don't mix around. <u>If people come and ask for help, I will help.</u> If not, I don't. I am afraid I have Parkinson, I am on medication. <u>Still I help people. God is great and give me all the help,</u> otherwise Parkinson can be a disease.	Value/Lifestyle-Religion Helping people
Enumerator	So, your mind is just steady?	
Participant	Yes. <u>I really love God. God give me chance to talk to you today.</u> Nothing is that great.	Value/Lifestyle-Religion
Enumerator	How about natural environmental events?	
Participant	Natural events? There was a flood. When I was young. When I was in politics.	
Enumerator	In which year? Could you remember?	
Participant	There is one of the disasters that I can't remember.	
Enumerator	Is it at your age of 30s' or 40s'?	
Participant	30s'	
Enumerator	In which area was it happened? The flood?	
Participant	In PD, Port Dickson.	Floor in Port Dickson
Enumerator 26:06	How about technological aspect. In technological wise.	
Participant	What do you mean technology?	
Enumerator	How do you find the advancement of the technology?	
Participant	<u>Technology nowadays is very good but also very bad.</u>	Impact of technology (good and bad)
Enumerator	(laughter) in terms of talking about this aspect, what is the significant event that you are very much attached to?	
Participant	The thing is...Now <u>we have a laptop.</u> I feel it is...because you can get...the youngster can get spoiled...unwanted things. That one I don't like. <u>As communication wise, it is ok.</u> It depends on how you take it....	Telecommunication/Laptop

Appendix D continued

Time	Annotation	Themes
	(break....)	
Participant	Er...in your past 70 years, in terms of technology wise, what kind of events that give you.	
Enumerator	Those stage to get a telephone is a big thing. Because communication very difficult to get. The pole is there, but the wire will go and there will be a phone booth. With phone booth, only you can talk, otherwise you can't talk. Now even every child got phone. Those stages, no, also bad.	Telecommunication
Enumerator	Since when you have first contact to the phone?	
Participant	You mean this phone?	
Enumerator	Er...At those stage?	
Participant	Those stage when I was working....1963.	
Enumerator	During that time, you got phone? How old are you?	
Participant	No...this type... <u>Very big one</u> . In 1963...20 years old	Mobile Phone
Enumerator	20 years old? How do you feel the technology at that moment?	
Participant	Very bad. <u>When it rains, we can't get connection</u> . Everything is difficult at those stage. Now is opposite.	Telecommunication
Enumerator	Ok, is there everything that you wish to share? For the events. First question?	
Participant	Be good	Value
Enumerator	Helpful?	
Participant	<u>Be good and helpful</u> . If you can do it, then do it.	Value
Enumerator	So you spend most of the time in helping the poor?	Value/Lifestyle- Donation, charity
Participant 35:43	Yes. <u>Contributed to those poor people</u> . 5kgs of rice, 5 Kgs or sugars. <u>That is the sincere things. I feel happy</u> . Because it is a good thing that we can do. Now also, when my birthday comes, <u>I go to the home and celebrate with the children that have no parents. Orphanage</u> .	Value/Lifestyle- Helping the poor/Sincerity towards things/Helping children
Enumerator	What is the relation with the past events that you mentioned before? What makes you like involving in this kind of activities?	
	(break...)	

Appendix D continued

Time	Annotation	Themes
Participant	So, I feel those days, my parents are difficult to give us food, which is very bad. You believe or not, there is one jar that they cook rice. They only give one mug, I mug. I still remembered I wait for last food that they just cook and tend to throw. <u>That makes me realized how is the poor people think of the foods.</u> So, that one I eat. <u>Nowadays, people very rich, they throw foods.</u> <u>That make me want to help the poor.</u> <u>Even my son also will contribute.</u> He is a lawyer. I will tell them, please help those unfortunate. <u>The thing is that I feel, today I help people, they will pray for me,</u> this person should be very good and healthy. That is why I am here and like this.	Value/ Lifestyle- Importance of foods/ Helping the poor
Enumerator	Do you remember during your age from 15-24 old, is there any significant events in the past?	
Participant	Yes. When I go to school, I walked. I still remember and no transport. So, I walked and I can't forget. And my dress, At the back is torn. My mother will stitch.	
Enumerator	Is there any significant events during your age of 15-24?	
Participant	I can't remember	
Enumerator	You are in your high school right? 15 years old.	
Participant	Yes. It is <u>only Merdeka, and Tunku Abdul Rahman announced of Merdeka.</u>	Independence Day of Malaya
Enumerator	It give you any value?	
Participant	No, I don't know what is Merdeka. I don't know. <u>I only know I can move freely.</u> We won't know that time. <u>I only know we are independence...</u> ok...ok... and don't know what is it all about. I remembered because my parents bring me to Kuala Pilah.	Independence Day of Malaya (1957)/ Freedom
Enumerator	What again?	
Participant	The town, Kuala pilah. Seremban, Negeri Sembilan. Kuala Pilah is the Yamtuan Besar's town. He took me to see all those things.. crackers...	
Enumerator	Ok, besides this Merdeka, anything from age 15-24 years old?	
Participant	15 to 24?	
Enumerator	Yes, you can think from every aspect that I have mentioned, politics, economics, social, technology?	
Participant	Ok	
Enumerator	Ok, do you have anything to add on?	

