

MUSLIM INTENTION TO PARTICIPATE INTO FAMILY TAKAFUL SCHEME:
A STUDY USING DECOMPOSED THEORY OF PLANNED BEHAVIOUR IN
KLANG VALLEY, MALAYSIA

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ABSTRACT

Malaysian takaful market has been established more than 25 years ago. However, untapped market still exists. Besides, the penetration rate and contribution from society in the country are lower compared to other countries. With so many family takaful schemes available, it is questionable why the majority of Muslims, the main target market for family takaful scheme, do not have any family takaful scheme. This resulted into finding out what factors play important role in participating into family takaful scheme. The objective of this study is to discover the factors driving consumer intention to participate in family takaful scheme. A framework was developed based on the literatures. A questionnaire and semi-structured interviews were conducted. Structural equation modelling through SmartPLS was conducted to test all the hypotheses in this study. Furthermore, the interview data were analysed through thematic analysis. The findings of this study largely supported the hypothesised relationships proposed in the theoretical model. Specifically, the results revealed that attitude and perceived behavioural control, but not subjective norm, were crucial in affecting intention to participate in family takaful scheme. The results also provided strong evidence of the relationship between media referent and word of mouth referent on subjective norm as well as between self-efficacy and resource facilitating condition on perceived behavioural control, which in turn were necessary determinants of intention. Furthermore, awareness, knowledge, experience, and religiosity were found to be associated with attitude. Knowledge and exposure were also found to have a positive relationship with intention. However, awareness and religiosity were found to have negative relationship with intention. The findings of this study provide important insights to the takaful operator in designing their product mix and in defining their target market. The findings will also assist in improving the market share of family takaful scheme and further in helping in the development of takaful industry.

ABSTRAK

Pasaran takaful Malaysia telah ditubuhkan lebih 25 tahun yang lalu. Walau bagaimanapun, pasaran yang belum diterokai masih wujud. Selain itu, kadar penembusan dan sumbangan daripada masyarakat adalah masih rendah berbanding dengan negara-negara lain. Disebabkan banyak skim takaful keluarga yang ada, adalah menjadi persoalan mengapa majoriti umat Islam yang merupakan sasaran utama bagi skim takaful keluarga masih tidak mempunyai skim takaful keluarga. Keadaan ini merupakan penyebab utama pencarian faktor yang memainkan peranan penting dalam menyertai skim takaful keluarga. Objektif kajian ini adalah untuk mengetahui apa yang mendorong niat pengguna untuk menyertai skim takaful keluarga. Satu rangka kerja dibangunkan berdasarkan daripada kajian lepas. Satu soal selidik dan temuduga separa berstruktur telah dijalankan. Model persamaan struktur melalui SmartPLS telah dijalankan untuk menguji semua hipotesis dalam kajian ini. Seterusnya, data temu bual telah dianalisis melalui analisis tematik. Sebahagian besar daripada hasil kajian ini menyokong hubungan hipotesis yang dicadangkan dalam rangka kerja. Secara khususnya, hasil kajian mendapati bahawa sikap dan kawalan gelagat, tetapi tidak norma subjektif, adalah penting dalam mempengaruhi niat untuk menyertai skim takaful keluarga. Hasil kajian juga memberi bukti yang kukuh tentang hubungan antara rujukan media dan rujukan dari mulut ke mulut pada norma subjektif begitu juga dengan keberkesanan diri dan sumber memudahkan keadaan pada kawalan gelagat, yang seterusnya penting dalam menentukan niat. Seterusnya, kesedaran, pengetahuan, pengalaman dan nilai agama didapati mempunyai hubungan positif dengan sikap. Pengetahuan dan pendedahan juga didapati mempunyai hubungan positif dengan niat. Walau bagaimanapun, kesedaran dan nilai agama didapati mempunyai hubungan negatif dengan niat. Hasil kajian ini memberi maklumat penting kepada pengendali takaful dalam mereka bentuk campuran produk dan menentukan pasaran sasaran mereka. Kajian ini juga akan membantu dalam meningkatkan bahagian pasaran skim takaful keluarga dan membantu dalam membangunkan industri takaful.

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TRANSLITERATIONS

The Romanization of ‘Arābic Letters and Words

‘Arābic Letters	Romanization	Example	
أ	a	أَلِف	alif-hamzah
ب	b	أَب	bā’
ت	t	تَاء	tā’
ث	th	ثَاء	thā’
ج	j	جِيم	jīm
ح	ḥ	حَاء	ḥā’
خ	kh	خَاء	khā’
د	d	دَال	dal
ذ	dh	ذَال	dhal
ر	r	رَاء	rā’
ز	z	زَاي	za’y
س	s	سِين	sīn
ش	sy	شِين	syīn
ص	ṣ	صَاد	ṣad
ض	ḍ	ضَاد	ḍad
ط	ṭ	طَاء	ṭā’
ظ	ẓ	ظَاء	ẓā’
ع	‘	عَيْن	‘ayn
غ	gh	غَيْن	ghayn
ف	f	فَاء	fāun
ق	q	قَاف	qāf
ك	k	كَاف	kāf
ل	l	لَام	lām
م	m	مِيم	mīm
ن	n	نُون	nūn
ه	h	هَاء	hā’
ي	y	وَاو	yā’
و	w	يَاء	wāw

ABBREVIATIONS

Abbreviation	Description
DTPB	Decomposed Theory of Planned Behaviour
PBC	Perceived Behavioral Control
PLS	Partial Least Square
SEM	Structural Equation Modelling
SN	Subjective Norm
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action

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CHAPTER 1

INTRODUCTION

This chapter presents the problem statement, gaps in the literature and rationale for the current study. This chapter also identifies the research questions, the objectives of the study, and subsequently the research hypotheses. In addition, the brief scope of the study, the data collection method, the research limitations and the structure of the thesis are also presented.

