FACTORS INFLUENCING THE INTENTION TO PURCHASE TAKAFUL MEDICAL CARD

NURUL NADZIRAH BINTI FAI ROS

MASTER IN ISLAMIC FINANCE AND BANKING
UNIVERSITI UTARA MALAYSIA
2025

FACTORS INFLUENCING THE INTENTION TO PURCHASE TAKAFUL MEDICAL CARD

By

NURUL NADZIRAH BINTI FAI ROS

Research Paper Submitted to
College of Business
Universiti Utara Malaysia
In Partial Fulfillment of the Requirement for the
Master of Islamic Finance and Banking

Pusat Pengajian Perniagaan Islam
ISLAMIC BUSINESS SCHOOL
كلية إدارة الأعمال الإسلامية
Universiti Utara Malaysia

PERAKUAN KERJA KERTAS PENYELIDIKAN
(Certification of Research Paper)

Saya, mengaku bertandatangan, memperakukan bahawa
(I, the undersigned, certified that)

NURUL NADZIRAH BINTI FAI ROS Matrik No: **830154**

Calon untuk Ijazah Sarjana
(Candidate for the degree of)

MASTER IN ISLAMIC FINANCE AND BANKING (MIFB)

telah mengemukakan kertas penyelidikan yang bertajuk
(has presented his/her research paper of the following title)

FACTORS INFLUENCING THE INTENTION TO PURCHASE TAKAFUL MEDICAL CARD

Seperti yang tercatat di muka surat tajuk dan kulit kertas penyelidikan
(as it appears on the title page and front cover of the research paper)

Bahawa kertas penyelidikan tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan memuaskan.
(that the research paper acceptable in the form and content and that a satisfactory knowledge of the field is covered by the research paper).

Nama Penyelia : **DR. NIK SAFIAH BINTI NIK ABDULLAH**
(Name of Supervisor)

Tandatangan :
(Signature)

Tarikh : **6 APRIL 2025**
(Date)

PERMISSION TO USE

In presenting this dissertation/ project paper in partial fulfilment of the requirements for a Post Graduate degree from the Universiti Utara Malaysia (UUM), I agree that the Sultanah Bahiyah Library, UUM may make it freely available for inspection. I further agree that permission for copying this dissertation/ project paper in any manner, in whole or in part, for scholarly purposes may be granted by my supervisors or in their absence, by the Dean of the Othman Yeop Abdullah Graduate School of Business where I did my dissertation/ project paper. It is understood that any copying or publication or use of this dissertation/ project paper or parts of it for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and to Universiti Utara Malaysia in any scholarly use which may be made of any material from my thesis.

Requests for permission to copy or to make other use of materials in this thesis, in whole or in part should be addressed to:

Director of Postgraduate Studies Unit, College of Business

Universiti Utara Malaysia

06010 UUM Sintok

Kedah Darul Aman

ABSTRACT

The global medical trend rate for 2024 is expected to be 10.1 percent, a rise from 9.2 percent in 2023, which was recorded as the highest has been since 2015. The increase in medical care costs which is about 48% percent is driven by behavioral factors insurer reported that the lack of integration between primary, specialty, and facility care is one of the factors boosting medical care costs. Malaysia can be stated as a country that still low in awareness of having insurance protection for future events, as 84% of the group aged between 18 to 34 years old are still not be insured. As the medical sector is rising in cost, the top three insurance products that are currently needed by Malaysians are Medical and Health insurance. Therefore, this study investigates factors that influence the intention to purchase a Takaful Medical Card. This study was conducted using Google Forms and responded by 150 respondents. All data was analyzed using the software Statistical Package for Social Science (SPSS) by correlation and multiple regression analysis. The conceptual framework for this study is built based on the Theory of Planned Behavior (TPB) as underpinning theory by adding three new variables which are awareness, knowledge, and religion to further explain the intention to purchase a Takaful Medical Card. The result of this study shows that there is positive relationship between each variable towards the intention to purchase Takaful Medical Card. The result also shows that each variable significantly contributes to the dependent variable. In conclusion, this study hoped this research would help to develop the Takaful Industry in Malaysia.

Keywords: Takaful Medical Card, TPB, Awareness, Knowledge, Religiosity

ABSTRAK

Kadar trend perubatan global untuk 2024 dijangka 10.1 peratus, meningkat daripada 9.2 peratus pada tahun 2023, rekod ini merupakan catatan yang tertinggi direkodkan sejak tahun 2015. Peningkatan kos perubatan yang meningkat hampir 48% peratus didorong oleh faktor tingkah laku yang mana syarikat insuran melaporkan bahawa kemudahan perubatan dan kepakaran merupakan salah satu faktor yang mendorong peningkatan kos rawatan perubatan. Negara Malaysia boleh dikategorikan sebagai sebuah negara yang masih rendah tahap kesedaran untuk mempunyai perlindungan insurans sebagai persediaan dimasa hadapan, hampir 84% peratus kumpulan berumur 18 hingga 34 tahun masih belum mempunyai perlindungan insurans. Peningkatan kos dalam sektor perubatan menunjukan, Insuran Perubatan dan kesihatan antara tiga produk teratas yang diperlukan oleh rakyat Malaysia. Oleh yang demikian, kajian ini bertujuan mengkaji faktor yang mempengaruhi niat untuk membeli Kad Perubatan Takaful. Kajian ini dijalankan mengunakan soal atas talian dan mendapat maklum balas dari 150 responden. Keseluruhan data dianalisis menggunakan perisian Statistical Package for Social Science (SPSS) dengan menjalankan korelasi dan analisis regresi linear berganda. Kerangka kerja konseptual ini dibina berdasarkan Teori Tingkah Laku Terancang (TPB) sebagai teori asas dengan menambah tiga pemboleh ubah luaran iaitu iaitu kesedaran, pengetahuan dan agama bagi menjelaskan lagi hasrat pembelian Kad Perubatan Takaful. Hasil dari kajian ini menunjukkan bahawa terdapat hubungan positif antara setiap pemboleh ubah dengan hasrat pembelian Kad Perubatan Takaful. Hasil kajian juga mendapati setiap pemboleh ubah penyumbang secara signifikan kepada pemboleh ubah bersandar. Konklusinya, kajian ini berharap penyelidikan ini dapat membantu meningkatkan lagi Industri Takaful di Malaysia.

Kata Kekunci: Kad Perubatan Takaful, TPB, Kesedaran, Pengetahuan, Keagamaan.

ACKNOWLEDGEMENT

“In the name of Allah, the Most Gracious and the Most Merciful”.

All praises and thanks are due to Allah, the Lord of the worlds. May peace and blessings be unto the Holy Prophet Muhammad, His Family, and His Companions.

First and foremost, I want to pay my greatest gratitude to Allah (SWT) for blessing me with countless bounties. I am indebted to Him for giving me the strength of mind, spirit, and guidance for me to go through the journey of completing this research paper. With the Help and permission from Allah, this journey has been made possible by direct and indirect assistance from various parties.

I would like to extend my heartfelt appreciation to my beloved supervisor, Dr. Nik Safiah binti Nik Abdullah, for giving me invaluable guidance, moral support, and direction throughout the whole process of completing this research paper. Next, I would like to express my gratitude to Dr. Alias Mat Nor for his contribution and guidance to this process. In addition, a note of thanks to the supportive academics and staff of Islamic Business School, College of Business, Universiti Utara Malaysia for constantly providing learning and networking opportunities for students.

Last but not least, special dedication to my supportive husband, Ahmad Fadil bin Ismail for his understanding and moral support until the end of this journey. My gratitude and love extend to my dearest parent, Fai Ros bin Ishak, and Naeimah binti Awang Kechik. In addition, a special thanks also goes to my sibling Nur Aisyah for her help and encouragement, and to my son, the source of happiness thank you for your understanding. Lastly, a word of thanks to those who directly and indirectly provided comments and helpful suggestions, especially to all my respondents of this study. Thank you for your support and guidance. Your love and prayers kept me going. Thank you very much. May Allah S.W.T reward the kindness to everyone that I mentioned above.

TABLE OF CONTENT

LIST OF TABLES

LIST OF FIGURES

LIST OF ABBREVIATIONS

APAC	Asia-Pacific
BNM	Bank Negara Malaysia
GDP	Gross Deposit Product
MCO	Movement Control Order
MHIT	Medical and health insurance/takaful
MTA	Malaysian Takaful Association
PHI	Private Health Insurance
PIDM	Perbadanan Insuran Deposit Malaysia
SME	Small Medium Entrepreneurship
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action

CHAPTER ONE

INTRODUCTION

This chapter presents an overview of the study's background. This chapter includes the problem statement, research objectives, research questions, significance of the study, definition of key terms, scope of study, and organization of the chapter. Lastly, this chapter provides an overall conclusion for the chapter.

1.1 Background of the Study

The pandemic gives a series of shocks to economies around the world, which creates an unstable economic environment (Willis Towers Watson, 2023). This instability significantly affected global medical trends. The Global Medical Trend Report (2024) indicates that economic instability significantly influences the medical trend rate, however, it is essential to emphasize that regional disparities, the factors driving the current rate, and the strategies employed by companies to mitigate increases also substantially affect macroeconomic instability (Application Oriented Networking plc, 2024).

Based on a survey by Application-oriented Networking plc, in the Global Medical Trend report (2024), despite uncertainty from global inflation, employer-sponsored medical plans are seen to be a sharp rise in 2024. All regions will experience an increase in medical trends throughout 2023. Figure 1.1 indicates that the anticipated worldwide medical trend rate for 2024 is 10.1%, reflecting a rise from 9.2% in 2023,

REFERENCES

Abdullah, N. S. N., & Abd. Wahab, N. (2015). Investigating factors affecting the intention to use Islamic personal financing. *International Journal of Management Studies*, 22(1), 47–60

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

Anis Hazim. (2023, February 20). *Takaful growing faster than conventional insurance*. The Malaysian Reserve https://themalaysianreserve.com/2023/02/20/takaful-growing-faster-than-conventional-insurance/

Application Oriented Networking plc. (2024). *Global Medical Trend Rates Report: Global Overview and Data Tables*. Retrieved from https://www.aon.com/the-global-medical-trend-rates-report-2024

Asian Institute of Insurance. (2023). *Annual Report 2023*

Aziz, S., Husin, M., & Hussin, N. (2017). Conceptual Framework of factors Determining Intentions towards the adoption of Family Takaful- an extension of decomposed theory of planned behaviour. *SSRN Electronic Journal*. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3335712

Azizi, M. K. B., Shahrin Shazly, M. M. B. N., Radzilan, M. R. B., Nor Azmi, M. N. R. B., & Jayaraj, C. A. L. (2020). *Factors influencing the purchase intention of medical and health insurance in Shah Alam* (Diploma thesis, Polytechnic Sultan Salahuddin Abdul Aziz Shah)

Bank Negara Malaysia. (2016). *Annual Report 2015*. Bank Negara Malaysia.

