TEACHER'S INTENTION TO PARTICIPATE INTO FAMILY TAKAFUL SCHEME IN SHAH ALAM SELANGOR

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MASTER OF ISLAMIC FINANCE AND BANKING STUDIES

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ABSTRACT

This study investigates Teachers' intention to participate in the Family Takaful Scheme in Shah Alam Selangor. This study contributes to the literature by providing empirical evidence on teachers' intentions to participate in the Family Takaful Scheme in Shah Alam Selangor, Malaysia. It provides insights into how various psychological factors such as attitude, subjective norm, and perceived behavioral control can influence teachers' intentions for participation in the scheme.

The study used the Theory of Planned Behavior to explore factors that influence teachers' intentions. Data were collected through structured questionnaires distributed to 153 teachers from secondary schools in the region. Descriptive and inferential statistics were used to analyze the data.

The results show that attitude, subjective norm, and perceived behavioral control significantly influenced teachers' intentions for Family Takaful participation. Furthermore, attitude was found to be the most important predictor influencing teachers' intention to join the scheme. This study has implications for policy makers, school administrators, and stakeholders in providing a positive, supportive environment for teachers to make an informed decision about their intentions to participate in the Family Takaful Scheme.

The findings have implications for policy makers Takaful Provider and stakeholders in designing strategies to increase participation in the Family Takaful Scheme. Future research should further explore what other factors may be associated with teachers' intention to join the scheme. In addition, further research could also investigate the effectiveness of strategies implemented to promote family takaful participation.

Keyword : Theory of Reasoned Action Theory of Planned Behavior (TRA) , attitude, subjective norm, perceived behavioral control.

ABSTRAK

Kajian ini menyiasat niat guru untuk menyertai Skim Takaful Keluarga di Shah Alam, Selangor. Kajian ini menyumbang kepada literatur dengan menyediakan bukti empirikal mengenai niat guru untuk menyertai Skim Takaful Keluarga di Shah Alam, Selangor, Malaysia. Ia memberikan wawasan mengenai bagaimana pelbagai faktor psikologi seperti sikap, norma subjektif, dan kawalan tingkah laku yang dirasai boleh mempengaruhi niat guru untuk menyertai skim tersebut.

Kajian menggunakan Teori Perancangan Tingkah Laku untuk meneroka faktor-faktor yang mempengaruhi niat guru. Data dikumpulkan melalui soal selidik berstruktur yang diedarkan kepada 153 guru dari sekolah menengah di kawasan tersebut. Statistik deskriptif dan inferensi digunakan untuk menganalisis data.

Keputusan menunjukkan bahawa sikap, norma subjektif, dan kawalan tingkah laku yang dirasai secara signifikan mempengaruhi niat guru untuk menyertai Skim Takaful Keluarga. Selain itu, sikap didapati sebagai faktor yang paling penting yang mempengaruhi niat guru untuk menyertai skim tersebut. Kajian ini mempunyai implikasi kepada pembuat dasar, pentadbir sekolah, dan pihak berkepentingan dalam menyediakan persekitaran positif dan sokongan bagi guru untuk membuat keputusan yang berasaskan maklumat mengenai niat mereka untuk menyertai Skim Takaful Keluarga.

Penemuan ini mempunyai implikasi kepada pembuat dasar, Pembekal Takaful, dan pihak berkepentingan dalam merangka strategi untuk meningkatkan penyertaan dalam Skim Takaful Keluarga. Kajian akan datang seharusnya mengkaji faktor-faktor lain yang mungkin berkaitan dengan niat guru untuk menyertai skim tersebut. Selain itu, kajian akan datang juga boleh menyelidik keberkesanan strategi yang dilaksanakan untuk mempromosikan penyertaan dalam takaful keluarga.Kata kunci: Kata kunci yang dikaitkan dengan kajian ini termasuklah skim takaful keluarga, Teori Tindakan Beralasan Teori Tingkah Laku Terancang, sikap, norma subjektif, kawalan tingkah laku yang ditanggap.

Kata Kunci : Teori Tindakan Beralasan (TRA), Teori Perancangan Tingkah Laku (TPB), sikap, norma subjektif, kawalan tingkah laku yang dirasai.

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Furthermore, I would like to express my sincere gratitude to my friends and agency partners under Champions Group who have provided unwavering support, motivation, and assistance throughout this journey. Their involvement, both directly and indirectly, has greatly contributed to the successful completion of this project paper.