1.1 Introduction to the Study

Islamic banking and finance has experienced rapid growth and gained wider acceptance among Muslims and non-Muslims. The rise of Islamic banking has contributed to economic development especially in the Islamic financial system.

Other than Islamic bonds (*sukuk*) market and Islamic funds, takaful (Islamic insurance) industry is one of the growing industries in Islamic financial system. The takaful industry has also been registering a rapid growth. At the time this study was conducted, there were more than 110 takaful operators available worldwide. According to Earns and Young¹, the global gross takaful contribution reached US\$8.3billion in 2010 and is predicted to reach US\$20 billion by the year 2015.

¹ Ernst & Young, "The World Takaful Report 2012", (Ernst & Young, Dubai).

In Malaysia, the first takaful operator was established in 1985 with the enactment of the Takaful Act 1984. Malaysia has been reported as a growing takaful market and has recorded a strong growth on assets and net contributions with average annual growth rate of 27% and 19%, respectively, from 2003 to 2007². At the time of this writing, there were eleven (11) takaful operators operating in Malaysia.

1.2 The Overview of Problem Statement and Rationale for the Current Study

Despite the significant growth and developments of the takaful industry, prior literature have found that huge untapped takaful market still exists in the majority of Muslim denominated countries³. In Malaysia, for example, compared to the whole insurance industry in the country, the takaful market penetration was only 10.9%⁴ proving that the Malaysian takaful industry still lags far behind the conventional counterparts in terms of total insurance market penetration⁵.

To deal with this issue, takaful operators need to adapt and build effective marketing strategies in order to reach their target market. Therefore, it is essential to explore and

² http://www.bnm.gov.my/index.php?ch=fs_mfs&pg=fs_mfs_bank; retrieved on 23 June 2013.

³ Ernst & Young, "The World Takaful Report 2012", (Ernst & Young, Dubai).; Ahmad, M.I., Masood, T., and Khan, M.S (2010), "Problems and Prospects of Islamic Banking: A Case Study of Takaful", MPRA Paper, 10 January 2010, pp. 6.; Nabil, S. A., "The Non-Financial Factors Influencing the Performance of Islamic Insurance in Kenya: A Case Study of Takaful Insurance of Africa", *European Journal of Business and Management* 5, no. 13 (2013), 185-191.; Ahmad Shukri Yazid, Juliana Arifin, Mohd Rasid Hussin and Wan Norhayate Wan Daud, "Determinants of Family Takaful (Islamic Life Insurance) Demand: A Conceptual Framework for a Malaysian Study", *International Journal of Business and Management* 7, no. 6 (2012), 115- 127; Essen, Y., *Challenges Abound for the Takaful Industry*, (London: Islamic Finance News Guide, 2010).; Mohamed Sherif and Nor Azlina Shaairi, "Determinants of Demand on Family Takaful in Malaysia", *Journal of Islamic Accounting and Business Research* 4, no. 1 (2013), 26-50.; Zuriah Abdul Rahman, Rosylin Mohd.Yusof and Faizah Abu Bakar, "Family Takaful: it's Role In Social Economic Development and As A Savings And Investment Instrument In Malaysia – An Extension", *Syariah Journal* 16, no. 1 (2008), 89-105.; Hussin Salamon and Maisaroh Mat Saad, "Persepsi Ejen Takaful Terhadap Penyertaan Masyarakat Melayu dalam Takaful Hayat" (Kertas Projek Sarjana Muda, Fakulti Pendidikan, Universiti Teknologi Malaysia, Johor, 2010).

⁴ Gustina and Nurdianawati Irwani Abdullah, "Analysis of Demand for Family Takaful and Life Insurance: A Comparative Study in Malaysia", *Journal of Islamic Economics, Banking and Finance* 8, no. 4 (2012), 67-86.

⁵ Juliana Arifin, Ahmad Shukri Yazid and Zunaidah Sulong, "A Conceptual Model of Literature Review for Family Takaful (Islamic Life Insurance) Demand in Malaysia", *International Business Research* 6, no. 3 (2013), 210 - 216; Hussin Salamon and Maisaroh Mat Saad, "Persepsi Ejen Takaful Terhadap Penyertaan Masyarakat Melayu dalam Takaful Hayat" (Kertas Projek Sarjana Muda, Fakulti Pendidikan, Universiti Teknologi Malaysia, Johor, 2010).; Zuriah Abdul Rahman, Rosylin Mohd.Yusof and Faizah Abu Bakar, "Family Takaful: it's Role In Social Economic Development and As A Savings And Investment Instrument In Malaysia – An Extension", *Syariah Journal* 16, no. 1 (2008), 89-105.; Ahmad Shukri Yazid, Juliana Arifin, Mohd Rasid Hussin and Wan Norhayate Wan Daud, "Determinants of Family Takaful (Islamic Life Insurance) Demand: A Conceptual Framework for a Malaysian Study", *International Journal of Business and Management* 7, no. 6 (2012), 115-127.; "Industri Takaful di Malaysia Masih Rendah", *Berita Harian*, 12 November 2010.

identify what may actually drive consumer intention to participate in takaful before further efforts are taken to make the takaful market wider.