Appendix D continued

Time	Annotation	Themes
Participant	<u>Whatever happened, give the poor a chance.</u>	Value/ Lifestyle- Give poor a chance
Enumerator	Ok. Before that I would like to get your personal details? Your gender? Age? Marital status?	
Participant	Male. 73. Married.	
Enumerator	Are your retired?	
Participant	Not yet, my son won't allow (laughter). I am helping my son.	
Enumerator	Highest education level?	
Participant	Now they called it SPM. Certificate.	
Enumerator	Born in which state?	
Participant	Melaka.	
Enumerator	Then you grow up in ?	
Participant	Here. In Klang.	
45:02	Since when you are here?	
Participant	1992...	
Enumerator	OK...then...thanks you very much for the interview.	

Appendix E: Sample of Coding Process of Generational Psychographic Effects

Age as at 2016	Quote retrieved from transcripts	Open Coding
15-24	“...I play <u>social media such as Facebook, Instagram</u>. I will discuss with friends. We can share news...” (participant age 16) “...Everything is done through <u>technology payment, registration, application, everything is online...</u>” (participant age 21) “...So my <u>lifestyle is most of the time has been influenced by technology</u>, therefore when I see something that is the latest or the <u>most up to date concerning technologies</u>, I would be tempted to get it. Therefore, my <u>lifestyle today is mostly on technologies...</u>” (participant age 21) “...Previously, we used to send message...or need to call..paying money...but right now we just <u>need to have data online, whatsapp and it is free</u>. We can do online order somemore...” (participant age 21)	• Social media such as Facebook, Instagram. • Technology payment, registration, application, everything is online. • Lifestyle is most of the time has been influenced by technology. • Up to date concerning technologies. • Need to have data online, WhatsApp and it is free. • We can do online order somemore.

Appendix E continued

Age as at 2016	Quote retrieved from transcripts	Open Coding
	<i>“We have now <u>internet connection through Handphone, through broadband, modern and everything</u>, we are much more advance now. <u>Technology helped me to access education</u>. Education materials easier, besides book, we have <u>online journals</u>, I learned something which I <u>can learn quickly, and fast ... reliable</u>.”</i> (participant age 23) <i>“...I love reading and surfing on internet. Reading story and <u>online Facebook or read some digital books</u>. Mainly in Chinese...”</i> (participant age 15) <i>“...like money is very ... it is not gained easily, so I <u>valued money... highly...</u>”</i> (participant age 21)	• Technology helped me to access education. • Internet connection through Handphone, through broadband, modern and everything. • Online journals, I learned something which I can learn quickly, and fast ...reliable. • Online Facebook or read some digital books. • Valued the money.

Appendix E continued

Age as at 2016	Quote retrieved from transcripts	Open Coding
	<i>“...<u>Money depreciated, price become expensive for goods and others...</u>”</i> (participant age 15) <i>“...Before this, <u>I don't see that spending money is something that I really have to seeing and actually plan that out...</u>”</i> (participant age 21) <i>“...my principle is that always to <u>be loyal to something we do</u> and to has evidences, because no matter sometimes the things are right and being argued ... we <u>need evidences no matter what and one evidence is not enough actually...</u>”</i> (participant age 21) <i>“...I can say that <u>knowledge is power</u> so that make me feel like <u>I have to always feel hunger for knowledge</u> because with only knowledge you can have the power...”</i> (participant age 20)	• Money depreciated, price become expensive. • I don't see that spending money is something that I really have to. • Be loyal to something we do. • Need evidences no matter what and one evidence is not enough. • Knowledge is power. • Always feel hunger for knowledge.

Appendix E continued

Age as at 2016	Quote retrieved from transcripts	Open Coding
	<i>"... We need <u>to determine in doing whatever</u>. Need to keep on trying and we will success. <u>Even if we failed, doesn't mean we will fail forever</u>. I will do things that is in correct way and cannot go against my principle of life. Need to be sincere in whatever we do..."</i> (participant age 15)	• To determine in doing whatever. • Even if we failed, doesn't mean we will fail forever.