Lastly, I would like to extend my gratitude to all those who have provided inspiration, guidance, and assistance, whether directly or indirectly, during my study period. I hope that the findings of this study will benefit the unit trust industry in the future. I am truly grateful for the opportunity to dedicate my efforts to this study and extend my appreciation to those who have recognized my work.

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LIST OF ABBREVIATIONS

IFIs	Islamic Financial Institutions
IV	Independent Variables
DV	Dependent Variables
TRA	Theory of Reasoned Action

CHAPTER ONE

INTRODUCTION

1.1. BACKGROUND STUDY

It is widely accepted that it is important to take out family takaful protection to ensure the economies security of familied anda individual among all section of society. However, there are still many who are not aware of its importance and consider taking takaful is just a waste . Accaording to Zulkarnain (2021). Takaful products can be divided into two primary categories: General Takaful (General Insurance) and Family Takaful (Life Insurance). To meet the needs of policyholders, takaful operators have created a wide range of takaful products over the years. The greatest Takaful market in South East Asia was in Malaysia. According to the percentage of Malaysians with active certificates compared to the total population, the family Takaful's penetration rate increased to 20,1% in 2022 from 18,6% in the previous year. From 6.07 million in 2021 to 6.63 million in 2022, there were more certificates in use. The market for family takaful has shown to be incredibly robust, expanding yearly. Although slightly down by 1.9% from RM2.23 billion in 2021 to RM2.19 billion in 2022, new business takaful contributions were still above the RM2 billion mark. The Family Takaful new business sector contributed RM10.06 billion in gross contributions, up 18.3% from RM8.5 billion in 2021.

Compared to the 1.14 million company certificates issued in 2021, the total number of new certificates issued in 2022 was 1.31 million, a 15.6% increase. However, in 2022, the total gross contribution of all operating firms was RM 8.34 billion, compared to RM 7.42 billion in 2021.

Syarikat Takaful Malaysia Berhad (STMB), the country's first takaful company, in August of that same year, 1984. After that, it started operating in July 1985. It was founded in compliance with the suggestions made by the Malaysian government's 1981 "Task Force on the Study for

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APPENDIX A

QUESTIONNAIRE

QUESTIONNAIRE QUESTIONS

TEACHERS INTENTION TO PARTICIPATE INTO FAMILY TAKAFUL SCHEME IN SELANGOR

This research is being carried out to determine the factor on **TEACHERS INTENTION TO PARTICIPATE INTO FAMILY TAKAFUL SCHEME IN SELANGOR** . This research aims to fulfil the award of a Master under the supervision of **DR. NOR SYAHIDAH BINTI ISHAK.** With this, all the information obtained through this research shall be managed in a confidential manner and used for academic purpose only. This survey should only take 5-7 minutes to complete and we appreciate your cooperation in participating and providing your thoughtful responses in this survey.

Thank you very much for your cooperation and your participation.

PREPARED BY:

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SURVEY INSTRUMENT

SECTION A: DEMOGRAPHIC AND BACKGROUND INFORMATION

Please provide responses by placing a (√) inside the appropriate box.

a. Gender / Jantina.

Male ☐

Female ☐

b. Age/ Umur.

20 -30-Year-Old ☐

31 – 40-Year-Old ☐

41 – 50-Year-Old ☐

51 and Above ☐

c. Race/ Bangsa.

Malay ☐

Chinese ☐

Indian ☐

Others ☐

d. Salary Range / Purata Gaji

MYR 2000 - MYR 2500

MYR 2600 – MYR 3500

MYR 3600 – MYR 4500

MYR 4600 and Above

e. Years of Employment/ Tahun Bekerja

1 – 5 Years / Tahun ☐

6 -10 Years/ Tahun ☐

11 Years and above ☐

<u>SECTION B – FAMILY *TAKAFUL* SELECTION</u>

<u>BAHAGIAN B – PEMILIHAN FAMILY TAKAFUL</u>

The items below represent your opinion about Family *Takaful* selection.

Item-item di bawah mewakili pendapat anda mengenai pemilihan produk Family Takaful.