To meet the objective, this study extended the Decomposed Theory of Planned Behaviour (DTPB). Although the DTPB is a robust model in information system research, only few studies have adapted the model in other research settings including in financial service. Thus, this study intended to fill this gap by investigating the ability of the DTPB model to explain consumer participation in the context of family takaful scheme, while at the same time examining the DTPB boundaries.

1.3 Literature Review

To gain an overall understanding of the academic research on takaful, a literature review was conducted. Several journal databases were searched to provide a comprehensive bibliography of the takaful scheme literature. The databases were Emerald full text, Scopus, ScienceDirect, Jstor, Ingenta journals, Web of Science, SAGE and DORJ. Throughout the comprehensive review in all the databases, researchs on takaful were only found in the Emerald full text, Scopus, ScienceDirect, Jstor and Ingenta journals databases. The literature search was based on two descriptors which were “takaful scheme” (takaful plan), and “Islamic insurance”. In providing comprehensive literature on takaful, only journals were considered for reviewing process as they represented the top level of research and are most often used by academicians and practitioners in acquiring information and in publishing new findings. Therefore, conference papers, master’s and doctoral dissertations, textbooks and unpublished working papers were excluded from consideration. Each of the articles found was reviewed and categorised accordingly into eight broad categories (refer Table 1.1) based on the subject area of each research article. The articles were reviewed

carefully and data pertaining to researcher's name, year, volume, researcher's affiliation, length and language of articles, and journal self-citation were all noted. Table 1.1 shows the classification of takaful literature review while Table 1.2 shows the references in the bibliographical index based on the research articles subject area. The empirical works done by all the authors are explained in the Chapter 2 and 3.

Table 1.1. Subject Classification of Takaful Literature Review

Subject	Classification
1. Origin and development	Articles mainly discussed on origin of takaful and its development nationally or internationally
2. Business fundamental	Articles mainly discussed on the core concept of takaful products such as <i>Muḍārabah</i> , <i>Tabarru'</i> , <i>Wakālah</i> , and any others principles used in takaful business
3. Economic issues	Articles mainly discussed on related economic issues on takaful such as cost efficacy and demand for takaful products from individuals and corporate point of view
4. Marketing issues	Articles mainly discussed on related marketing issues on takaful such as service quality and sales performance of takaful agents. Perception, awareness, understanding and behaviour of societies on takaful business is also included
5. Law issues	Articles mainly discussed on legalisation of takaful including <i>fatwā</i> on takaful business and and sources of Islamic law, the discussion on Takaful act and <i>Sharī'ah</i> supervisory council as well as discussion on argument and diversification among scholar and ulama on the takaful business
6. <i>Sharī'ah</i> issues	Articles mainly discussed on prohibited elements in takaful business such as the existence element of <i>ribā</i> , maysir and gharar in the conventional insurance
7. Accounting issues	Articles mainly discussed on accounting, reporting and governing issues on the takaful related business as well as risk management of takaful
8. Other issues	Articles mainly discussed on other issues related to takaful business such as development of new models, issues on wakaf and alm, ownership and hibah as well as re-takaful, banca-takaful and micro-takaful issues