Bank Negara Malaysia. (2022). *Medical and Health Insurance / Takaful Business (Exposure Draft)* (BNM/RH/ED 029-29).

Bank Negara Malaysia. (2024). *Medical and Health Insurance / Takaful Business* (BNM/RH/PD 029-66).

Bernama. (2024, March 26). Takaful industry on steady growth in 2024—Association. *BERNAMA*. https://www.bernama.com/en/news.php?id=2283034

Billah, M. M. (2000). Sources of law affecting 'takaful' (Islamic insurance). *International Journal of Islamic Financial Services*, 2(4), 1–9.

Billah, M. M. (2002). Regulatory framework of family takaful in the contemporary economic reality. *International Journal of Islamic Financial Services*, 3(3)

Daniel K.M&Steven M(2024). Understanding family takaful purchase behaviour: The roles of religious obligation and gender. *Journal of Financial Services Marketing*, 29, 440–458. https://doi.org/10.1057/s41264-023-00213-z

Echchabi, A., & Abd. Aziz, H. (2012). Empirical investigation of customers' perception and adoption towards Islamic banking services in Morocco. *Middle-East Journal of Scientific Research*, 12(6), 849–858. https://doi.org/10.5829/idosi.mejsr.2012.12.6.1942

Ezeh, P. C., & Nkamnebe, A. (2021). Predictors of Islamic bank adoption: Nigerian perspective. *International Journal of Islamic and Middle Eastern Finance and Management*, 14(2), 247–267. https://doi.org/10.1108/IMEFM-01-2019-0035

Faber Consulting AG. (2024). *ASEAN Insurance Pulse 2024: Healthcare Financing in ASEAN*. Malaysian Re. asean.bernama.com+7

Fitch Ratings, Inc. (2024, March 1). *Malaysia Takaful Dashboard: 2024*

FWD Group Holdings Limited. (2024). *Annual Report 2023*.

Green, S. B. (1991). How many subjects does it take to do a regression analysis? *Multivariate Behavioral Research*, 26(3), 499–510. https://doi.org/10.1207/s15327906mbr2603_7

Haji Wahab, M. Z. (2018). Perception of the takaful operators' performance towards customers' intention in using medical takaful card among public sector. *Journal of Islamic Marketing*, 9(3), 527–543. https://doi.org/10.1108/JIMA-10-2016-0076

Hamid, M. B. A., Rahman, N. M. B. A., Ya'amob, N. I. B., & Yakob, R. B. (2010). Performance determination model of human capital development for Takaful industry in Malaysia. *Journal of Knowledge Economy & Knowledge Management*, 5(2), 141–151.

Hassan, R., & Salman, S. A. (2021). Innovative nature of the Takaful industry in Malaysia: Are we with the conventional insurance industry? *International Journal of Business and Administrative Studies*, 7(1), 1–11.

Hassan, H. A., & Abbas, S. K. (2020). Factors influencing the investors' intention to adopt Takaful (Islamic insurance) products: A survey of Pakistan. *Journal of Islamic Marketing*, 11(1), 1–13. https://doi.org/10.1108/JIMA-03-2018-0064

Ibrahim, M. A. (2021). *Factors influencing selection of contractors' all risk takaful product among Bumiputera contractors in Malaysia* (Doctoral dissertation, Universiti Utara Malaysia). Universiti Utara Malaysia Electronic Theses and Dissertation. https://etd.uum.edu.my/10562/

Ismail, M. K., Muhamad, M. Z. B., Che Aziz, A. D., & Mohd Rose, N. A. (2023). Factors that influencing the Takaful purchase intention of customers. *International Journal of Academic Research in Business and Social Sciences*, 13(4), Article 16807. https://doi.org/10.6007/IJARBSS/v13-i4/16807

Jamil, M. H. ‘I. B. (2023). *Acceptance of takaful among the millennials: A study based in Kedah* (Master’s thesis, Universiti Utara Malaysia).

Khairi, K. F., Laili, N. H., & Kamarubahrin, A. F. (2020). Determination of Malaysian consumer intention toward purchasing Takaful scheme for mental health disorders. *Jurnal Ekonomi dan Keuangan Islam*, 6(2), 106–118. https://doi.org/10.20885/JEKI.vol6.iss2.art3

Kamil, N. M., & Mat Nor, N. (2014). Factors influencing the choice of Takaful over conventional insurance: The case of Malaysia. *Journal of Islamic Finance*, 3(2), 1–14

Lee, P. Y., Ling, W. Y., Ng, S. C., Tan, K. R., & Wong, X. Y. (2018). *Factors influencing the intention of non-Muslims to choose Takaful based on their perception* (Bachelor's thesis). Universiti Tunku Abdul Rahman.

Malhotra, N. K. (2004). *Marketing Research: An Applied Orientation* (4th ed.). Pearson Prentice Hall.

Malhotra, N. K., & McCort, J. D. (2001). A cross‐cultural comparison of behavioral intention models: Theoretical consideration and an empirical investigation. *International Marketing Review*, 18(3), 235–269. https://doi.org/10.1108/02651330110396505

Malaysian Takaful Association. (2021). *Annual Report 2021*. Retrieved from https://www.malaysiantakaful.com.my

Malaysian Takaful Association. (2022). *Annual Report 2022*.

Malaysian Takaful Association. (2023). *Annual Report 2023*.

Malaysian Takaful Association. (2024). *Annual Report 2024*

Md Husin, M., & Ab Rahman, A. (2013). What drives consumers to participate into family takaful schemes? A literature review. *Journal of Islamic Marketing*, 4(3), 264–280. https://doi.org/10.1108/JIMA-04-2012-0019

Md Husin, M., & Ab Rahman, A. (2016). Do Muslims intend to participate in Islamic insurance? *Journal of Islamic Accounting and Business Research*, 7(1), 42–58. https://doi.org/10.1108/JIABR-03-2014-0012

Md Husin, M., & Ab Rahman, A. (2016). Predicting intention to participate in family takaful scheme using decomposed theory of planned behaviour. *International Journal of Social Economics*, 43(12), 1351–1366. https://doi.org/10.1108/IJSE-03-2015-0074

Ministry of Health Malaysia(2024). *Health Facts 2024* (MOH/S/RAN/277.24(PT)-e).

Mohd Taufek, N. H., Ab Rahman, N. S., Mohamed Nazar, N. I., Bux, S. H., & Zin, C. S. (2021). Validity of claims database compared with electronic medical record of private health clinics in Malaysia: A pilot study. *Journal of Pharmacy*, 2(1), 12–18. https://doi.org/10.31436/jop.v2i1.107

Mohd Fauzi, P. N. F. N., Abdul Rashid, K., Ahmad Sarkawi, A., Hasan, S. F., Aripin, S., & Ariffin, M. A. (2016). Takaful: A review on performance, issues and challenges in Malaysia. *Journal of Scientific Research and Development*, 3(4), 71–76.

Mustafa, N., Salleh, F., Afthanorhan, A., Wan Daud, W. N., Yazid, A. S., & Rashid, N. (2019). A systematic literature review and meta-analysis of medical health insurance and Takaful: Evidence from Malaysia. *International Journal of Academic Research in Business and Social Sciences*, 9(1), 1266–1277.

Perbadanan Insurans Deposit Malaysia. (2023). *Why don't urban millennials insure? Encouraging Malaysian financial resilience*

Philmore, A&Tracey, B (2011 March). Using the Theory of PlannedBehavior and risk propensity to measure investment intentions among future investors. *Journal of Eastern Carribbean Studies*, *36*(1), 1-20.

PricewaterhouseCoopers. (2023). *Revolutionising financial inclusion through digital insurance and takaful: Promoting inclusive insurance in Malaysia*.

Qazi, M. A., & Md Husin, M. (2022). Intention to purchase family takaful: An extension of decomposed theory of planned behavior. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 12(1), 263–277.

Rapi, M. Z. H., & Kassim, S. (2023). Perception and intention to participate in microtakaful scheme among Indonesians: An application of Ajzen's theory of planned behavior. *Journal of Islamic Monetary Economics and Finance*, 9(1), 133–166

Shaari, A. S. (2019). *The factors that influence intention to subscribe with Takaful among public servant in Perlis* (Master's thesis). Universiti Utara Malaysia. Retrieved from https://etd.uum.edu.my/9777/

Sekaran, U. (2011). *Research methods for business: A skill-building approach* (5th ed.). Wiley India Pvt. Ltd.

Takaful Malaysia. (2022). *Integrated report 2022*. https://www.takaful-malaysia.com.my

Takaful Malaysia. (2023). *Integrated report 2023*. https://www.takaful-malaysia.com.my

Wahab, M. Z. H., & Tajuddin, A. M. (2019). The roles of health awareness and knowledge in medical takaful purchase intention. *International Journal of Banking and Finance*, 14, 95–116. https://doi.org/10.32890/ijbf2019.14.0.9913

Wahyuni, S., & Fitriani, N. (2017). Brand religiosity aura and brand loyalty in Indonesia Islamic banking. *Journal of Islamic Marketing*, 8(3), 361–372. https://doi.org/10.1108/JIMA-06-2015-0044

Wilfred, V. (2020). Factors influencing the purchase intention of health insurance in Kota Kinabalu Sabah. *Malaysian Journal of Business and Economics*, 7(2), 99. https://doi.org/10.51200/mjbe.vi.2882

Wilson VanVoorhis, C. R., & Morgan, B. L. (2007). Understanding power and rules of thumb for determining sample sizes. *Tutorials in Quantitative Methods for Psychology*, 3(2), 43–50

Willis Towers Watson plc. (2023). *2024 Global Medical Trends Survey Report*.https://www.wtwco.com/en-us/insights/2023/11/2024-global-medical-trends-survey

Yusoff, R., & Kamdari, N. A. M. (2014). Selection factors of the acceptance Al-Ijarah Thumma Al Bay (AITAB) in Kota Bharu, Kelantan. *Malaysian Journal of Business and Economics*, 1(2), 23–50.