Based on the scale given below, please circle the number that you think appropriate for each item.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

Strongly disagree *Sangat tidak setuju*	Disagree *Tidak setuju*	Not sure *Tidak pasti*	Agree *Setuju*	Strongly Agree *Sangat setuju*
1	2	3	4	5

1	I select Family *Takaful* product because it is a way of my life. *Saya memilih produk Family Takaful kerana ia adalah satu cara hidup saya.*	1	2	3	4	5
2	I select Family *Takaful* product because it is beneficial. *Saya memilih produk Family Takaful kerana ia memberikan manfaat.*	1	2	3	4	5
3	I select Family *Takaful* product because it is under my control.	1	2	3	4	5

	Saya memilih produk Takaful CAR kerana ia berada di bawah kawalan saya.					
4	I select Family *Takaful* product because I aware about it. *Saya memilih produk Family Takaful kerana saya sedar tentangnya.*	1	2	3	4	5
5	I select Family *Takaful* product because I understand about it. *Saya memilih produk Family Takaful kerana saya faham tentangnya.*	1	2	3	4	5
6	I select Family *Takaful* product because the *Takaful* agent provide detailed information about it. *Saya memilih produk Family Takaful kerana ejen Takaful memberikan penerangan tentangnya.*	1	2	3	4	5

SECTION C – INTENTION

BAHAGIAN C – NIAT

The items below represent your opinion about intention towards *Family Takaful* products selection.

Item-item di bawah mewakili pendapat anda mengenai niat terhadap pemilihan produk CAR Takaful.

Based on the scale given below, please circle the number that you think appropriate for each item.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

Strongly disagree *Sangat tidak setuju*	Disagree *Tidak setuju*	Not sure *Tidak pasti*	Agree *Setuju*	Strongly Agree *Sangat setuju*
1	2	3	4	5

1	I think to select Family *Takaful* product. *Saya berfikir untuk memilih produk Family Takaful.*	1	2	3	4	5
2	I plan to select Family *Takaful* product. *Saya bercadang untuk memilih produk Family Takaful.*	1	2	3	4	5
3	I expect to select *Family Takaful* product. *Saya menjangka untuk memilih produk Family Takaful.*	1	2	3	4	5
4	I am interested to select *Family Takaful* product. *Saya berminat untuk memilih produk Family Takaful.*	1	2	3	4	5
5	I feel to select *Family Takaful* product. *Saya merasa untuk memilih produk Family Takaful.*	1	2	3	4	5

SECTION D – ATTITUDE

BAHAGIAN D – SIKAP

The items below represent your opinion about attitude towards *Family Takaful* products selection.

Item-item di bawah mewakili pendapat anda mengenai sikap terhadap pemilihan produk Family Takaful.

Based on the scale given below, please circle the number that you think appropriate for each item.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

Strongly disagree *Sangat tidak setuju*	Disagree *Tidak setuju*	Not sure *Tidak pasti*	Agree *Setuju*	StronglyAgree *Sangat setuju*
1	2	3	4	5

1	I feel selecting *Family Takaful* product is a wise idea. *Saya rasa memilih produk Family Takaful adalah idea yang bijak.*	1	2	3	4	5
2	I feel selecting *Family Takaful* product is a good idea. *Saya rasa memilih produk Family Takaful adalah idea yang baik.*	1	2	3	4	5
4	I feel choosing *Family Takaful* product is beneficial. *Saya rasa memilih produk Family Takaful adalah bermanfaat.*	1	2	3	4	5
7	I feel *Family Takaful* product achieve the objectives of *Shari'ah.* *Saya rasa Produk Family Takaful mencapai objektif Shari'ah.*	1	2	3	4	5
8	I feel CAR *Takaful* product is one of the best Insurance products. *Saya rasa Produk CAR Takaful adalah salah satu produk insuran terbaik.*	1	2	3	4	5

SECTION E – AWARENESS

BAHAGIAN E – KESEDARAN

The items below represent your opinion about awareness towards *Family Takaful* products selection.