Table 1.2. Distribution of Articles by Subject and Researcher

Subjects of application of takaful	References in the bibliographical index
1. Origin and development	Mankabady (1989), Nik Ramlah Mahmood (1991), Billah (1998), Al-ghadyan (1999), Maysami and Kwon (1999), Kamaruddin (2004), Abdul Rahim <i>et al.</i> (2007), Bekkin (2007), Kwon (2007), Asmak Ab Rahman <i>et al.</i> (2008), Zuriah Abdul Rahman <i>et al.</i> (2008), Mohamad Abdul Hamid and Mohd Sukki Othman (2009), Mohamad Abdul Hamid <i>et al.</i> (2009), Hendon Redzuan <i>et al.</i> (2009), Zuriah Abdul Rahman (2009), Mohamed Sharif Bashir <i>et al.</i> (2011), Mohamed Sharif Bashir and Nor Hafiizah Hj Mail (2011), Swartz and Coetzer (2010), Syed Umar Farooq <i>et al.</i> (2010), Fithriah Ab. Rahim and Hanudin Amin (2011), Ahmad <i>et al.</i> (2012), Mohamed Sherif and Nor Azlina Shaairi (2013)
2. Business fundamental	Nik Ramlah Mahmood (1991), Billah (1998), Abdul Rahim <i>et al.</i> (2007), Bekkin (2007), Asmak Ab Rahman <i>et al.</i> (2008), Mohamad Abdul Hamid <i>et al.</i> (2009), Hendon Redzuan <i>et al.</i> (2009), Swartz and Coetzer (2010), Mohamed Sharif Bashir and Nor Hafiizah Hj Mail (2011), Puspa Liza Ghazali <i>et al.</i> (2011), Ansari and Farooq (2012), Gustina and Nurdianawati Irwani Abdullah (2012), Mohd Shril Matsawali <i>et al.</i> (2012), Puspa Liza Ghazali <i>et al.</i> (2012), Razaleigh Muhamat <i>et al.</i> (2012), Mohamed Sherif and Nor Azlina Shaairi (2013)
3. Economic issues	Zuriah Abdul Rahman <i>et al.</i> (2008), Mohamad Abdul Hamid <i>et al.</i> (2009), Hendon Redzuan <i>et al.</i> (2009), Zuriah Abdul Rahman (2009), Norashikin Ismail <i>et al.</i> (2011), Ansari and Farooq (2012), Gustina and Nurdianawati Irwani Abdullah (2012), Norma Md. Saad (2012), Ahmad <i>et al.</i> (2012), Yusuf (2012), Zaidi Isa and Rubayah Yakob (2012), Jesmin Islam <i>et al.</i> (2013), Juliana Arifin <i>et al.</i> (2013), Maturi (2013), Mohamed Sherif and Nor Azlina Shaairi (2013), Nabil (2013), Norizan Remli <i>et al.</i> (2013)
4. Marketing issues	Alajmi <i>et al.</i> (2011), Farah Sahul Hamid (2011), Fauzilah Salleh and Abdul Razak Kamaruddin (2011), Syed Adam Alhabshi (2011), Ayinde and Echchabi (2012), Hanudin Amin (2012), Wan Norhayate Wan Daud <i>et al.</i> (2013), Maizaitulaidawati Md Husin and Asmak Ab Rahman (2013)
5. Law issues	Mankabady (1989), Nik Ramlah Mahmood (1991), Billah (1993), Billah (1997), Billah (1998), Joni Tamkin Borhan (2002), Kwon (2007), Asmak Ab Rahman <i>et al.</i> (2008), Lahsasna (2010), Mustafa (2010), Syed Umar Farooq <i>et al.</i> (2010), Mubbsher <i>et al.</i> (2011), Nooraslinda Abdul Aris <i>et al.</i> (2012), Nor Aziah Abu Kasim (2012), Puspa Liza Ghazali <i>et al.</i> (2012), Salman and Izah (2013)
6. Syariah issues	Mankabady (1989), Nik Ramlah Mahmood (1991), Syed Khalid Rashid (1993), Anwar (1994), Billah (1997), Billah (1998), Maysami and Kwon (1999), Joni Tamkin Borhan (2002), Abdul Rahim <i>et al.</i> (2007), Asmak Ab Rahman <i>et al.</i> (2008), Hendon Redzuan <i>et al.</i> (2009), Mohamad Abdul Hamid <i>et al.</i> (2009), Ameer (2010), Mustafa (2010), Swartz and Coetzer (2010),

Table 1.2. continue

Subjects of application of takaful	References in the bibliographical index
	Syed Umar Farooq <i>et al.</i> (2010), Mubbsher <i>et al.</i> (2011), Puspa Liza Ghazali <i>et al.</i> (2011), Fithriah Ab. Rahim and Hanudin Amin (2011), Syed Adam Alhabshi (2011), Gustina and Nurdianawati Irwani Abdullah (2012), Mohd Shril Matsawali <i>et al.</i> (2012), Nor Aziah Abu Kasim (2012), Yusuf (2012), Mohamed Sherif and Nor Azlina Shaairi (2013), Salman (2013)
7. Accounting issues	Nooraslinda Abdul Aris <i>et al.</i> (2012), Waheed and Tajammal (2012)
8. Other issues	Billah (n.d), Maysami and Kwon (1999), Arbouna (2000), Kwon (2007), Asmak Ab Rahman <i>et al.</i> (2008), Asmak Ab Rahman and Wan Marhaini Wan Ahmad (2011), Altuntas <i>et al.</i> (2011)

In an attempt to examine consumer intention to participate in family takaful scheme, extensive literature search on the relevant theories was undertaken. This study found several empirical works adapting Theory of Reasoned Action (TRA) and Theory of Planned Behaviour (TPB) in financial service settings such as credit card, life insurance and other financing facilities including Islamic home financing (TRA and TPB are explained in details in Section 4.2). Table 1.3 presents a summary of the literature examining the use of TRA and TPB in financial services setting.