Zainuddin, S., & Md Noh, I. N. (2013). An overview of the emergence of Takaful: An Islamic type of insurance policy. *International Journal of Business and Economics Research*, 2(5), 112–115. https://doi.org/10.11648/j.ijber.20130205.13

APPENDICES

- **APPENDIX A**
  Questionnaire
- **APPENDIX B**
  Frequencies
- **APPENDIX C**
  Normality Analysis
- **APPENDIX D**
  Reliability Analysis
- **APPENDIX E**
  Correlation Analysis
- **APPENDIX F**
  Multiple Regression Analysis

APPENDIX A : SURVEY QUESTIONNAIRE

UNIVERSITI UTARA MALAYSIA
OTHMAN YEOP ABDULLAH GRADUATES SCHOOL OF BUSINESS
POST GRADUATES PROGRAMME

Dear Respondent,

I am final semester student for Master in Islamic Finance and Banking of University Utara Malaysia. I doing this research as one of the requirements needed from the University. The title for this research is "Factors that Influence Intention to Purchase Takaful Medical Card". The purpose of this survey is to investigate the intention to purchase Takaful Medical Card. Kindly informed that you have been selected as one of respondent for this research.

Please answer all questions correctly. All responses are completely confidential. I am looking forward for your cooperation in this study.

Thank you all for participation. May Allah bless you.

Instructions :

1) There are THREE (3) sections in this questionnaire. Please answer ALL question in ALL sections.
2) The content of this questionnaire will be kept strictly confidential.

Sincerely,

Name : Nurul Nadzirah binti Fai Ros
Matric no : 830154
Course : Master in Islamic Finance and Banking (MIFB)
Email : nadzirahfairos@gmail.com

Section A: Profile Data

Please tick (/) the appropriate responses

1. Age

	18-20 years
	21-26 years
	26 -30 years
	31-40 years
	40 years Above

2. Gender

	Male
	Female

3. Education

	SPM
	Diploma
	Degree
	Master
	PHD
	Other

3. Profession

	Academician
	Administrative
	Manufacture
	Professional Management
	Government Servant
	Freelance
	Other : State here : ________________________

4. Do you have intention to purchase Takaful medical card in future or do you already purchase Takaful medical card. (If Yes, please answer question below)

	Yes
	No

Section B

The items below represent your opinion about intention towards *Medical Card Takaful* selection.

Based on the scale given below, please mark (/) the number that you think appropriate for each item.

Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1	2	3	4	5

No.	Statement	1	2	3	4	5
PI1	I think to select *Takaful Medical Card*.					
PI2	I plan to select *Takaful Medical Card*.					
PI3	I intend to select *Takaful Medical Card*					
PI4	I expect to select *Takaful Medical Card*.					
PI5	I want to select *Takaful Medical Card*.					
PI6	I am interested to select *Takaful Medical Card*.					
PI7	I feel to select *Takaful Medical Card*.					

Section C

The items below represent your opinion towards *Medical Card Takaful* selection.
Based on the scale given below, please mark (/) the number that you think appropriate for each item.

Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1	2	3	4	5

Part 1 : Attitude

No.	Statement	1	2	3	4	5
AT1	I feel selecting *Takaful Medical Card* is a wise idea.					
AT2	I feel selecting *Takaful Medical Card* is a good idea.					

AT3	I like the idea of selection *Takaful Medical Card.*					
AT4	I feel choosing *Takaful Medical Card* is beneficial.					
AT5	I feel *Takaful Medical Card* is a pleasant idea.					
AT6	I feel *Takaful Medical Card* is an appealing idea.					
AT7	I feel *Takaful Medical Card* achieve the objectives of *Shari'ah.*					
AT8	I feel *Takaful Medical Card* is one of the best Insurance products.					

Part 2 : <u>Subjective Norms</u>

No.	Statement	1	2	3	4	5
SN1	People who influence my behaviour think I should select *Takaful Medical Card.*					
SN2	People who are important to me think that I should select *Takaful Medical Card.*					
SN3	People who are close to me think that I should *Takaful Medical Card.*					
SN4	People who influence my decisions think that I should select *Takaful Medical Card.*					
SN5	I am influenced by my family to select *Takaful Medical Card.*					
SN6	I am influenced by my close friend to select *Takaful Medical Card.*					
SN7	It is expected by others that I should select *Takaful Medical Card.*					

Part 3 : Perceived Behaviour Control

No.	Statement	1	2	3	4	5
PBC1	I am confident that I can involve in Takaful if I want to.					
PBC2	I believe I have high confidence and enough resources and information to adopt Takaful					
PBC3	If I do not have confidence and enough information toward Takaful, it would be difficult for me to adopt Takaful even though I have the passion to perform it.					
PBC4	The decision to adopt Takaful is based on my control.					
PBC5	To adopt Takaful is easy for me.					

Part 4 : Awareness

No.	Statement	1	2	3	4	5
AW1	I aware enough information about the *Takaful Medical Card.*					
AW2	I aware enough information about the benefits of *Takaful Medical Card.*					
AW3	I realise that *Takaful Medical Card* offered is *Shari'ah* compliant.					
AW4	I realise that *Takaful Medical Card is* free from interest *(riba)*					
AW5	I aware that the *Takaful Medical Card* is according to the needs of customers.					
AW6	I aware that the *Takaful Medical Card* really helps in the promotion of Islamic values to customers and the public.					

Part 5 : Knowledge

No.	Statement	1	2	3	4	5
KNW1	I know that Takaful Medical Card are for all religion.					
KNW2	I know that Takaful Medical Card are based on the Shariah principle					
KNW3	I know that Takaful Medical Card do not impose Interest					
KNW4	I am aware of the benefit of having Takaful Medical Card that provide benefits in future					
KNW5	I am aware that Takaful Medical Card are based on *ta'awun*(cooperation)					

Part 6 : Religiosity

No.	Statement	1	2	3	4	5
RG1	*Takaful Medical Card* is based on Al-Quran and Hadith.					
RG2	*Takaful Medical Card* is compliance with Islamic Law.					
RG3	*Takaful Medical Card* meets the objectives of *Shari'ah.*					
RG4	*Takaful Medical Card* is free from *riba*.					
RG5	*Takaful Medical Card* is free from gambling.					
RG6	*Takaful Medical Card* is free from fraud.					
RG7	*Takaful Medical Card* is free from any doubt in their transaction.					
RG8	*Takaful Medical Card* is in line with an Islamic principle of doing business.					

APPENDIX B : DESCRIPTIVE STATISTICS

AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-20 years	5	3.3	3.3	3.3
	21-26 years	54	36.0	36.0	39.3
	26-30 years	35	23.3	23.3	62.7
	31-40 years	49	32.7	32.7	95.3
	40years above	7	4.7	4.7	100.0
	Total	150	100.0	100.0	

GENDER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	73	48.7	48.7	48.7
	Female	77	51.3	51.3	100.0
	Total	150	100.0	100.0	

EDUCATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	7	4.7	4.7	4.7
	Diploma	46	30.7	30.7	35.3
	Degree	60	40.0	40.0	75.3
	Master	17	11.3	11.3	86.7
	PHD	13	8.7	8.7	95.3
	Other	7	4.7	4.7	100.0
	Total	150	100.0	100.0	

PROFESSION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Academician	17	11.3	11.3	11.3
	Administrative	33	22.0	22.0	33.3
	Manufacture	36	24.0	24.0	57.3
	Professional Management	19	12.7	12.7	70.0
	Government Servant	30	20.0	20.0	90.0
	Freelance	9	6.0	6.0	96.0
	Other	6	4.0	4.0	100.0
	Total	150	100.0	100.0	

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
TPI	150	3.713	4.143	3.897	7.47
Mean_ATT	150	3.633	4.151	3.913	9.15
Mean_SN	150	3.660	4.080	3.879	7.49
Mean_PBC	150	3.773	4.082	3.925	6.03
Mean_AWW	150	3.693	4.026	3.824	6.29
Mean_KNW	150	3.840	4.192	3.995	5.81
Mean_RG	150	3.787	4.211	3.958	8.63
Valid N (listwise)	150				

APPEDIX C : NORMALITY ANALYSIS

Purchase Intention

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
T.PI	150	100.0%	0	0.0%	150	100.0%