Item-item di bawah mewakili pendapat anda mengenai kesedaran terhadap pemilihan produk Family Takaful

Based on the scale given below, please circle the number that you think appropriate for each item.
Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

Strongly disagree *Sangat tidak setuju*	Disagree *Tidak setuju*	Not sure *Tidak pasti*	Agree *Setuju*	Strongly Agree *Sangat setuju*
1	2	3	4	5

1	I receive enough information about the *Family Takaful* product. *Saya mendapat maklumat yang mencukupi tentang produk Family Takaful*	1	2	3	4	5
2	I know that *Family Takaful* product offered is *Shari'ah* compliant. *Saya tahu bahawa produk Family Takaful yang ditawarkan adalah patuh Shari'ah.*	1	2	3	4	5
3	I know that *Family Takaful* product is free from interest *(riba)* *Saya tahu bahawa produk Family Takaful adalah bebas daripada faedah*	1	2	3	4	5
4	I know that the *Family Takaful* product is according to the needs of customers. *Saya tahu bahawa produk produk Family Takaful adalah mengikut keperluan pelanggan.*	1	2	3	4	5
5	I know that the *Family Takaful* product really helps in the promotion of Islamic values to customers and the public. *Saya tahu bahawa produk Family Takaful benar-benar membantu dalam mempromosikan nilai Islam kepada pelanggan dan orang ramai.*	1	2	3	4	5

SECTION F – UNDERSTANDING

BAHAGIAN F – KEFAHAMAN

The items below represent your opinion about understanding towards *Family Takaful* products selection.

Item-item di bawah mewakili pendapat anda mengenai kefahaman terhadap pemilihan produk Family Takaful

Based on the scale given below, please circle the number that you think appropriate for each item.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

Strongly disagree *Sangat tidak setuju*	Disagree *Tidak setuju*	Not sure *Tidak pasti*	Agree *Setuju*	Strongly Agree *Sangat setuju*
1	2	3	4	5

1	*Takaful* product is based on the concept of mutual cooperation among the participant, whereby conventional insurance is based on the concept of exchange contract. *Produk Takaful adalah berasaskan konsep tolong-menolong antara peserta, manakala konvensional insurans adalah berdasarkan kepada konsep kontrak jual beli.*	1	2	3	4	5
2	*Takaful* is different from conventional insurance by distributing surplus to participants. *Takaful adalah berbeza berbanding insurans konvensional dengan mengagihkan lebihan kepada peserta.*	1	2	3	4	5
3	In *Takaful*, surplus or profit distribution is made by *Takaful* operators, while in conventional insurance, profit is only taken by insurance companies. *Dalam Takaful, pengagihan lebihan atau keuntungan dibuat oleh pengendali Takaful, manakala dalam insurans konvensional, keuntungan hanya diambil oleh syarikat insurans.*	1	2	3	4	5
5	*Takaful* coverage is the same as conventional insurance.	1	2	3	4	5

	Perlindungan Takaful adalah sama dengan insurans konvensional.					

SECTION G – RELIGIOSITY

BAHAGIAN G – KEAGAMAAN

The items below represent your opinion about religiosity towards *Family Takaful* products selection.

Item-item di bawah mewakili pendapat anda mengenai keagamaan terhadap pemilihan produk Family Takaful..

Based on the scale given below, please circle the number that you think appropriate for each item.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

Strongly disagree *Sangat tidak setuju*	Disagree *Tidak setuju*	Not sure *Tidak pasti*	Agree *Setuju*	Strongly Agree *Sangat setuju*
1	2	3	4	5

1	*Family Takaful* product is compliance with Islamic Law. *Produk Family Takaful adalah berlandaskan undang-undang Islam.*	1	2	3	4	5
2	*Family Takaful* product meets the objectives of *Shari'ah.* *Produk Family Takaful menepati objektif Shari'ah.*	1	2	3	4	5
3	*Family Takaful* product is free from *riba*. *Produk Family Takaful adalah bebas daripada riba.*	1	2	3	4	5
4	*Family Takaful* product is free from gambling. *Produk Family Takaful adalah bebas daripada perjudian.*	1	2	3	4	5
5	*Family Takaful* product is free from fraud.	1	2	3	4	5

	Produk Family Takaful adalah bebas daripada penipuan.					
6	*Family Takaful* product is in line with an Islamic principle of doing business. *Produk Family Takaful adalah berlandaskan prinsip secara Islam dalam menjalankan perniagaan.*	1	2	3	4	5

<u>SECTION H – SUBJECTIVE NORM</u>
<u>BAHAGIAN H – NORMA SUBJEKTIF</u>

The items below represent your opinion about subjective norm towards *Family Takaful* products selection.
Item-item di bawah mewakili pendapat anda mengenai norma subjektif terhadap pemilihan produk Family Takaful.

