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**FACTORS INFLUENCING *TAKAFUL* PRODUCTS
ACCEPTANCE AMONG EXECUTIVE-LEVEL
WORKERS IN CMA CGM MALAYSIA SENDIRIAN
BERHAD
(I-CITY BRANCH)**



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**MASTER OF SCIENCE (MANAGEMENT)
UNIVERSITI UTARA MALAYSIA
December 2017**

**FACTORS INFLUENCING *TAKAFUL* PRODUCTS ACCEPTANCE AMONG
EXECUTIVE-LEVEL WORKERS IN CMA CGM MALAYSIA SENDIRIAN
BERHAD (I-CITY BRANCH)**



BY
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**Thesis Submitted to
Othman Yeoh Abdullah Graduate School of Business,
Universiti Utara Malaysia,
in Partial Fulfillment of the Requirement for the Master of Science (Management)**



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ABSTRACT

The purpose of the study is to investigate the factors of network expansion of agency distribution, awareness of consumers about *takaful*, consumers switching behaviour and product innovation influencing *takaful* products acceptance among executive-level workers in CMA CGM Malaysia Sendirian Berhad (I-city Branch). Quantitative research design that involved of questionnaire had been used in this study on testing factors influencing *takaful* products acceptance among executive-level workers in CMA CGM Malaysia Sendirian Berhad (I-city Branch). Simple random sampling method had been used in this study. Primary data were collected through series of questions in a questionnaire that were distributed among the executive-level workers in CMA CGM Malaysia Sendirian Berhad (I-city Branch). 80 sets of the questionnaire had been distributed and researcher got back 80 sets of the questionnaire. The response rate for this study was 100%. All the data collected from respondents were analysed based on the Statistical Package for Social Sciences (SPSS) Version 23 software. The data analysis involved both descriptive and inferential statistics. Besides that, correlation analysis and regression analysis had been used in this study. Findings indicated that there is no positive significant relationship between the factors of network expansion of agency distribution and consumer switching behaviour with *takaful* products acceptance among executive-level workers in CMA CGM Malaysia Sendirian Berhad (I-city Branch). On the other hand, findings shown that the factors of awareness of consumers about *takaful* and product innovation are having positive significant relationship with *takaful* products acceptance among executive-level workers in CMA CGM Malaysia Sendirian Berhad (I-city Branch). The findings of this research has become useful for *takaful* companies to focus and put more effort on the factors of awareness of consumers about *takaful* and product innovation in order to be successful in the insurance industry in the coming future.

Keywords: takaful, consumers

ABSTRAK

Tujuan kajian ini adalah untuk mengkaji tentang faktor rangkaian pengembangan agensi, faktor kesedaran pengguna mengenai *takaful*, faktor perilaku beralih pengguna dan faktor inovasi produk mempengaruhi penerimaan produk *takaful* di kalangan pekerja-pekerja eksekutif di CMA CGM Malaysia Sendirian Berhad (Cawangan I-City). Penyelidikan jenis kuantitatif yang melibatkan kaedah soal selidik telah digunakan dalam kajian ini untuk mengkaji faktor-faktor yang mempengaruhi penerimaan produk *takaful* di kalangan pekerja-pekerja eksekutif di CMA CGM Malaysia Sendirian Berhad (Cawangan I-City). Kaedah pensampelan rawak mudah telah digunakan dalam kajian ini. Data primer dikumpulkan melalui siri soalan dalam borang soal selidik yang telah diedarkan di kalangan pekerja-pekerja eksekutif di CMA CGM Malaysia Sendirian Berhad (Cawangan I-bandar). 80 set borang soal selidik telah diedarkan dan penyelidik dapat mengumpul balik 80 set borang soal selidik. Kadar respon untuk kajian ini adalah 100%. Semua data yang dikumpulkan dari responden telah dianalisis berdasarkan Pakej Statistik untuk Sains Sosial (SPSS) Versi 23. Data analisis melibatkan statistik deskriptif dan statistik inferensi. Selain itu, analisis korelasi dan analisis regresi telah digunakan dalam kajian ini. Keputusan menunjukkan bahawa tiada hubungan yang positif serta signifikan antara faktor rangkaian pengembangan agensi dan faktor perilaku beralih pengguna dengan penerimaan produk *takaful* di kalangan pekerja-pekerja eksekutif di CMA CGM Malaysia Sendirian Berhad (Cawangan I-City). Sebaliknya, keputusan menunjukkan bahawa faktor kesedaran pengguna tentang *takaful* dan faktor inovasi produk mempunyai hubungan positif serta signifikan dengan penerimaan produk *takaful* di kalangan pekerja-pekerja eksekutif di CMA CGM Malaysia Sendirian Berhad (Cawangan I-City). Penemuan kajian ini berguna kepada syarikat *takaful* supaya mereka boleh memberi tumpuan dan berusaha dari segi faktor kesedaran pengguna tentang *takaful* dan faktor inovasi produk agar dapat berjaya dalam industri insurans pada masa yang akan datang.

