AWARENESS OF TAKAFUL PRODUCTS AMONG NON-MUSLIM STUDENTS AT OPEN UNIVERSITY MALAYSIA (OUM), KUALA LUMPUR

BY

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ABSTRACT

This research focuses on the awareness of takaful products among non-Muslim students at Open University Malaysia, Kuala Lumpur (OUMKL). It has intended to measure the level of awareness among non-Muslim towards takaful products which include understanding and perception of takaful products. This study examines the relationship between dependent and independent variable. Hypothesis relationships tested using cross-sectional survey from a sample of 100 respondents, which is consist of the non-Muslim students at OUMKL. All the data were analyzed using SPSS software by applying the Descriptive Statistics, T-test, One-way ANOVA, Pearson's Correlation and Multiple Linear Regression to achieve the research objective. The result shown, 98% of non-Muslim students have low level of awareness towards takaful products. Result revealed a positive relationship between awareness and understanding, awareness and perception as well as understanding and perception. These results reported in this research are useful to both industry and academics by providing relevant exploratory data about the awareness of takaful products. Besides that, this research should able to recommend some future research suggestion on how to improve the awareness of takaful products among non-Muslim consumer.

Keywords: Awareness, Understanding, Perception, Non-Muslim students, Takaful

ABSTRAK

Kajian ini memberi tumpuan kepada kesedaran mengenai produk-produk takaful dikalangan pelajar-pelajar bukan Islam di Open University Malaysia, Kuala Lumpur (OUMKL). Ia bertujuan untuk mengukur tahap kesedaran di kalangan bukan Islam terhadap produk-product takaful yang merangkumi pemahaman dan persepsi terhadap produk-produk takaful. Kajian ini mengkaji hubungan antara pemboleh ubah bersandar (DV) dan pemboleh ubah tidak bersandar (IV). Hubungan hipotesis diuji menggunakan maklum balas kajian daripada sample 100 orang responden yang terdiri daripada pelajar-pelajar bukan Islam di OUMKL. Semua data dianalisis dengan menggunakan perisian SPSS dengan menggunakan Statistik Deskriptif, T-Test, Anova, Korelasi Pearson dan Analisi Regresi Linear untuk mencapai matlamat penyelidikan. Hasil kajian menunjukkan bahawa 98% pelajar bukan Islam mempunyai tahap kesedaran yang rendah terhadap produk-produk takaful. Keputusan dari kajian ini, menunjukkan hubungan positif antara kesedaran dan pemahaman, kesedaran dan persepsi serta pemahaman dan persepsi. Hasil kajian ini berguna untuk kedua-dua industri dan ahli akademik dengan menyediakan data penerokaan yang relevan mengenai kesedaran produk takaful. Selain itu, kajian ini dapat memberikan beberapa cadangan untuk penyelidikan masa depan mengenai bagaimana meningkatkan kesedaran produk takaful di kalangan pengguna bukan Islam.

Kata kunci: Kesedaran, Kefahaman, Persepsi, Pelajar Bukan Islam, Takaful

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LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
BNM	Bank Negara Malaysia
DV	Dependent Variable
IV	Independent Variable
GCC	Gulf Cooperation Council
MTA	Malaysia Takaful Associate
MIFB	Master of Islamic Finance and Banking
OUMKL	Open University Malaysia, Kuala Lumpur
SPSS	Statistical Package for Social Science
UAE	United Arab Emirates
UUM	Universiti Utara Malaysia

CHAPTER ONE

INTRODUCTION

1.1 Introduction

This chapter will explain the background of the study. Then, further the study with the problem statement, research question, research objective, scope of study, significant of study, scope and limitation of the study, and organization of the research. Finally, at the end of the first chapter will present the conclusion of the chapter.

1.2 Background of Study

The takaful system originated during the ancient Arab tribe's tradition and the Prophet's companions (Isa, Abd Rahim, Naim, & Wahab, 2017). According to (Swartz & Coetzer, 2010), Muhajirin of Mecca and the Medina's Ansar have recognized the practices of takaful. Takaful practices based on the concepts of *aqilah* means payment on blood money by the whole tribe (Rastogi, Johansen, & Menné, 1996). Thus, Islam accepted it because of the principle of mutual compensation and joint responsibility (Billy, 1998)

Takaful defined based on *ta'awun* ideas, which implies the principles of mutual helps or cooperation. Allah S.A.W in the Holy Quran as in the verse below has highlighted this concept:

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APPENDIX A

(QUESTIONNNAIRE)

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

AWARENESS OF TAKAFUL PRODUCTS AMONG NON-MUSLIM STUDENTS AT OPEN UNIVERSITY MALAYSIA (OUM), KUALA LUMPUR

Dear Sir/Madam,

TO WHOM IT MAY BE CONCERN

I am a postgraduate student on University Utara Malaysia, and currently conducting a survey on factor awareness non-Muslims consumer towards takaful products. Research is focusing on students at Open University Malaysia (OUM), Kuala Lumpur. The questionnaire divided into three sections and you are kindly requested to answer the question in all of the sections. Kindly, help by completing this questionnaire as accurately as possible. Please note that your responses will be treated with utmost confidentiality and would be used purely for academic purposes.