Based on the scale given below, please circle the number that you think appropriate for each item.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

Strongly disagree *Sangat tidak setuju*	Disagree *Tidak setuju*	Not sure *Tidak pasti*	Agree *Setuju*	Strongly Agree *Sangat setuju*
1	2	3	4	5

1	People who influence my behaviour think I should select *Family Takaful* product. *Orang yang mempengaruhi tingkah laku saya berfikir bahawa saya harus memilih produk Family Takaful.*	1	2	3	4	5
2	People who influence my decisions think that I should select *Family Takaful* product. *Orang yang mempengaruhi keputusan saya berfikir bahawa saya perlu memilih produk Family Takaful.*	1	2	3	4	5
3	I am influenced by my family to select CAR *Takaful* product.	1	2	3	4	5

	Saya dipengaruhi oleh keluarga saya untuk memilih produk Family Takaful					
4	I am influenced by my close friend to select CAR *Takaful* product. *Saya dipengaruhi oleh kawan rapat saya untuk memilih produk Family Takaful*	1	2	3	4	5
5	It is expected by others that I should select *Family Takaful* product. *Ia dijangka oleh orang lain bahawa saya harus memilih produk Family Takaful*	1	2	3	4	5

BAHAGIAN I – KUALITI PERKHIDMATAN

The items below represent your opinion about quality service towards *Family Takaful* products selection.
Item-item di bawah mewakili pendapat anda mengenai kualiti perkhidmatan terhadap pemilihan produk Family Takaful.

Based on the scale given below, please circle the number that you think appropriate for each item.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

Strongly disagree *Sangat tidak setuju*	Disagree *Tidak setuju*	Not sure *Tidak pasti*	Agree *Setuju*	Strongly Agree *Sangat setuju*
1	2	3	4	5

1	*Takaful* operators provides access to product information. *Pengendali Takaful menyediakan akses ke atas maklumat produk.*	1	2	3	4	5
2	*Takaful* operator provides information on products offered. *Pengendali Takaful menyediakan maklumat mengenai produk yang ditawarkan.*	1	2	3	4	5
3	*Takaful* operator performs the services as promised. *Pengendali Takaful melaksanakan perkhidmatan seperti yang dijanjikan.*	1	2	3	4	5
4	*Takaful* operator's staff are consistently courteous. *Kakitangan pengendali Takaful secara konsisten bersikap sopan.*	1	2	3	4	5
5	*Takaful* operator's customer services staff are well dress. *Kakitangan perkhidmatan pelanggan pengendali Takaful berpakaian kemas.*	1	2	3	4	5

<u>SECTION J – ROLE OF AGENTS</u>

BAHAGIAN J – PERANAN EJEN

The items below represent your opinion about role of agents towards CAR *Takaful* products selection.
Item-item di bawah mewakili pendapat anda mengenai peranan ejen terhadap pemilihan produk CAR Takaful.

Based on the scale given below, please circle the number that you think appropriate for each item.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

Strongly disagree *Sangat tidak setuju*	Disagree *Tidak setuju*	Not sure *Tidak pasti*	Agree *Setuju*	Strongly Agree *Sangat setuju*
1	2	3	4	5

1	My agent is able to communicate efficiently. *Ejen saya dapat berkomunikasi dengan cekap.*	1	2	3	4	5
2	My agent explains the information regarding the *Takaful* products well. *Ejen saya menerangkan maklumat mengenai produk Takaful dengan baik.*	1	2	3	4	5
3	My agent provides up-to-date information of the *Takaful* products. *Ejen saya menyediakan maklumat terkini mengenai produk Takaful.*	1	2	3	4	5
4	My agent is easy to contact. *Ejen saya mudah dihubungi.*	1	2	3	4	5
5	I can trust my agent. *Saya boleh mempercayai ejen saya.*	1	2	3	4	5