Kata kunci: takaful, pengguna

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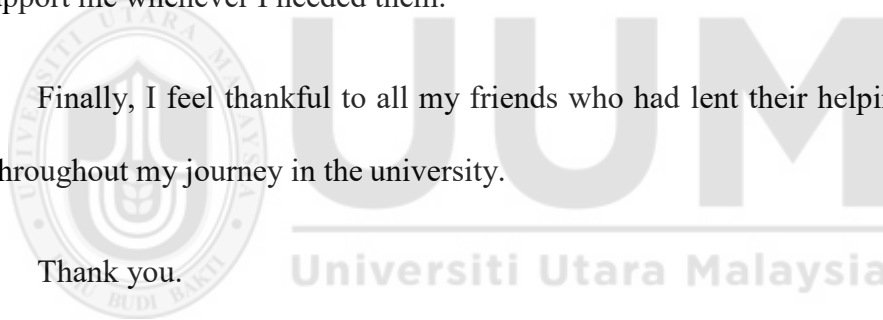


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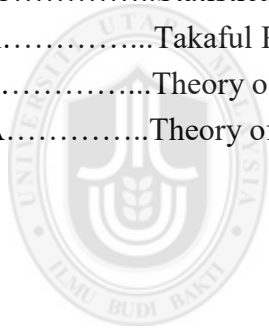
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LIST OF ABBREVIATIONS

AC.....	Awareness of Consumers about <i>Takaful</i>
AD.....	Network Expansion of Agency Distribution
AIA.....	American International Assurance
BNM.....	Bank Negara Malaysia
CSB.....	Consumer Switching Behaviour
FSMP.....	Financial Sector Masterplan
HSBC.....	Hongkong and Shanghai Banking Corporation
MIDFR.....	Malaysian Industrial Development Finance Berhad Research
MIFC.....	Malaysian International Islamic Financial Center
PBC.....	Perceived Behavioural Control
PI.....	Product Innovation
PruBSN.....	Prudential BSN <i>Takaful</i> Berhad
R-A Theory.....	Resource-Advantage Theory
SPSS.....	Statistical Package for Social Sciences
TPA.....	Takaful Products Acceptance
TPB.....	Theory of Planned Behaviour
TRA.....	Theory of Reasoned Action



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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Takaful has gradually become one of the essential pillars of the Islamic Finance in the global world. Islamic finance is not only restricted to banking but it covers from the modern financial areas, banking products to insurance based on the *Shariah* compliant practices. Besides that, *takaful* insurance has become visible to the current economic world. *Takaful* is an Islamic alternative to conventional insurance. *Takaful* is well-known with its unique *Shariah* principles. *Takaful* has gradually become a part and parcel in the Muslim and non-Muslim communities life. The growth of *takaful* insurance industry could lead *takaful* to become one of the choices of investment to the community in today world.

According to Rating Agency of Malaysia (2017), the Malaysian insurance market will continue to grow in the coming future as it seems to be stable on its track. Rating Agency of Malaysia also said that the insurance industry has a strong fundamental of capital and regulatory, which it can bring to the development of the insurance sector in the long run.

In Malaysia, *takaful* was established in 1984 by introducing to the public through Syarikat *Takaful* Malaysia Berhad (*Takaful* Malaysia, 2017). The forming of *takaful* industry in Malaysia was split into three different stages by the Central Bank of Malaysia (Bank Negara Malaysia, BNM). The first stage was from 1984 to 1992.