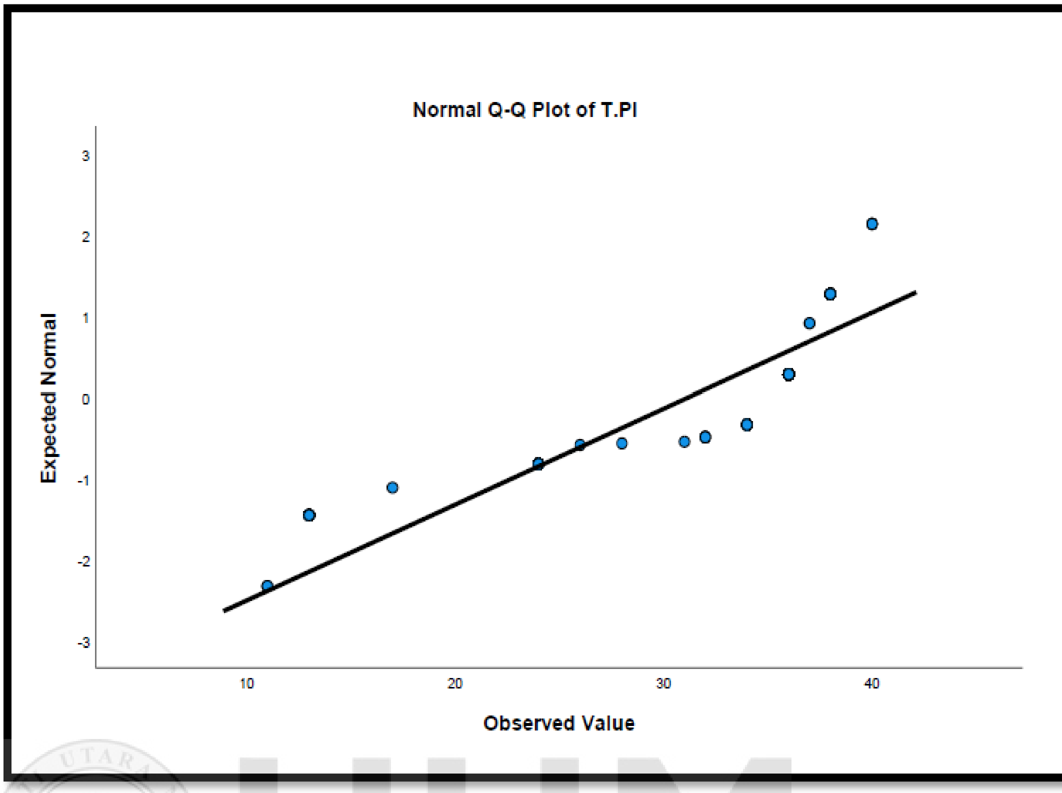
Descriptive

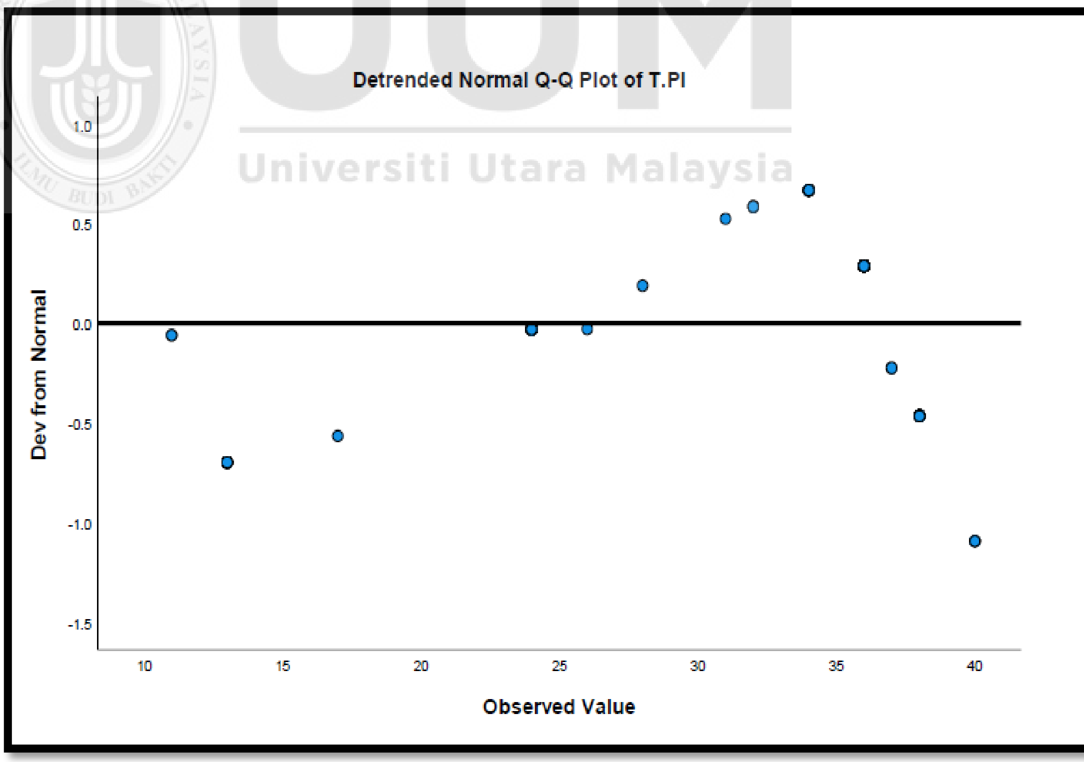
			Statistic	Std. Error
T.PI	Mean		3.2200	.69100
	95% Confidence Interval for Mean	Lower Bound	2.8546	
		Upper Bound	3.5854	
	5%TrimmedMean		3.8259	
	Median		3.0000	
	Variance		.622	
	Std. Deviation		.46354	
	Minimum		1.00	
	Maximum		4.00	
	Range		2.00	
	Inter quartile Range		.90	
	Skewness		-1.293	.198
	Kurtosis		.273	.394

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
T.PI	.307	150	.000	.740	150	.000

a. Lilliefors Significance Correction


Normal Q-Q Plot of T.PI
Expected Normal
3
2
1
0
-1
-2
-3
10
20
30
40
Observed Value


Detrended Normal Q-Q Plot of T.PI
Dev from Normal
1.0
0.5
0.0
-0.5
-1.0
-1.5
10
15
20
25
30
35
40
Observed Value

Attitude

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Mean_ATT	150	100.0%	0	0.0%	150	100.0%

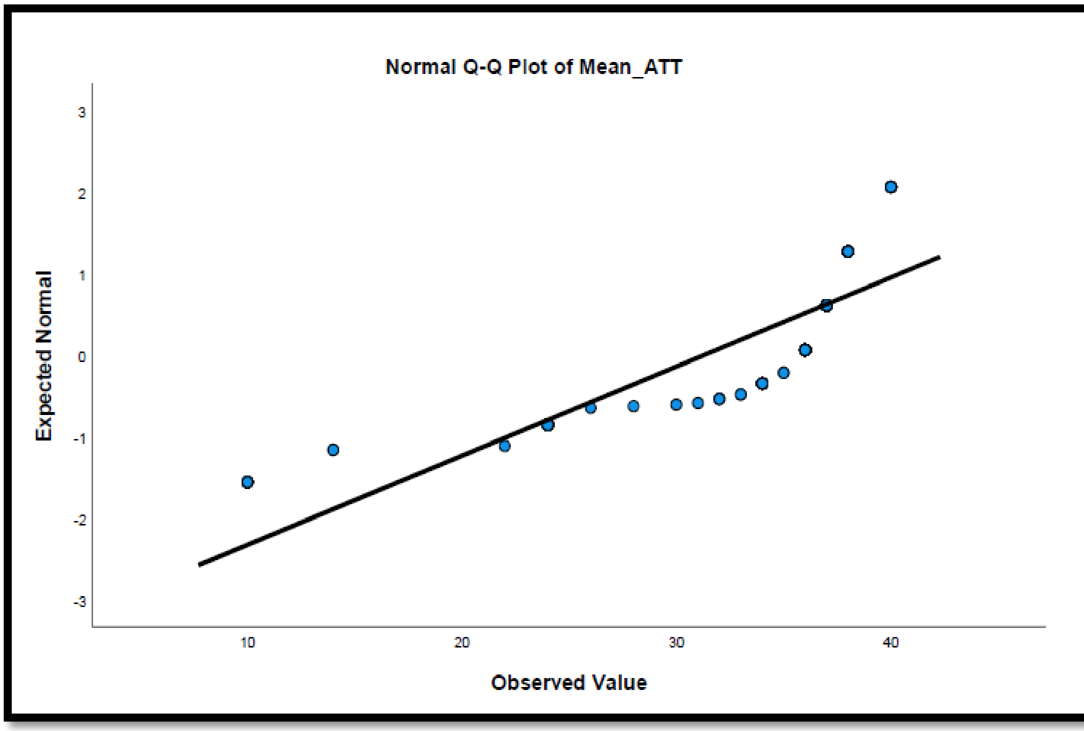
Descriptive

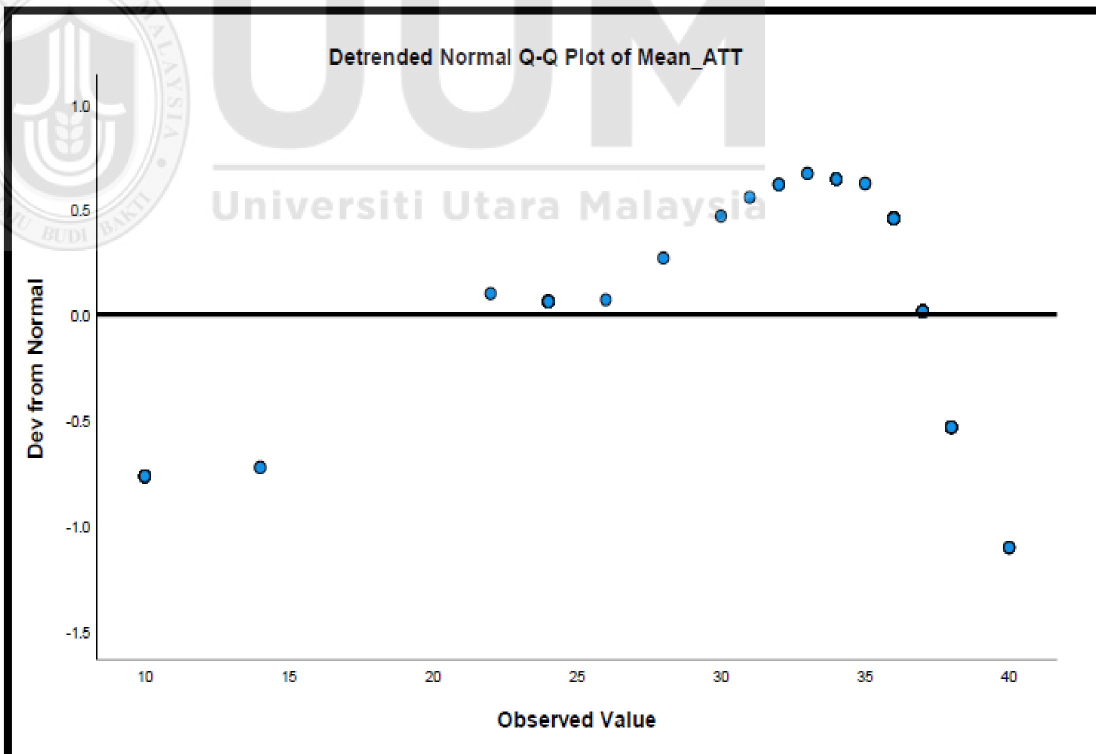
			Statistic	Std. Error
Mean_ATT	Mean		3.3067	.74773
	95% Confidence Interval for Mean	Lower Bound	2.8291	
		Upper Bound	3.7842	
	5%TrimmedMean		3.0444	
	Median		3.0000	
	Variance		.865	
	Std. Deviation		.15779	
	Minimum		1.00	
	Maximum		4.00	
	Range		3.00	
	Inter quartile Range		1.00	
	Skewness		-1.455	.198
	Kurtosis		.773	.394

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Mean_ATT	.296	150	.000	.719	150	.000

a.Lilliefors Significance Correction


Normal Q-Q Plot of Mean_ATT
Expected Normal
3
2
1
0
-1
-2
-3
10
20
30
40
Observed Value


Detrended Normal Q-Q Plot of Mean_ATT
Dev from Normal
1.0
0.5
0.0
-0.5
-1.0
-1.5
10
15
20
25
30
35
40
Observed Value

Subjective Norms

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Mean_SN	150	100.0%	0	0.0%	150	100.0%