Table 1.3. Review of Literature on TRA and TPB in Financial Services Setting

Application of TRA and TPB in financial services setting	References in the bibliographical index
1. Theory of Reasoned Action	Omar (2007), Omar and Frimpong (2007), Fauziah <i>et al.</i> (2008), Zainol Bidin <i>et al.</i> (2009), Hanudin Amin <i>et al.</i> (2010), Andri (2011), Hanudin Amin and Rosita Chong (2011), Hanudin Amin <i>et al.</i> (2011) Fithriah Ab. Rahim and Hanudin Amin (2011), Echchabi and Olaniyi (2012), Dzuljastri Abdul Razak and Muhamad Abduh (2012), Hanudin Amin (2012), Hanudin Amin (2012), Salamah (2012)
2. Theory of Planned Behaviour	Hanudin Amin <i>et al.</i> (2009), Rutherford and DeVaney (2009), Ram, Al-Jaffri Saad <i>et al.</i> (2010), Maisarah Syazwani Othman (2011), Hasnah Haron <i>et al.</i> (2011), Raedah Sapongi <i>et al.</i> (2011), Siang and Weng (2011), Syed Shah Alam <i>et al.</i> (2012), Echchabi and Hassanuddeen (2012), Nurul Huda <i>et al.</i> (2012)

1.3.1 Gaps in the Literature

Based on the review of the literatures, it can be implied that much of the extant researches on takaful has been focusing on major contexts rather than interpersonal context. In terms of customer intent to participate in takaful, the question then is, what actually drives consumer intention to participate? This question remains unanswered. Several researchers such as Fithriah Ab. Rahim and Hanudin Amin⁶ and Hanudin Amin⁷ have highlighted the fact that little is known about the factors influencing the intention to participate in takaful. What the literatures have offered thus far is the applicability of TRA and TPB in measuring behavioural intention within other financial services including credit card, life insurance and other financing facilities. Although the behavioural nature of participation among consumers has been affirmed in other financial services studies, the fact that participation in family takaful scheme is yet to be viewed and assessed.

As the number of takaful operators is increasing over time, especially operators concentrating in offering family takaful scheme, hence, there is sufficient basis for the need to identify factors driving consumer intention to participate in family takaful scheme. This study thus, has identified four main gaps in the literature as illustrated in Figure 1.1. First, it is obvious that little is known about the antecedents of family takaful scheme behavioural intention. Through an intensive literature search, majority of studies in financial services settings focus on utilising the TRA and TPB, which do not account for all determinants of intentions⁸. According to Taylor and Todd⁹, DTPB

⁶ Fithriah Ab. Rahim and Hanudin Amin, "Determinants of Islamic Insurance Acceptance: An Empirical Analysis", *International Journal of Business and Society* 12, no. 2 (2011), 37 – 54

⁷ Hanudin Amin, "Explaining Intention to Use the Islamic Credit Card: An Extension of the TRA Model", MPRA Paper No. 36957, (2012) Available at <http://mpra.ub.uni-muenchen.de/36957/>;

⁸ Armitage, C.J. and Conner, M., "Efficacy of the Theory of Planned Behaviour: A Meta-Analytic Review", *British Journal of Social Psychology* 40, (2001), 471–499.

⁹ Taylor, S. and Todd, P., "Decomposition and Crossover Effects in the Theory of Planned Behavior: A Study of Consumer Adoption Intentions", *International Journal of Research in Marketing* 12, (1995), 137-155.

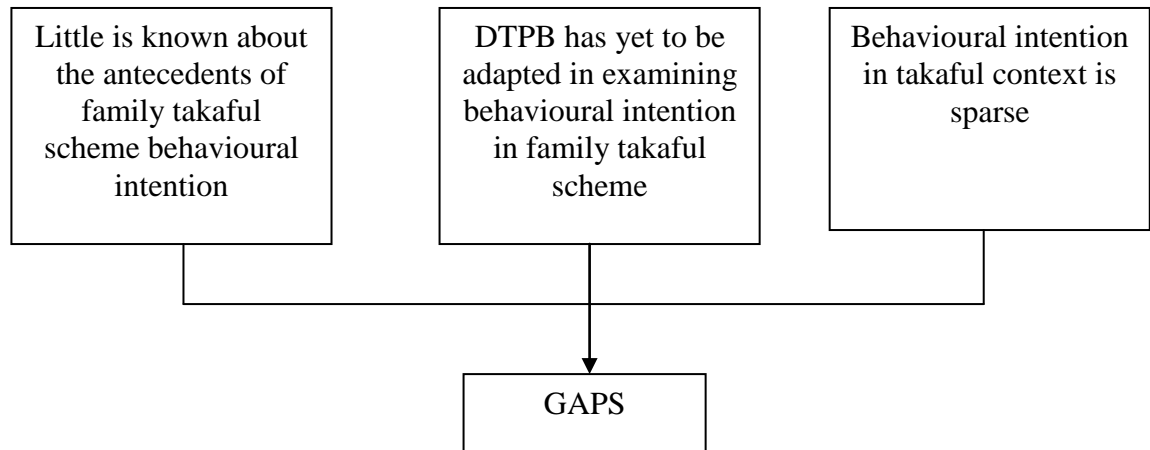
provides better understanding on the relationships between the belief structures and the antecedents of intention.

Second, although much has been done to investigate the consumer behavioural intention in financial services setting¹⁰, it has yet to be applied in the context of family takaful scheme. Nevertheless, these few prior studies provide a promising basis for TRA and TPB to be used in understanding factors influencing behavioural intention in financial services setting. As examining behavioural intention could provide deeper understanding of the factors influencing behaviour, which in turn will benefit the takaful operator in designing appropriate strategies to tap the market, it is important to look into beliefs that individuals hold about themselves and their environment.