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Appendix A: Questionnaire



UNIVERSITI UTARA MALAYSIA

Dear Respondent,

I am a Master of Science (Management) student from Universiti Utara Malaysia. It would be appreciated if you could complete this survey.

This survey is conducted to fulfil the Master of Science (Management) requirements undertaken by the researcher in which focusing on the factors influencing *takaful* products acceptance among executive-level workers in CMA CGM Malaysia Sendirian Berhad (I-city Branch).

There are two sections in this survey and consist of section A and B. It will only take 10 – 15 minutes to complete the survey. Please note that there is no correct or wrong answer for this survey. Therefore, you are free to complete the survey as honest as possible. All the information obtained is strictly confidential and will only be used for the purpose of the study.

I hope that once the survey is completed, it will be handed back to the representative appointed. I would like to take this opportunity to express my thanks for your cooperation in completing this questionnaire and I believe it will significantly contribute to the findings of the research.

Yours sincerely,
Teoh Kuih See (820035)
Master of Science (Management),
Universiti Utara Malaysia.

Bahagian A: Maklumat Demografi
Section A: Demographic Information

Sila tanda (✓) pada ruangan yang sesuai atau isi pada tempat kosong yang mana bersesuaian.

Please check (✓) in the appropriate box or fill in the blank where appropriate.

1. Jantina (*Gender*):
 - Lelaki (*Male*)
 - Perempuan (*Female*)

2. Taraf perkahwinan (*Marital status*):
 - Bujang (*Single*)
 - Berkahwin (*Married*)
 - Janda/duda/bercerai (*Divorced/widowed*)

3. Tahap pendidikan tertinggi (*Highest educational level*):
 - LCE/SRP/PMR
 - MCE/SPM/SPMV
 - HSC/STPM
 - Diploma
 - Sarjana Muda (*Degree*)
 - Lain-lain, sila nyatakan (*Others, please specify*):

4. Bangsa (*Race*):
 - Melayu (*Malay*)
 - Cina (*Chinese*)
 - India (*Indian*)
 - Lain-lain, sila nyatakan (*Others, please specify*):

5. Umur (*Age*):
 - 20-29
 - 30-39
 - 40-49
 - 50 dan ke atas (*50 and above*)

6. Pendapatan (*Income*):
 - RM1001-RM2000
 - RM2001-RM3000
 - RM3001-RM4000
 - RM4001 dan ke atas (*RM4001 and above*)

**SOAL SELIDIK PENERIMAAN PRODUK TAKAFUL
(SURVEY OF TAKAFUL PRODUCTS ACCEPTANCE)**

**Bahagian B
Section B**

Bulatkan jawapan anda berpandukan skala di bawah.
(*Circle your answer using the scale below*).

Sangat tidak setuju (<i>Strongly disagree</i>)	Tidak setuju (<i>Disagree</i>)	Berkecuali (<i>Neither agree nor disagree</i>)	Setuju (<i>Agree</i>)	Sangat setuju (<i>Strongly agree</i>)
1	2	3	4	5

**i) Rangkaian Pengembangan Agensi
(Network Expansion of Agency Distribution)**

1	Saya mengetahui produk <i>takaful</i> melalui iklan atas talian oleh ejen <i>takaful</i> . (<i>I know takaful products through online advertisement by takaful agent.</i>)	1	2	3	4	5
2	Ejen <i>takaful</i> banyak membantu promosi produk <i>takaful</i> melalui teknologi digital. (<i>Takaful agent assists in promoting takaful products through digital technology.</i>)	1	2	3	4	5
3	Saya rasa perkhidmatan atas talian yang disediakan oleh ejen <i>takaful</i> adalah lebih cekap. (<i>I think that online service provided by takaful agent is more efficient.</i>)	1	2	3	4	5
4	Ejen <i>takaful</i> bertindak balas dengan kadar segera untuk sebarang pertanyaan atau masalah saya atas talian. (<i>Takaful agent responds promptly to any of my questions or concerns through online.</i>)	1	2	3	4	5
5	Ejen <i>takaful</i> memberi maklumat yang jelas tentang produk Takaful atas talian. (<i>Takaful agent provides clear information about Takaful products through online.</i>)	1	2	3	4	5

ii) Kesedaran Pelanggan mengenai *Takaful*
(*Awareness of Consumers about Takaful*)