APPENDIX B

SPSS DATA ANALYSIS OUTPUT

RELIABILITY TEST RESULTS: PILOT STUDY

Reliability Statistics

Cronbach's Alpha	N of Items
0.737	6

Family Takaful Scheme

Reliability Statistics

Cronbach's Alpha	N of Items
0.843	8

Attitude

Reliability Statistics

Cronbach's Alpha	N of Items
0.829	5

Awareness

Reliability Statistics

Cronbach's Alpha	N of Items
0.948	5

Understanding

Reliability Statistics

Cronbach's Alpha	N of Items
0.781	6

Religiosity

Reliability Statistics

Cronbach's Alpha	N of Items
0.729	5

Subjective Norm

Reliability Statistics

Cronbach's Alpha	N of Items
0.842	5

Service Quality

Reliability Statistics

Cronbach's Alpha	N of Items
0.733	5

Role of Agent

RELIABILITY TEST RESULTS: ACTUAL STUDY

Reliability Statistics

Cronbach's Alpha	N of Items
0.857	8

Family Takaful Scheme

Reliability Statistics

Cronbach's Alpha	N of Items
0.948	5

Internal Factors

Reliability Statistics

Cronbach's Alpha	N of Items
0.741	8

Attitude

Reliability Statistics

Cronbach's Alpha	N of Items
0.873	5

Awareness

Reliability Statistics

Cronbach's Alpha	N of Items
0.948	5

Understanding

Reliability Statistics

Cronbach's Alpha	N of Items
0.764	6

Religiosity

Reliability Statistics

Cronbach's Alpha	N of Items
0.858	5

Subjective Norm

Reliability Statistics

Cronbach's Alpha	N of Items
0.837	5

Service Quality

Reliability Statistics

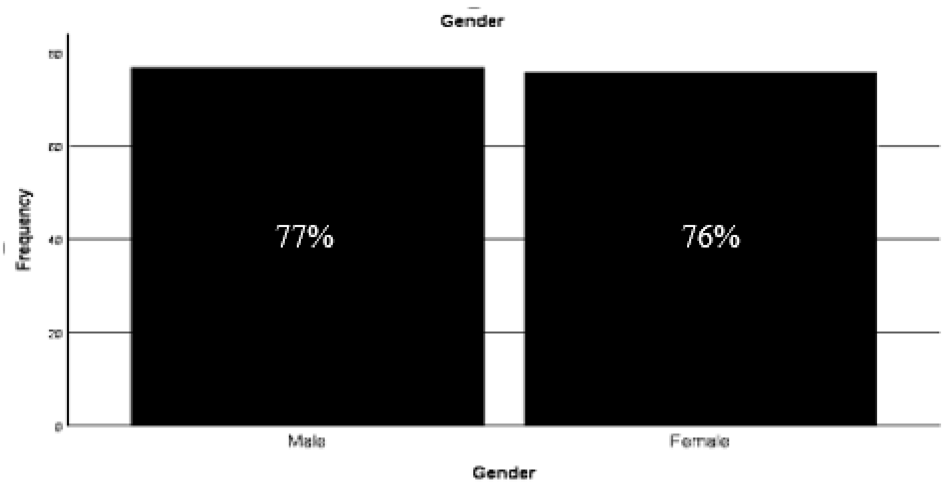
Cronbach's Alpha	N of Items
0.773	5

Role of Agent

DEMOGRAPHIC PROFILE

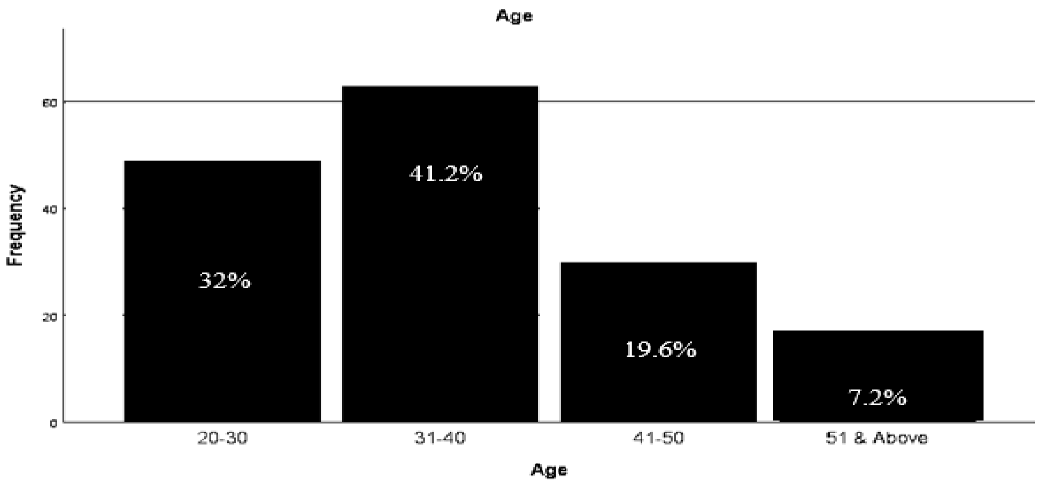
Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	77	50.3	50.3	50.3
	Female	76	49.7	49.7	100.0
	Total	153	100.0	100.0	