Third, to the best of researcher's knowledge, there are no studies that have adapted DTPB in the context of financial services, particularly takaful. Thus, the application of DTPB in the financial service setting context would be an ideal extension in investigating the factors influencing the intention to participate in family takaful scheme. In summary, this study was carried out with the aim to fill the gaps illustrated in Figure 1.1, and to make a significant contribution to the literature.

¹⁰ Hanudin Amin, "Explaining Intention to Use the Islamic Credit Card: An Extension of the TRA Model", MPRA Paper No. 36957, (2012) Available at <http://mpra.ub.uni-muenchen.de/36957/>; Dzuljastri Abdul Razak and Muhamad Abduh, "Customers' Attitude towards Diminishing Partnership Home Financing in Islamic Banking", *American Journal of Applied Sciences* 9, no. 4 (2012), 593-599.; Echchabi, A. and Olaniyi, O.N., "Using Theory of Reasoned Action to Model the Patronisation Behaviour of Islamic Banks' Customers in Malaysia", *Research Journal of Business Management*, (2012), 70-82.; Siang, L.C., and Weng, L.K., "Factors Affecting Non-Muslim Consumers' Towards Intention to use Islamic Banking Products and Services", (The 2011 Las Vegas International Academic Conference, Las Vegas, Nevada USA, 10th-12 October, 2011).

Figure 1.1. Gaps of the Study



It is hoped that by filling these gaps in the literature, this study will contribute to both, knowledge and practice. For instance, as factors driven consumer intention to participate in takaful have yet to be examined, it is hoped that this study in general would provide better managerial guidance to the takaful operators. If the framework proposed could be proven, which factors were essential and what factor needed further improvement can be identified. Theoretically, the findings from this empirical study were also hoped to contribute to the enrichment of the existing theory and literature pertaining to the role of attitude, subjective norm, and perceived behavioural control in behavioural intention.

1.4 Research Questions, Research Objective, and Hypotheses of the Study

This study extended the DTPB, in an attempt to identify the factors driving consumer intention to participate in family takaful scheme. The literature review found that three constructs; namely attitude, subjective norm, and perceived behavioural control significantly influenced behavioural intention. Thus, the following objectives were developed:

- O₁: To investigate to what extent attitude, subjective norm, and perceived behavioural control are able to influence consumer behavioural intention
- O₂: To examine the influence of consumer awareness towards consumer intention and attitude to participate in family takaful scheme

- O₃: To explore the influence of knowledge towards consumer intention and attitude to participate in family takaful scheme
- O₄: To review the influence of exposure towards consumer intention and attitude to participate in family takaful scheme
- O₅: To discover the role of religiosity in influencing consumer intention and attitude to participate in family takaful scheme
- O₆: To determine the influence of media and word-of-mouth referents towards subjective norm
- O₇: To investigate to what extent self-efficacy and resource facilitating condition are able to influence consumer perceived behavioural control
- O₈: To test and validate the ability of the proposed conceptual framework in predicting and explaining the behavioural intention of consumer to participate in family takaful scheme.

In an attempt to meet the objectives of the study, the following research questions were postulated:

- RQ₁: Does attitude towards participation in family takaful scheme influence behavioural intention?
- RQ₂: Does subjective norm influence consumer intention to participate in family takaful scheme?
- RQ₃: Does perceived behavioural control influence consumer intention to participate in family takaful scheme?

Accordingly, this study postulated the following hypotheses:

- H₁: Attitude significantly influences behavioural intention to participate in family takaful scheme.
- H₂: Subjective norm significantly influences consumer intention to participate in family takaful scheme.
- H₃: Perceived behavioural control significantly influences consumer intention to participate in family takaful scheme.

In this study, awareness, knowledge, exposure and religiosity were believed to have influence on consumer attitude and intention to participate in family takaful scheme.

Accordingly, this study aimed to examine the influence of consumer awareness, knowledge, exposure, and religiosity on intention and attitude to participate in family takaful scheme. Thus, the following questions were set out:

- RQ₄: Does awareness influence consumer intention to participate in family takaful scheme?
- RQ₅: Does awareness influence consumer attitude to participate in family takaful scheme?
- RQ₆: Does knowledge influence consumer intention to participate in family takaful scheme?
- RQ₇: Does knowledge influence consumer attitude to participate in family takaful scheme?
- RQ₈: Does exposure influence consumer intention to participate in family takaful scheme?
- RQ₉: Does exposure influence consumer attitude to participate in family takaful scheme?
- RQ₁₀: Does religiosity influence consumer intention to participate in family takaful scheme?
- RQ₁₁: Does religiosity influence consumer attitude to participate in family takaful scheme?

Accordingly, this study postulated the following hypotheses:

- H₄: Awareness significantly influences consumer intention to participate in family takaful scheme.
- H₅: Awareness significantly influences consumer attitude to participate in family takaful scheme.
- H₆: Knowledge significantly influences consumer intention to participate in family takaful scheme.
- H₇: Knowledge significantly influences consumer attitude to participate in family takaful scheme.
- H₈: Exposure significantly influences consumer intention to participate in family takaful scheme.
- H₉: Exposure significantly influences consumer attitude to participate in family takaful scheme.
- H₁₀: Religiosity significantly influences consumer intention to participate in family takaful scheme.
- H₁₁: Religiosity significantly influences consumer attitude to participate in family takaful scheme.