1	Kewujudan <i>takaful</i> memberi saya peluang untuk memilih produk insurans secara Islam. (<i>The existence of takaful gives me the opportunity to choose Islamic insurance products.</i>)	1	2	3	4	5
2	Saya yakin bahawa amalan perniagaan <i>takaful</i> adalah berlandaskan prinsip <i>Syariah</i> . (<i>I am confident that takaful business practices are based on Shariah principles.</i>)	1	2	3	4	5
3	Saya prihatin terhadap bentuk pelaburan <i>takaful</i> yang bebas dari unsur <i>gharar</i> (ketidakpastian), <i>riba</i> (bunga) dan <i>maysir</i> (judi). (<i>I am concerned about the form of takaful investment that is free of gharar (uncertainty), riba (interest) and maysir (gambling) elements.</i>)	1	2	3	4	5
4	<i>Takaful</i> menggalakan semangat tolong-menolong dan kerjasama antara ahli untuk kebaikan bersama. (<i>Takaful encourages the spirit of mutual assistance and cooperation between members for common good.</i>)	1	2	3	4	5
5	<i>Takaful</i> menggalakan konsep <i>tabarru'</i> (menderma). (<i>Takaful encourages the tabarru' concept (donation).</i>)	1	2	3	4	5

iii) Perilaku Beralih Pengguna
(*Consumer Switching Behaviour*)

1	Saya berasa penting untuk mengetahui semua alternatif yang ada sebelum membeli produk insurans. (<i>I feel that it is important to know all the available alternatives before buying insurance products.</i>)	1	2	3	4	5
2	Saya akan terus membeli produk insurans lagi apabila saya telah menjumpai syarikat insurans yang saya suka. (<i>I will continue to buy insurance products again when I have found the insurance company that I like.</i>)	1	2	3	4	5

3	Saya amat berhati-hati dalam memilih dan membeli produk <i>takaful</i> . (<i>I am very careful in choosing and buying takaful products.</i>)	1	2	3	4	5
4	Syarikat <i>takaful</i> ialah syarikat insurans kegemaran saya dan saya akan setia membeli insurans daripadanya. (<i>Takaful insurance company is my favourite insurance company and I will faithfully buy insurance from it.</i>)	1	2	3	4	5

iv) Inovasi Produk
(*Product Innovation*)

1	Saya berasa peningkatan kualiti produk <i>takaful</i> memberi kepuasan kepada saya. (<i>I feel that the quality improvement of the takaful product satisfies me.</i>)	1	2	3	4	5
2	Produk baharu <i>takaful</i> merangsang dan menyakinkan saya. (<i>Takaful's new product stimulates and assures me.</i>)	1	2	3	4	5
3	Pelbagai pilihan produk baru <i>takaful</i> memberi kepuasan kepada saya. (<i>A wide range of new takaful products satisfies me.</i>)	1	2	3	4	5
4	Pakej istimewa baru produk <i>takaful</i> menarik perhatian saya. (<i>The new special package of takafu products impresses me.</i>)	1	2	3	4	5

v) Penerimaan Produk *Takaful*
(*Takaful Products Acceptance*)

1	Saya berminat untuk melanggan produk <i>takaful</i> . (<i>I am interested in subscribing takaful products.</i>)	1	2	3	4	5
2	Saya mendapat kepuasan daripada pembelian produk <i>takaful</i> . (<i>I get satisfaction from buying takaful products.</i>)	1	2	3	4	5
3	Manfaat produk <i>takaful</i> melebihi risiko. (<i>The benefits of takaful products outweigh the risks.</i>)	1	2	3	4	5
4	Saya akan mengesyorkan produk <i>takaful</i> kepada keluarga dan kawan-kawan. (<i>I will recommend takaful products to my family and friends.</i>)	1	2	3	4	5

KAJI SELIDIK TAMAT (*END OF QUESTIONNAIRE*)
TERIMA KASIH (*THANK YOU*)



UUM
 Universiti Utara Malaysia

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