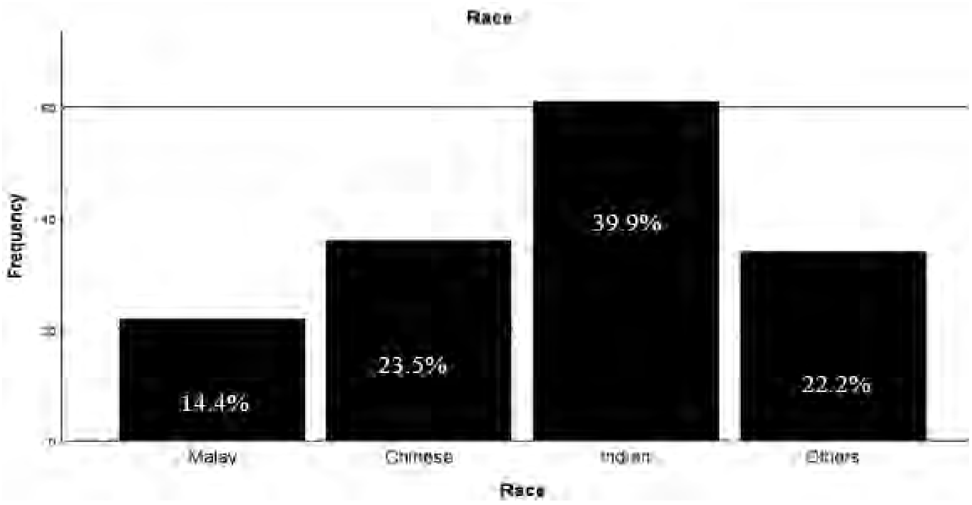
Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30	49	32.0	32.0	32.0
	31-40	63	41.2	41.2	73.2
	41-50	30	19.6	19.6	92.8
	51 & Above	11	7.2	7.2	100.0
	Total	153	100.0	100.0	



Race

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	22	14.4	14.4	14.4
	Chinese	36	23.5	23.5	37.9
	Indian	61	39.9	39.9	77.8
	Others	34	22.2	22.2	100.0
	Total	153	100.0	100.0	

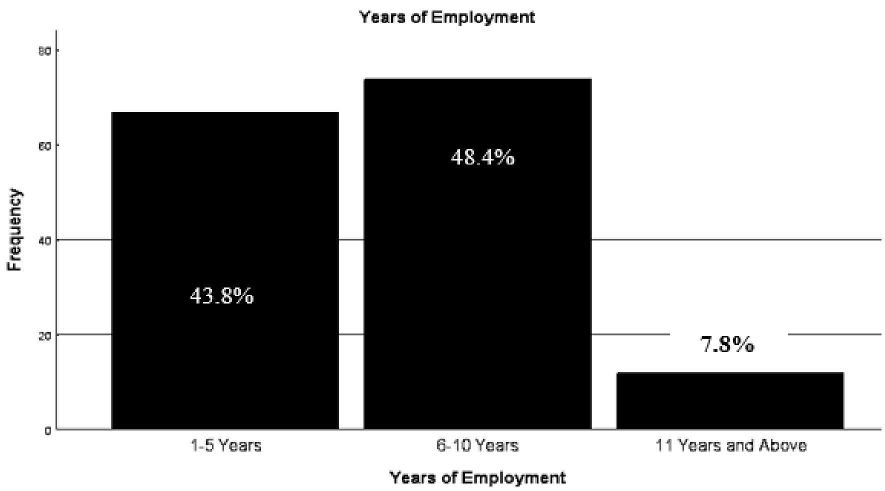


Salary Range

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2000- 2500	27	17.6	17.6	17.6
	2600-3500	62	40.5	40.5	58.2
	3600-4500	51	33.3	33.3	91.5
	4600 & Above	13	8.5	8.5	100.0
	Total	153	100.0	100.0	

Years of Employment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-5 Years	67	43.8	43.8	43.8
	6-10 Years	74	48.4	48.4	92.2
	11 Years and Above	12	7.8	7.8	100.0
	Total	153	100.0	100.0	