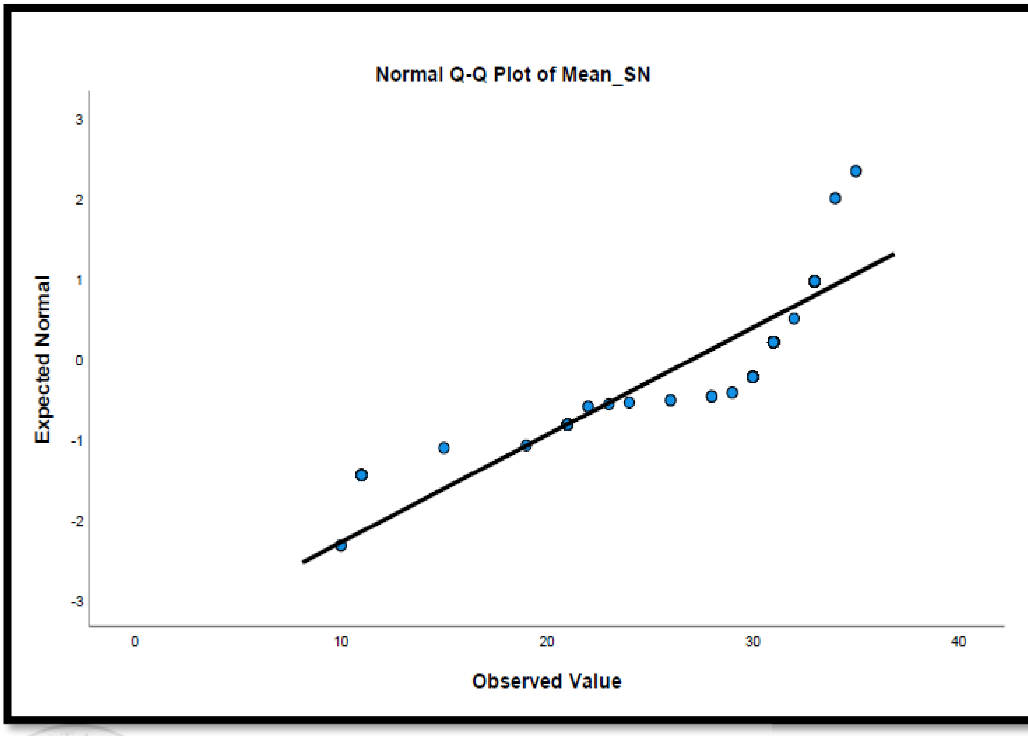
Descriptive

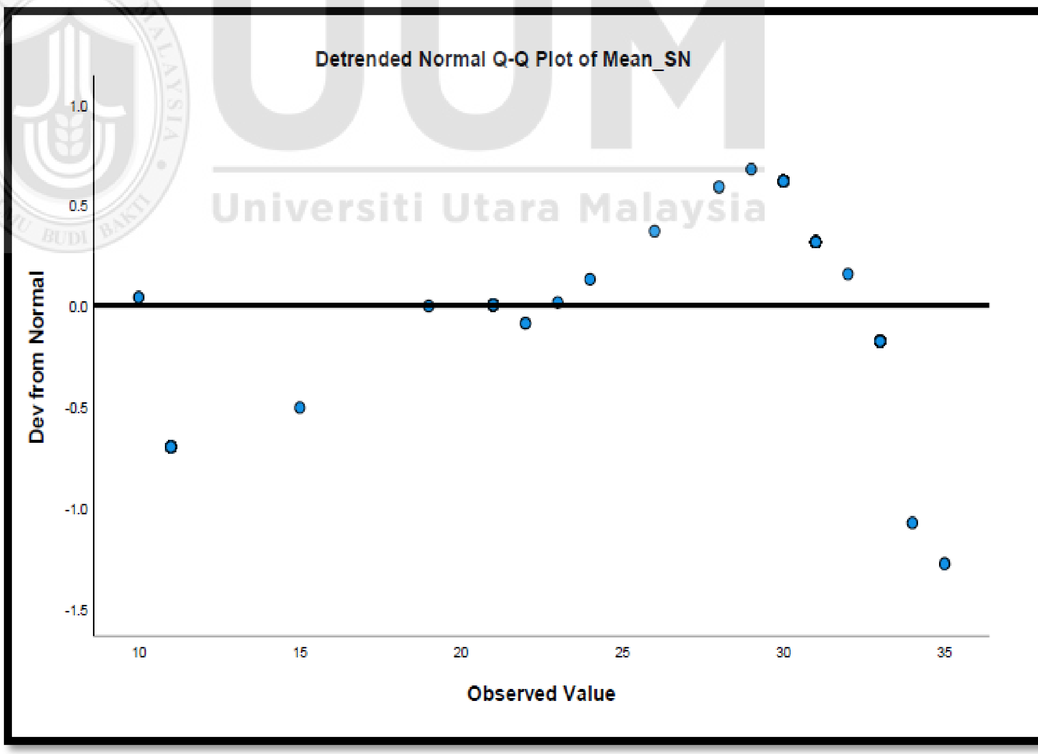
			Statistic	Std. Error
Mean_SN	Mean		2.1533	.61165
	95% Confidence Interval for Mean	Lower Bound	2.9447	
		Upper Bound	2.3620	
	5%TrimmedMean		2.6963	
	Median		3.0000	
	Variance		.117	
	Std. Deviation		.49115	
	Minimum		1.00	
	Maximum		3.00	
	Range		2.20	
	Inter quartile Range		.95	
	Skewness		-1.237	.198
	Kurtosis		.169	.394

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Mean_SN	.308	150	.000	.757	150	.000

a. Lilliefors Significance Correction


Normal Q-Q Plot of Mean_SN
Expected Normal
Observed Value
3
2
1
0
-1
-2
-3
0
10
20
30
40


Detrended Normal Q-Q Plot of Mean_SN
Dev from Normal
Observed Value
1.0
0.5
0.0
-0.5
-1.0
-1.5
10
15
20
25
30
35

Perceived Behavior Control

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Mean_PBC	150	100.0%	0	0.0%	150	100.0%

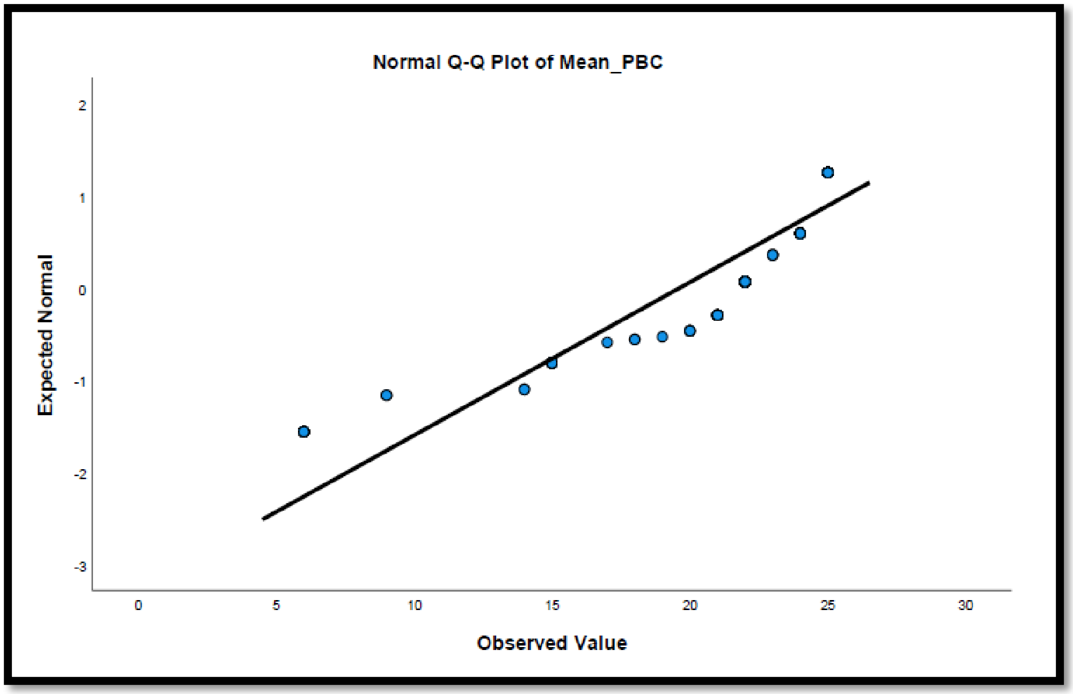
Descriptive

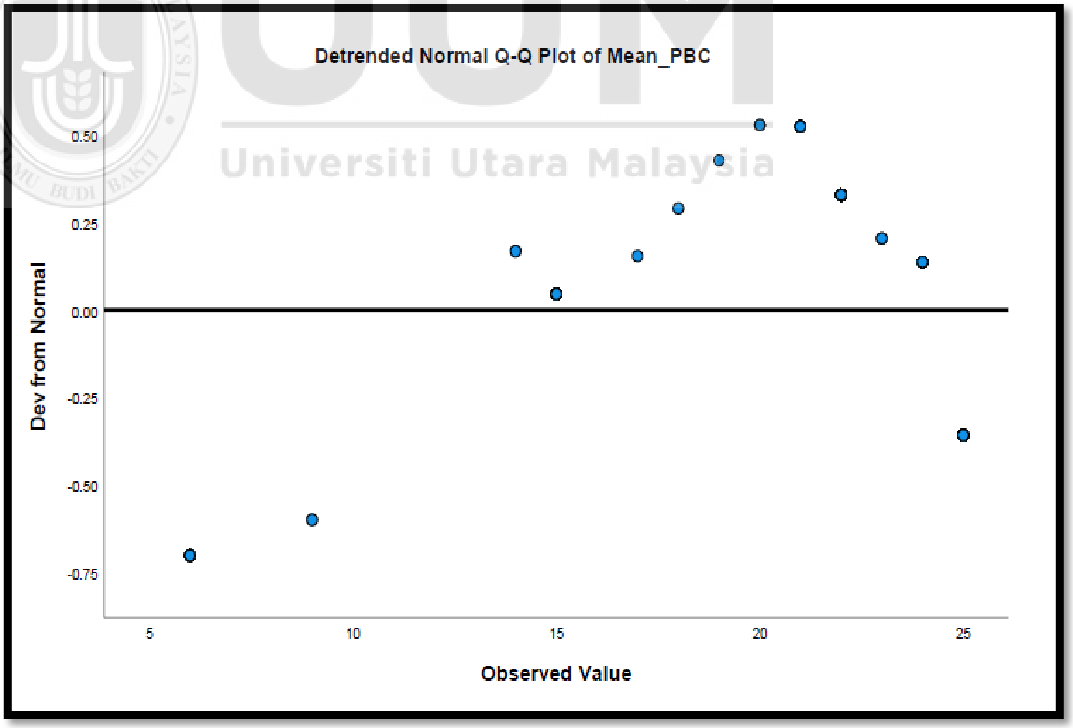
		Statistic	Std. Error
Mean_PBC	Mean	9.6267	.49259
	95% Confidence Interval for Mean Lower Bound	8.6533	
	Upper Bound	6.6000	
	5%TrimmedMean	5.0852	
	Median	4.0000	
	Variance	.397	
	Std. Deviation	.03296	
	Minimum	3.00	
	Maximum	5.00	
	Range	1.00	
	Inter quartile Range	.96	
	Skewness	-1.258	.198
	Kurtosis	.409	.394