This study also decomposed the subjective norm and perceived behavioural control into two constructs namely word-of-mouth referent and media referents as well as self-

efficacy and resource facilitating condition. Consequently, this study attempted to determine the influence of word-of-mouth and media referents towards subjective norm as well as to investigate to what extent self-efficacy and resource facilitating condition able to influence consumer perceived behavioural control. Accordingly, the following research questions were also explored in this study:

RQ₁₂: Does media referent influence consumer subjective norm?

RQ₁₃: Does word-of-mouth referent influence consumer subjective norm?

RQ₁₄: Does self-efficacy influence consumer perceived behavioural control?

RQ₁₅: Does resource facilitating condition influence consumer perceived behavioural control?

Thus, the following hypotheses were formulated:

H₁₂: Media referent influences consumer subjective norm.

H₁₃: Word-of-mouth referent influences consumer subjective norm.

H₁₄: Self-efficacy influences consumer perceived behavioural control.

H₁₅: Resource facilitating condition influences consumer perceived behavioural control.

As this study utilized DTPB, it also aimed to test and validate the ability of the proposed conceptual framework in predicting and explaining the behavioural intention of consumer to participate in family takaful scheme. Thus, the last research question was postulated as follows:

RQ₁₆: Is the proposed conceptual framework able to predict and explain the behavioural intention of consumer to participate in family takaful scheme?

1.5 Scope of the Study

This study applied the DTPB in the context of takaful. Self-administered questionnaires were used to collect the data. The data were collected in the Klang Valley, Malaysia

based on the fact that it is the federal capital territory and Malaysians from all social backgrounds can be found in the area.

1.6 Data Collection Method

In this study, primary data (questionnaire and interview) and secondary data (library search, documentation method and online search) were gathered.

The questionnaire surveys were conducted using convenience sampling and were distributed among Malaysian Muslims in Klang Valley, of age between 25 and 54 years old, and yet to have life insurance and family takaful. 384 usable forms collected from the questionnaires.

Semistructured interview was also conducted. The interviewees were ten of the questionnaire respondents. Further discussion on methodology and related issues are detailed in Chapter 5.

1.7 Research Limitations

There were several empirical, methodological, and practical limitations in the current study. The limitations were as follows:

1.7.1 Limited Sample Size, Single Geographic Region and Single Demographic Constructs

This study was only applied to Muslim population in Klang Valley. It was limited to a geographic region and one demographic. Hence, cautions regarding the generalisation of the results of this study must be taken. Nonetheless, this sample distribution has to be re-evaluated and replicated in further studies on family takaful scheme participation for

consistency and validity. Thus, this study suggests expanding the target population in order to generalise the results.

1.7.2 Constraint in Calculating Sample

The sample of this study consisted of Muslims in Klang Valley within the age range of 25 to 54 years old. However, due to in availability of data from the Malaysian Department of Statistics, all age ranges were included in the calculation for sample size.

1.7.3 Single Subject Matter

This study only considered family takaful scheme as the subject matter. Considering the whole takaful scheme, including general takaful scheme might reflect different effects on behavioural intention. Thus, the results of this study might be extended to broader subject matter.

1.7.4 Specificity Problem

Ajzen and Fishbein¹¹ insist that in adapting TRA and TPB, elements of time, place, activity and product should be specified in measuring purchase intention towards specific behaviour in questions. However, these elements are not compatible with the insurance field including takaful as decision process for buying family takaful scheme is extremely short and it is a one-off decision. Thus, measuring intention to participate in family takaful scheme within a limited time span (such as 6 or 12 months) is unreliable and impossible to measure. In addition to that, there are various methods of takaful purchase such as through agents and direct purchase from the operator. Furthermore, there are various types of family takaful scheme. To meet these difficulties, Fletcher and Hastings¹² suggest keeping the questionnaire and interview questions as general as

¹¹ Ajzen, I. and Fishbein, M., *Understanding Attitudes and Predicting Social Behavior*, (New Jersey:Prentice-Hall, Englewood Cliffs, 1980).

¹² Fletcher, K.P. and Hastings, W.J., "Consumer Choice: A Study of Insurance Buying Intention, Attitudes and Beliefs", *The Service Industries Journal* 4, no. 2 (1984), 174-188.

possible. Therefore, following Fletcher and Hastings¹³, this study kept the questionnaire and interview questions as general as possible. This decision offered an added advantage as it allowed the respondents to understand the questions easier especially when awareness and level of knowledge in the subject matter were possibly low.

1.7.5 Limited Awareness among the Respondents

A further limitation derived from product selected for the study. Takaful business can be considered new in the insurance industries. Its products (general takaful and family takaful scheme) have yet to be known by the general populations, thus making it difficult for some consumers with low awareness on its existence to differentiate the insurance products from conventional companies and takaful operators. Thus, this factor affected the quality of the responses from the respondents.

1.7.6 The Possibility of Existence of Other Dimensions

It is possible that other dimensions relevant to this study may exist and these dimensions can be developed in future research. Given that this study was one of the first attempts at understanding the phenomenon relating to consumer intention in takaful setting, future research is needed to identify whether other constructs have to be introduced into the framework.