DESCRIPTIVE ANALYSIS

	Variables							
Selected Descriptive Statistics	(Y)	(X_1)	(X_2)	(X_3)	(X_4)	(X_5)	(X_6)	(X_7)
Mean	3.08	3.61	3.32	3.72	3.91	3.73	3.24	3.52
Median	3.12	3.62	3.37	3.8	4	3.7	3.31	3.69
Standard Deviation	0.61	0.57	0.69	0.75	0.52	0.59	0.62	0.76
Minimum	1	2	1.38	1.6	2.07	1.7	1.3	1.6
Maximum	4.88	4.88	5	5	5	5	5	5
Range	3.88	2.88	3.63	3.4	2.93	3.3	3.52	4.23
Interquartile Range (IQR)	0.75	0.75	0.88	1	0.6	0.85	1	0.78
Skewness	-0.373	0.3	-0.131	-0.351	-0.593	0.097	-0.342	0.245
Level								
Low	13	3	9	12(7.84	22(14.37	28(18.3%	14	28(18.3

	(8.5%)	(2.0%)	(5.9%)	%)	%)	)	(9.1%)	%)
Moderate	120 (78.4%)	82 (53.6%)	91 (59.5%)	46 (30.06%)	48 (31.37%)	92 (60.13%)	89 (58.6%)	84 (54.90%)
High	20 (13.1%)	68 (44.4%)	53 (34.6%)	49 (62.09%)	83 (54.24%)	33(21.56%)	50 (32.6%)	41 (26.79%)
TOTAL	153 (100.0%)	153 (100.0%)	153 (100.0%)	153 (100.0%)	153 (100.0%)	153 (100.0%)	153 (100.0%)	153 (100.0%)

PEARSON PRODUCT-MOMENT CORRELATION (r)

Correlations

Variables		(Y).	(X1)	(X2)	(X3)	(X4)	(X5),	(X6)	(X7)	(X8)
Takaful Scheme (Y).	Pearson Correlation	1	0.600**	0.410**	0.246**	.540**	.475**	.752**	0.537**	0.468**
	Sig. (2-tailed)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Intention (X1)	Pearson Correlation	0.600**	1							
	Sig. (2-tailed)	0								
Attitude (X_2)	Pearson Correlation	0.410**		1						
	Sig. (2-tailed)	0								
Awareness (X_3)	Pearson Correlation	0.246**			1					
	Sig. (2-tailed)	0								
Understanding (X_4)	Pearson Correlation	.540**				1				
	Sig. (2-tailed)	0								
Religiosity(X_5),	Pearson Correlation	.475**					1			
	Sig. (2-tailed)	0								
Subjective Norm (X_6)	Pearson Correlation	.752**						1		
	Sig. (2-tailed)	0								
Service Quality (X_7),	Pearson Correlation	0.537**							1	
	Sig. (2-tailed)	0								
Role of Agent (X_8)	Pearson Correlation	0.468**								1
	Sig. (2-tailed)	0								

**. Correlation is significant at the 0.01 level (2-tailed).

MULTIPLE LINEAR REGRESSION

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.606[a]	.368	.355	.49774

a. Predictors: (Constant), Attitude (X_2), Awareness (X_3), Understanding (X_4), Religiosity(X_5), Subjective Norm (X_6) , Service Quality (X_7), Role of Agent (X_8)

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	21.457	8	7.152	28.869	.000[b]
	Residual	36.915	149	.248		
	Total	58.371	152			

a. Dependent Variable: Family Takaful Scheme

b. Predictors: (Constant), Attitude (X_2), Awareness (X_3), Understanding (X_4), Religiosity(X_5), Subjective Norm (X_6) , Service Quality (X_7), Role of Agent (X_8)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)		-.154	.243		-.633
	Attitude	.59061	.891	.061	.699	14.705
	Awareness	.62432	.534	.081	.536	6.584
	Understanding	.57392	.083	.088	.078	0.951
	Religiosity	.52833	.853	.064	.463	13.274
	Subjective Norm	.69867	.051	.062	.058	.831
	Service Quality	.58365	.464	.074	.026	.635
	Role of Agent	.64819	.258	.543	.527	.746

***Notes:** $R = 0.606^a$; $R^2 = 0.368$; *Adj.* $R^2 = 0.355$; $F\,(8, 149) = 28.869$, $P = 0.000$