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Mean_PBC	.250	150	.000	.783	150	.000

a. Lilliefors Significance Correction


Normal Q-Q Plot of Mean_PBC
Expected Normal
Observed Value
2
1
0
-1
-2
-3
0
5
10
15
20
25
30


Detrended Normal Q-Q Plot of Mean_PBC
Dev from Normal
Observed Value
0.50
0.25
0.00
-0.25
-0.50
-0.75
5
10
15
20
25

Awareness

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Mean_AWW	150	100.0%	0	0.0%	150	100.0%

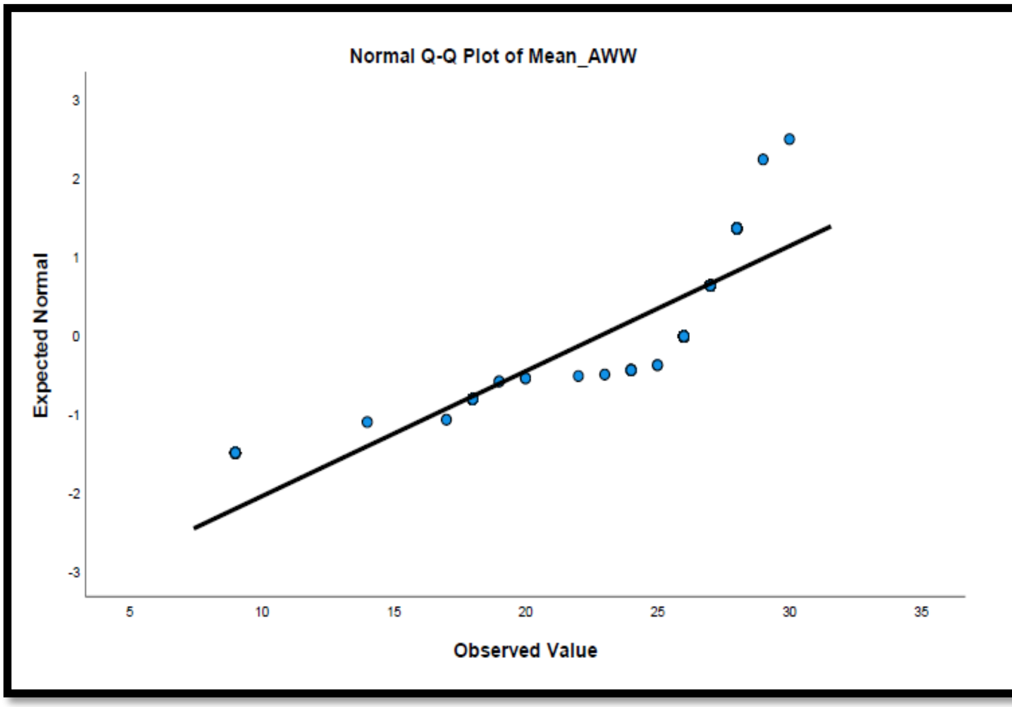
Descriptive

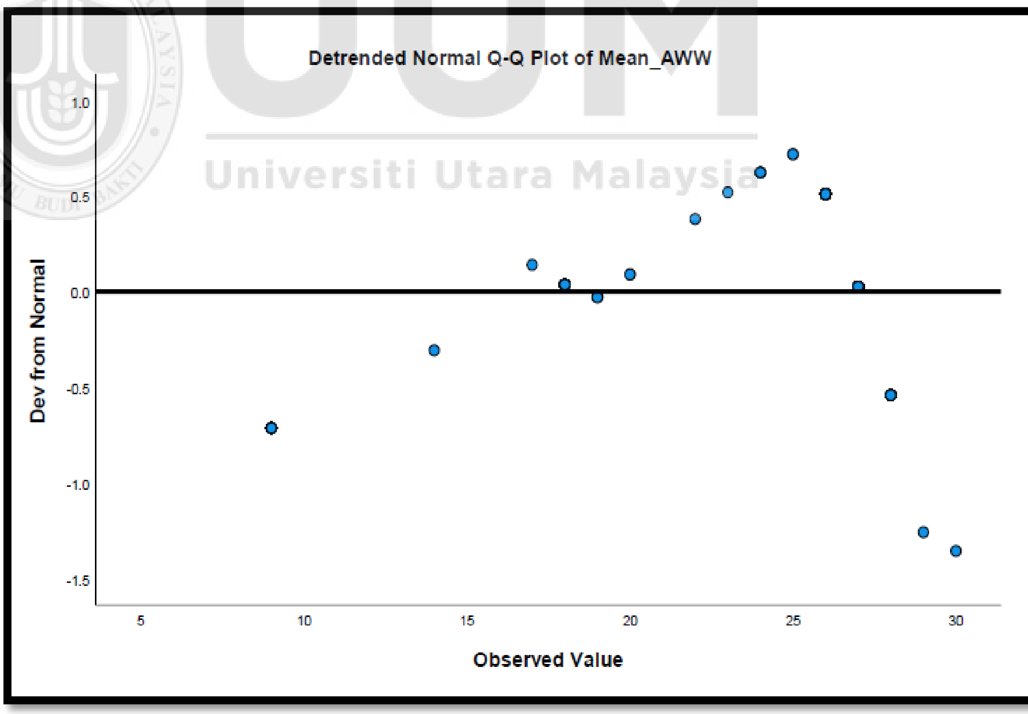
			Statistic	Std. Error
Mean_AWW	Mean		2.9467	.51360
	95% Confidence Interval for Mean	Lower Bound	2.9318	
		Upper Bound	2.9615	
	5%TrimmedMean		2.4185	
	Median		2.0000	
	Variance		.568	
	Std. Deviation		.29028	
	Minimum		2.00	
	Maximum		5.00	
	Range		1.00	
	Inter quartile Range		.95	
	Skewness		-1.318	.198
	Kurtosis		.370	.394

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Mean_AWW	.333	150	.000	.734	150	.000

a. Lilliefors Significance Correction


Normal Q-Q Plot of Mean_AWW
Expected Normal
3
2
1
0
-1
-2
-3
5
10
15
20
25
30
35
Observed Value


Detrended Normal Q-Q Plot of Mean_AWW
Dev from Normal
1.0
0.5
0.0
-0.5
-1.0
-1.5
5
10
15
20
25
30
Observed Value

Knowledge

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Mean_KNW	150	100.0%	0	0.0%	150	100.0%