1.8 Structure of the Thesis

This thesis contains seven chapters. Chapter 1 is an introductory or preliminary chapter that introduces on the background, problem, objectives, and scope of the study in brief. A clear and precise concept and contract, similarity, and differences related to both

¹³ *Ibid.*

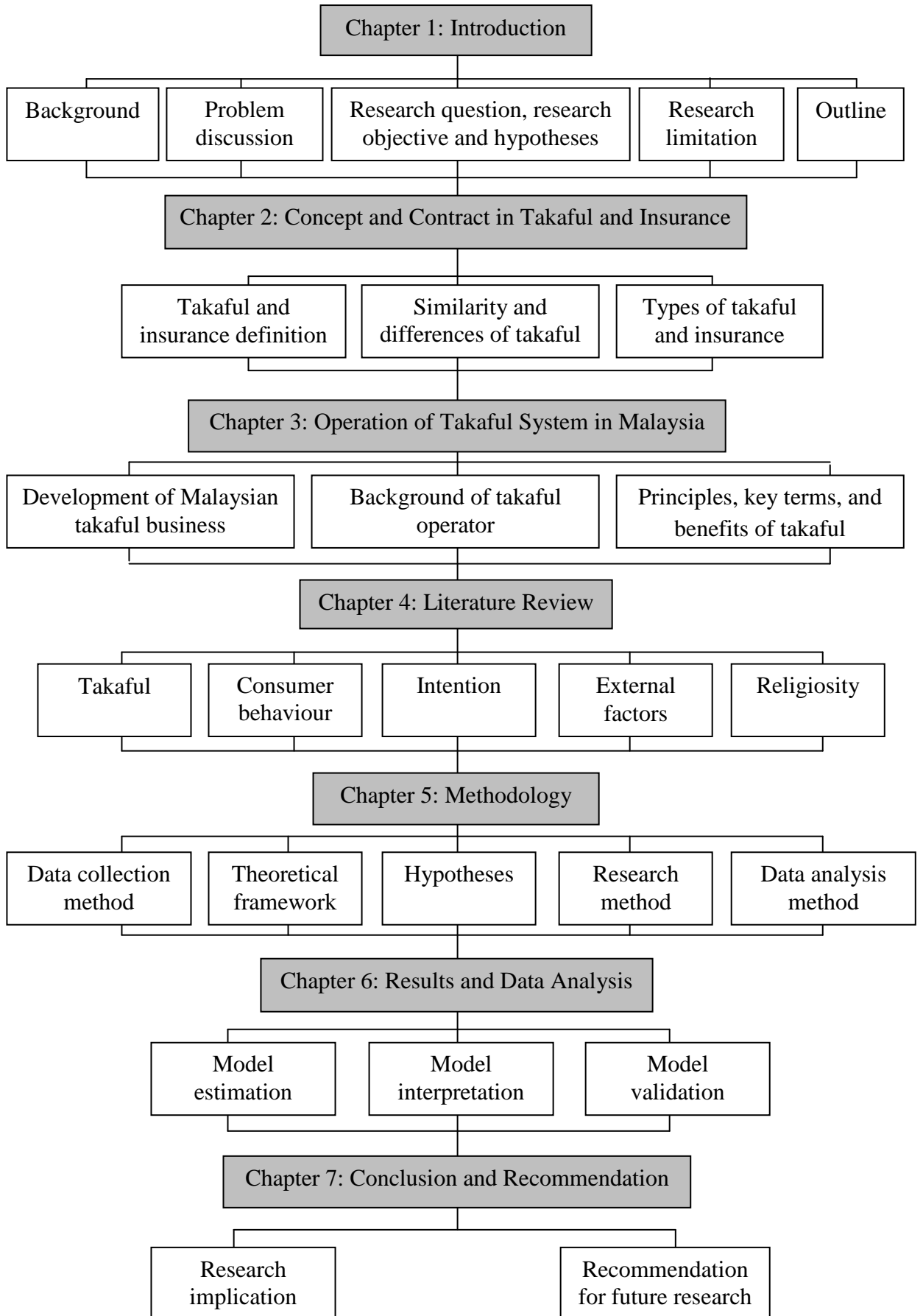
takaful and insurance is discussed in Chapter 2. In this chapter, the types of products offered by takaful operators are also explained.

Chapter 3 describes the operation of takaful system in Malaysia. This chapter discusses the development of Malaysian takaful business and underlying factors that have contributed to the development. In addition, in this chapter, detailed explanation family takaful, key terms and procedure to participate in family takaful scheme as well as benefits covered by family takaful are provided. Chapter 4 addresses the basis to understanding the concept, choosing the theoretical framework as well as underlying theories relevant to the study.

Chapter 5 describes the methodology used to conduct this study. This chapter provides an overview of the overall research design and data collection method explains the research approach and provides brief discussion on data analysis.

Chapter 6 contains analysis and discussion of the data and results. In this chapter, data collected and results from the analysis are critically analysed. This thesis concludes with the last chapter, Chapter 7 with a summary and discussion of future prospects as well as research implications. Figure 1.2 gives better picture on the structure of this thesis.

Figure 1.2. Structure of the Thesis



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