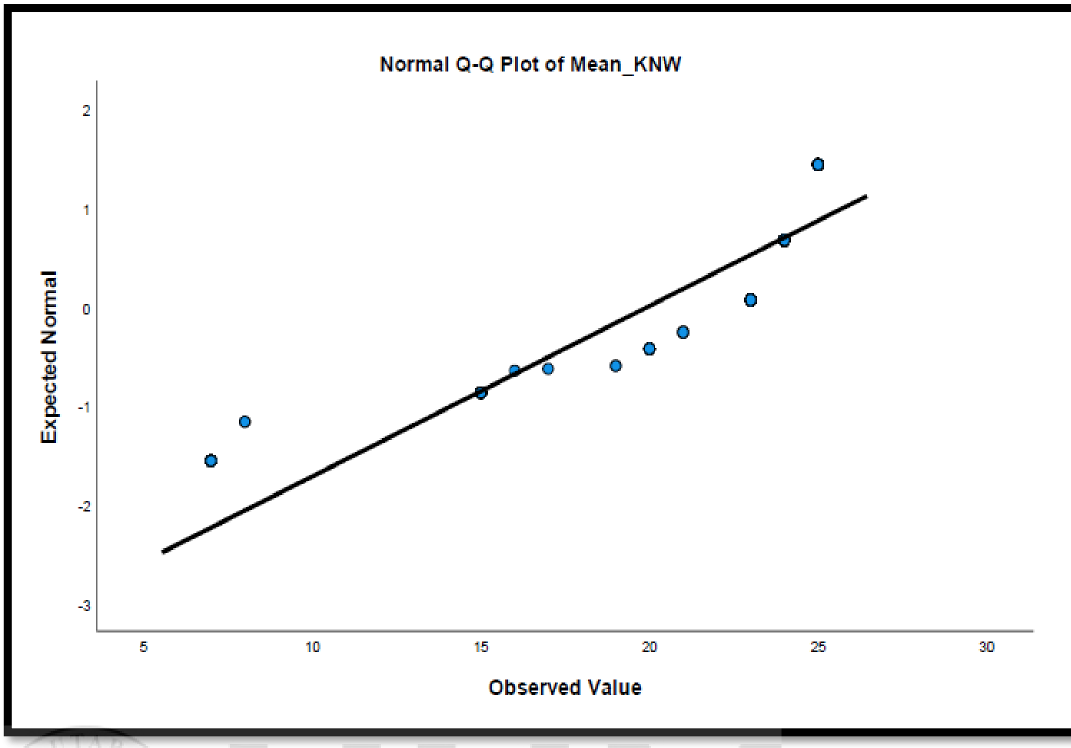
Descriptive

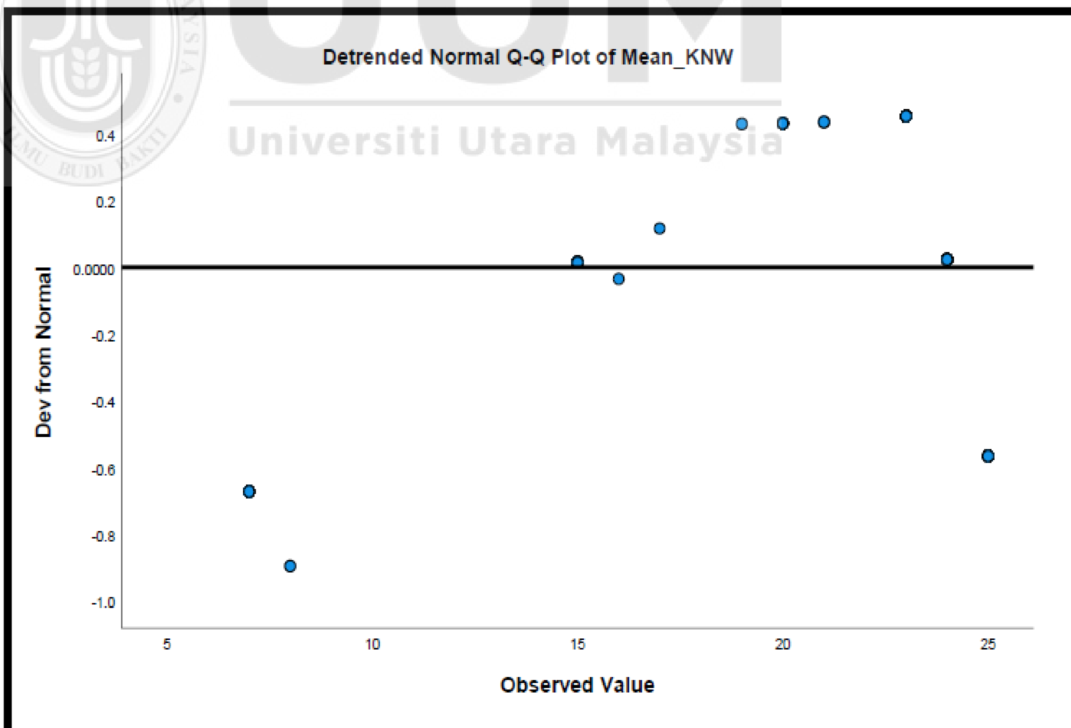
			Statistic	Std. Error
Mean_KNW	Mean		4.9733	.47468
	95% Confidence Interval for Mean	Lower Bound	4.0354	
		Upper Bound	4.9113	
	5%TrimmedMean		4.4148	
	Median		3.0000	
	Variance		.798	
	Std. Deviation		.81360	
	Minimum		2.00	
	Maximum		5.00	
	Range		1.00	
	Inter quartile Range		.80	
	Skewness		-1.286	.198
	Kurtosis		.363	.394

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Mean_KNW	.292	150	.000	.758	150	.000

a. Lilliefors Significance Correction


Normal Q-Q Plot of Mean_KNW
Expected Normal
2
1
0
-1
-2
-3
5
10
15
20
25
30
Observed Value


Detrended Normal Q-Q Plot of Mean_KNW
Dev from Normal
0.4
0.2
0.0000
-0.2
-0.4
-0.6
-0.8
-1.0
5
10
15
20
25
Observed Value

Religiosity

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Mean_RG	150	100.0%	0	0.0%	150	100.0%

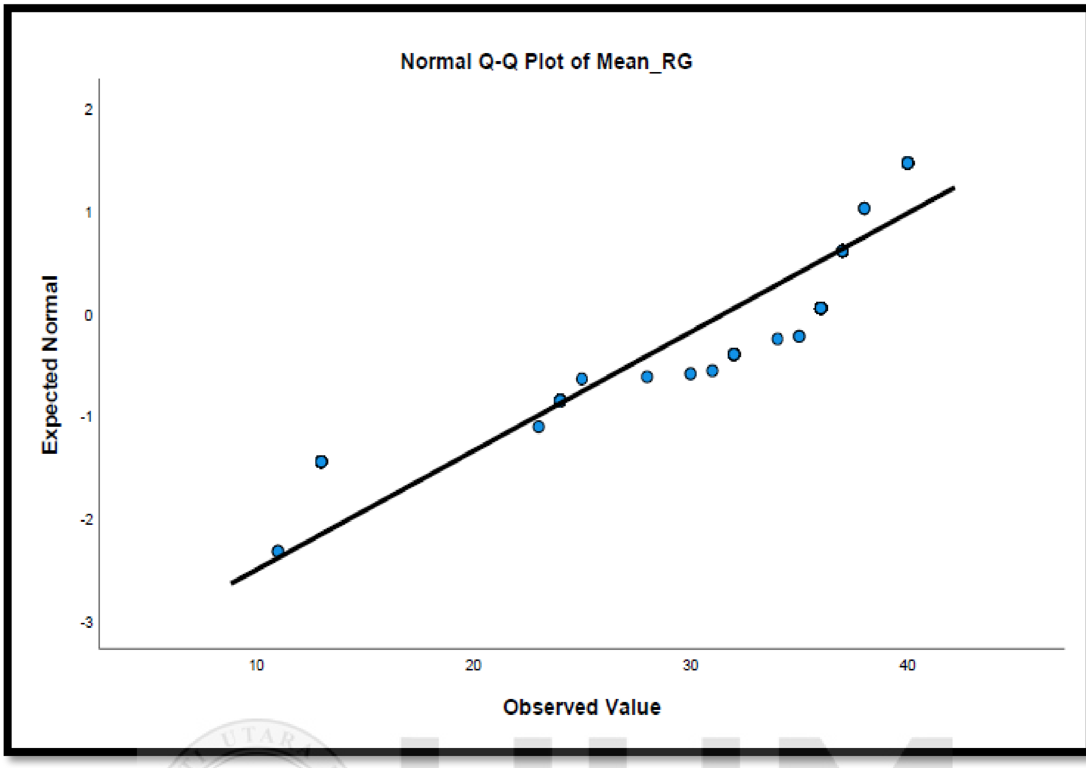
Descriptive

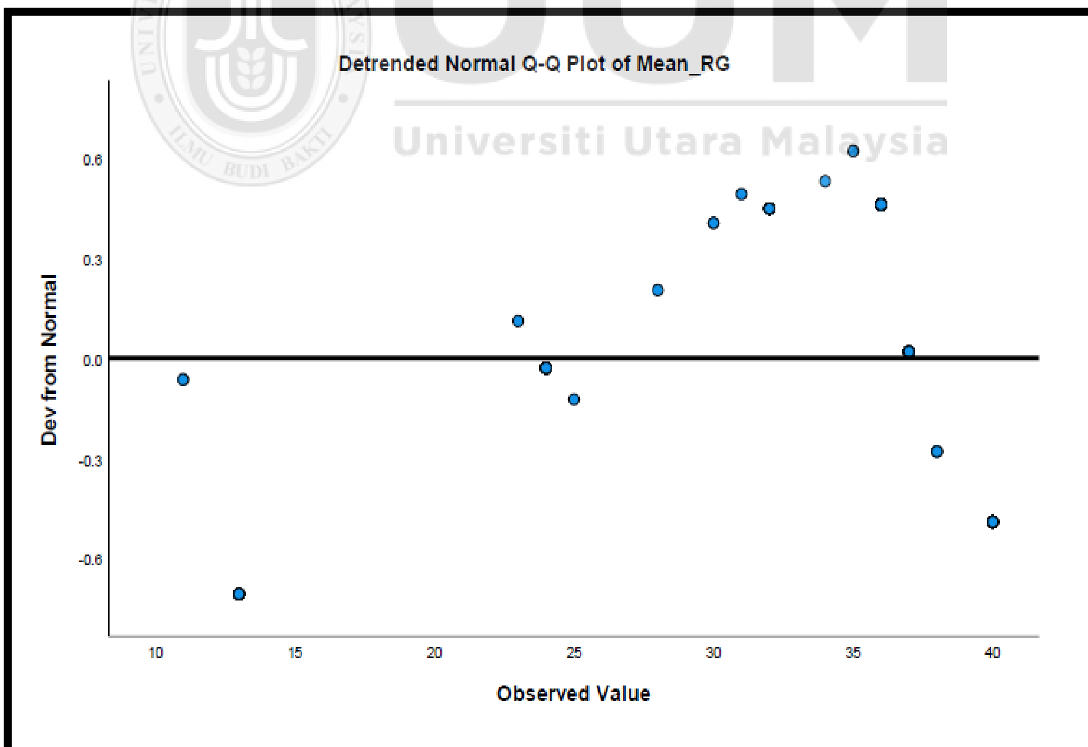
			Statistic	Std. Error
Mean_RG	Mean		3.6667	.70522
	95% Confidence Interval for Mean	Lower Bound	3.2731	
		Upper Bound	3.0602	
	5%TrimmedMean		3.2704	
	Median		3.0000	
	Variance		.600	
	Std. Deviation		.63710	
	Minimum		1.00	
	Maximum		4.00	
	Range		2.00	
	Inter quartile Range		1.00	
	Skewness		-1.232	.198
	Kurtosis		.258	.394

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Mean_RG	.279	150	.000	.781	150	.000

a. Lilliefors Significance Correction


Normal Q-Q Plot of Mean_RG
Expected Normal
2
1
0
-1
-2
-3
10
20
30
40
Observed Value


Detrended Normal Q-Q Plot of Mean_RG
Dev from Normal
0.6
0.3
0.0
-0.3
-0.6
10
15
20
25
30
35
40
Observed Value

APPENDIX D : RELIABILITY ANALYSIS

Purchase Intention

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.975	.977	7

Item Statistics

	Mean	Std. Deviation	N
I think to select Takaful Medical Card	4.1400	1.14710	150
I plan to select Takaful Medical Card	3.9533	1.05765	150
I intend to select Takaful Medical Card	3.9400	1.06330	150
I expect to select Takaful Medical Card	3.7867	1.23477	150
I want to select Takaful Medical Card	3.8733	1.28124	150
I am interested to select Takaful Medical Card	3.8733	1.27599	150
I feel to select Takaful Medical Card	3.7133	.89994	150

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
27.2800	5.881	7.47535	7

Attitude

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. List wise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.981	.982	8

Item Statistics

	Mean	Std. Deviation	N
I feel selecting Takaful Medical Card is a wise idea	3.8733	1.26011	150
I feel selecting Takaful Medical Card is a good idea	3.6333	1.10166	150
I like the idea o f selection Takaful Medical Card	3.8400	1.23745	150
I feel choosing Takaful Medical Card is beneficial	3.8933	1.27520	150
I feel Takaful Medical Card is a pleasant idea	3.8733	1.27072	150
I feel Takaful Medical Card is an appealing idea	3.9933	1.05230	150
I feel Takaful Medical Card achieve the objectives of Shariah	4.1533	1.15123	150
I feel Takaful Medical Card is one of the best Insurance products	4.0467	1.35774	150

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
31.3067	8.865	9.15779	8

Subjective Norms

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. List wise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.975	.978	7

Item Statistics

	Mean	Std. Deviation	N
People who influence my behaviour think I should select Takaful Medical Card	4.0267	1.36567	150
People who are important to me think that I should select Takaful Medical Card	4.1533	1.13951	150
People who are close to me think that I should Takaful Medical Card	3.9000	1.04110	150
People who influence my decision think that I should select Takaful Medical Card	3.7600	1.24609	150
I am influenced by my family to select Takaful Medical Card	3.7667	1.24468	150
I am influenced by my close friend to select Takaful Medical Card	3.8867	1.03325	150
It is expected by other that I should select Takaful Medical Card	3.6600	.89615	150

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
27.1533	6.117	7.49115	7

Perceived Behavior Control

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. List wise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.976	.977	5

Item Statistics

	Mean	Std. Deviation	N
I am confident that I can involve in Takaful if I want to	3.8533	1.25525	150
I believe I have high confidence and enough resources and information to adopt	3.9000	1.09759	150
If I do not have confident and enough information toward....	3.7733	1.22143	150
The decision to adopt Takaful is based on my control	4.0800	1.34873	150
To adopt Takaful is easy for me	4.0200	1.37802	150

Scale Statistics

Mean	Variance	Std. Deviation	No f Items
19.6267	6.397	6.03296	5

Awareness

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. List wise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.965	.970	6

Item Statistics

	Mean	Std. Deviation	N
I aware enough information about the Takaful Medical Card	3.8000	1.27443	150
I aware enough information about the benefit of Takaful Medical Card	3.7600	1.22436	150
I realize that Takaful Medical Card offered is Shariah complaint	3.9533	1.06397	150
I realize that Takaful Medical Card is free from interest (riba)	3.7200	.92772	150
I aware that the Takaful Medical Card is according to the needs of customers	4.0200	1.36333	150
I aware that the Takaful Medical Card really helps in the promotion of Islamic.	3.6933	.87429	150

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
22.9467	9.568	6.29028	6

Knowledge

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. List wise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.975	.976	5

Item Statistics

	Mean	Std. Deviation	N
I know that Takaful Medical Card are for all religion	3.8400	1.26957	150
I know that Takaful Medical Card are based on the Shariah principle	4.1800	1.14733	150
I know that Takaful Medical Card do not impose Interest	3.8600	1.27458	150
I am aware of the benefit of having Takaful M.C that provide benefit in future	3.9000	1.26783	150
I am aware that Takaful M. Card based on Ta'awun	4.1933	1.12743	150

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.9733	7.798	5.81360	5

Religiosity

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. List wise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.982	.983	8

Item Statistics

	Mean	Std. Deviation	N
Takaful M.C is based on Al-Quran and Sunnah	3.8067	1.27283	150
T.M.C is compliance with Islamic Law	4.2133	1.12677	150
T.M.C meets the objective of Shariah	3.8867	1.26670	150
T.M.C is free from riba	3.8600	1.25869	150
T.M.C is free from gambling	3.7867	.93827	150
T..M.C is free from fraud	3.9800	1.05849	150
T.M.C is free from any doubt in their transaction	3.9733	1.06781	150
T.M.C is in line with an Islamic principle of doing business	4.1600	1.14153	150

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
31.6667	7.600	8.63710	8

APPENDIX E : CORELLATION

		TPI	Mean_ATT	Mean_SN	Mean_PBC	Mean_AWW	Mean_RG	Mean_KNW
TPI	Pearson Correlation	1	.921**	.893**	.806**	.765**	.878**	.729**
	Sig.(2-tailed)		.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150
Mean_ATT	Pearson Correlation	.921**	1	.827**	.790**	.718**	.917**	.788**
	Sig.(2-tailed)	.000		.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150
Mean_SN	Pearson Correlation	.893**	.827**	1	.785**	.774**	.796**	.822**
	Sig.(2-tailed)	.000	.000		.000	.000	.000	.000
	N	150	150	150	150	150	150	150
Mean_PBC	Pearson Correlation	.806**	.790**	.785**	1	.771**	.891**	.784**
	Sig.(2-tailed)	.000	.000	.000		.000	.000	.000
	N	150	150	150	150	150	150	150
Mean_AWW	Pearson Correlation	.765**	.718**	.774**	.771**	1	.824**	.696**
	Sig.(2-tailed)	.000	.000	.000	.000		.000	.000
	N	150	150	150	150	150	150	150
Mean_RG	Pearson Correlation	.878**	.917**	.796**	.891**	.824**	1	.818**
	Sig.(2-tailed)	.000	.000	.000	.000	.000		.000
	N	150	150	150	150	150	150	150
Mean_KNW	Pearson Correlation	.729**	.788**	.822**	.784**	.696**	.818**	1
	Sig.(2-tailed)	.000	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150	150

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

APPENDIX F :MULTIPLE REGRESSION

Variables Entered /Removed[a]

Model	Variables Entered	Variables Removed	Method
1	a. Mean_RG ,Mean_SN, Mean_PBC,Mean_AWW, Mean_ATT,Mean_KNW[b]	.	Enter

a. Dependent Variable:TPI

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std.Error of the Estimate
1	.964[a]	.929	.911	1.53061

b. Predictors :(Constant),Mean_RG, Mean_SN, Mean_PBC ,Mean_AWW, Mean_ATT, Mean_KNW

c. Dependent Variable: TPI

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	82.315	6	137.192	207.205	.000[b]
	Residual	94.681	143	.662		
	Total	176.996	149			

a. Dependent Variable: TPI

b. Predictors:(Constant),Mean_RG,Mean_SN,Mean_PBC,Mean_AWW,Mean_ATT,Mean_KNW

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-.086	.316		-.271	.787
	Mean_ATT	.173	.055	.211	3.152	.002
	Mean_SN	.447	.043	.448	10.461	.000
	Mean_PBC	.159	.062	.129	2.585	.011
	Mean_AWW	-.157	.062	-.132	-2.512	.013
	Mean_KNW	-.443	.088	-.344	-5.016	.000
	Mean_RG	.604	.072	.698	8.357	.000

Coefficients[a]

Model		95.0%Confidence Interval for B Lower Bound	95.0%Confidence Interval for B Upper Bound	Correlations Zero-order	Correlations Partial	Correlations Part	Collinearity Statistics Tolerance
1	(Constant)	-.711	.540				
	Mean_ATT	.064	.281	.985	.255	.028	.183
	Mean_SN	.363	.532	.971	.658	.093	.432
	Mean_PBC	.038	.281	.971	.211	.023	.327
	Mean_AWW	-.280	-.033	.974	-.206	-.022	.293
	Mean_KNW	-.617	-.268	.972	-.387	-.045	.173
	Mean_RG	.461	.747	.979	.573	.075	.117

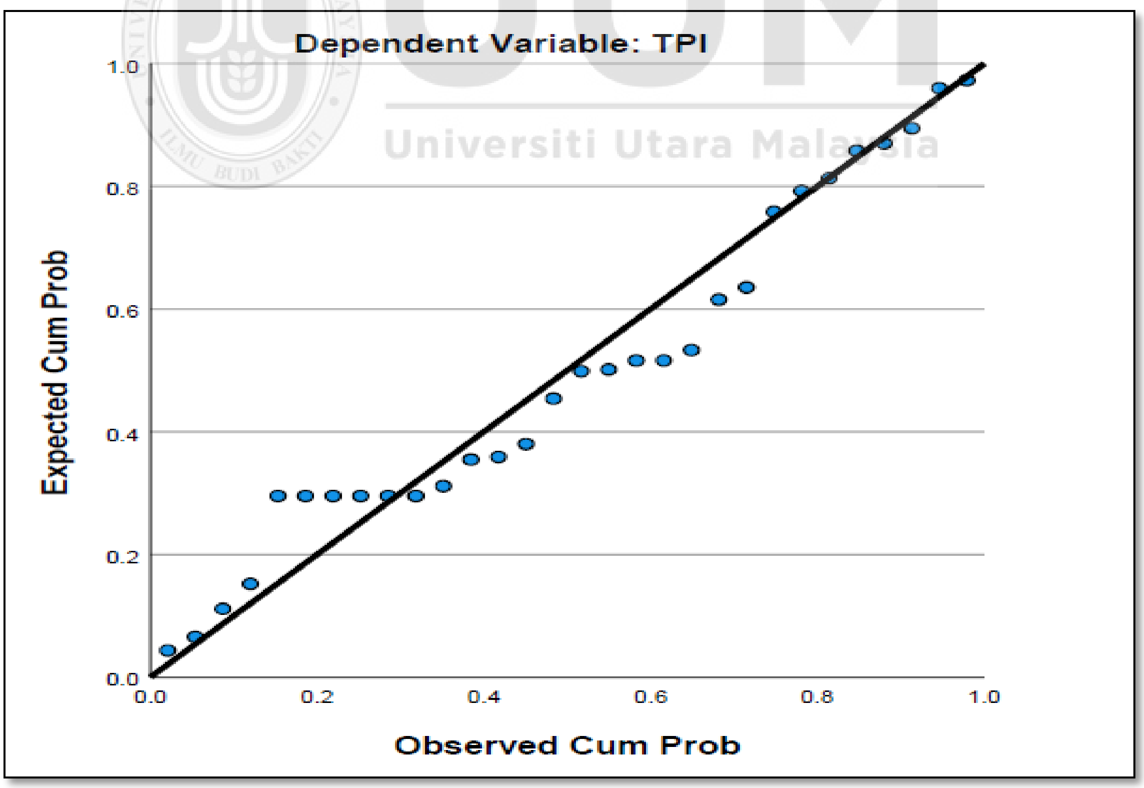
Model		Collinearity Statistics VIF
1	(Constant)	
	Mean_ATT	5.655
	Mean_SN	2.306
	Mean_PBC	3.118
	Mean_AWW	3.462
	Mean_KNW	5.930
	Mean_RG	8.778

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.9298	5.9025	4.2800	.43272	150
Std. Predicted Value	-2.334	1.160	.000	1.000	150
Standard Error of Predicted Value	.080	.531	.157	.080	150
Adjusted Predicted Value	3.9114	5.4243	4.2678	.41701	150
Residual	-3.40648	4.10968	.00000	.79715	150
Std. Residual	-4.186	5.051	.000	.980	150
Stud. Residual	-4.495	6.668	.006	1.096	150
Deleted Residual	-1.42455	1.16355	.01217	1.01974	150
Stud. Deleted Residual	-4.833	3.005	.012	1.189	150
Mahal. Distance	.454	62.526	5.960	9.534	150
Cook's Distance	.000	4.720	.052	.405	150
Centered Leverage Value	.003	.420	.040	.064	150

a. Dependent Variable: TPI

<u>**Normal P-P Plot of Regression Standardized Residual**</u>



Scatter plot