We highly appreciate your co-operations. Thank you in participation of your response.

Yours sincerely,

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SECTION A : DEMOGRAPHIC PROFILE

1 Age/Umur:

- [ ] less than 25 years/ Kurang dari 25 tahun
- [ ] 26-35
- [ ] 36-50
- [ ] 51-above/ 51 dan keatas

2 Sex/Jantina:

- [ ] Female/Perempuan
- [ ] Male/Lelaki

3 Religion/Agama:

- [ ] Buddhist/Buddha
- [ ] Christian/Kristian
- [ ] Hindu
- [ ] Others/Lain-lain

4 Marital Status/Status perkahwinan:

- [ ] Married/Berkahwin
- [ ] Single/Bujang

5 Highest Education Level/Tahap pendidikan tertinggi:

- [ ] STPM/A-LEVEL /Foundation/Asasi
- [ ] Diploma, Advance Diploma/Diploma Lanjutan
- [ ] Bachelor Degree/Ijazah Sarjana Muda
- [ ] Master Degree/Ijazah Sarjana
- [ ] PHD Degree/Ijazah PhD
- [ ] Others/Lain-lain

6 Monthly Income Range/Pendapatan bulanan:

- [ ] Less than RM1000/Kurang dari RM1000
- [ ] RM1001-RM3000
- [ ] RM3001-RM5000
- [ ] RM5001 -Above/RM5001 dan Keatas

7 Occupation/Pekerjaan:

- [ ] Self-Employee/ Bekerja sendiri
- [ ] Private Sector/Sektor Swasta
- [ ] Government/Kerajaan

Section B: General Knowledge of takaful

For the following questions, please answer by placing a ( ) in the box provided

Untuk soalan berikut, sila jawab dengan meletakkan ( ) dalam kotak yang disediakan

1 Do you know about takaful ?/ Adakah anda tahu tentang takaful?

- [ ] Yes/Ya
- [ ] No/Tidak

2 Do you know the difference between takaful and insurance?
Adakah anda tahu perbezaan antara takaful dan insurans?

- [ ] Yes/Ya
- [ ] No/Tidak

3 Which of the following policies/certificate have you taken?
Antara policy/ sijil berikut yang manakah yang anda ambil?

- [ ] Family Takaful
- [ ] Life Insurance
- [ ] General Takaful
- [ ] General Insurance

4 If you taken takaful, were you satisfied with it?
Sekiranya anda mengambil Takaful, adakah anda berpuas hati dengannya?

- [ ] Yes/Ya
- [ ] No/Tidak

Section C: Please CIRCLE one number according to the following 5- point Linkert scale, with 1-strongly Disagree and 5- Strongly Agree that best describe your level of argument with the following statement (Sila bulatkan satu nombor berdasarkan 5 pilihan skala Linkert, dengan 1-sangat tidak setuju yang menerangkankan aras hujah anda berdasarkan kenyataan berikut)

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

1) Awareness non-Muslim consumer towards takaful products (Kesedaran pengguna bukan Islam terhadap produk takaful)

No (Bil)	**Statement (Kenyataan)**	**SD**	**D**	**N**	**A**	**SA**
1	I am aware the transparent takaful operations and concepts. Saya sedar ketelusan operasi dan konsep takaful	**1**	**2**	**3**	**4**	**5**
2	Muslim and non-Muslims accept takaful products and services Orang Islam dan orang bukan Islam menerima produk dan perkhidmatan takaful	**1**	**2**	**3**	**4**	**5**
3	I am aware takaful companies and agents provide information that is correct and appropriate to all users. Saya sedar tentang syarikat dan ejen takaful memberikan maklumat yang betul dan sesuai untuk semua pengguna.	**1**	**2**	**3**	**4**	**5**
4	Takaful companies are well established locally and globally Syarikat-syarikat takaful berdiri teguh di dalam negara dan di peringkat global.	**1**	**2**	**3**	**4**	**5**
5	I am confident to choose takaful because of its image and reputation. Saya yakin untuk memilih takaful kerana imej dan reputasi.	**1**	**2**	**3**	**4**	**5**
6	Consciousness about takaful products offered by takaful companies. Kesedaran mengenai produk takaful yang ditawarkan oleh syarikat takaful	**1**	**2**	**3**	**4**	**5**

2) Understanding non-Muslim consumer towards takaful product (Kefahaman pengguna bukan Islam terhadap takaful produk)

No (Bil)	Statement (Kenyataan)	SD	D	N	A	SA
1	Takaful companies conduct according to Syariah Law. Syarikat takaful dikendalikan menurut undang-undang Syariah	**1**	**2**	**3**	**4**	**5**
2	Takaful prohibit all transactions that have uncertainty and hidden charge. Takaful melarang semua transaksi yang mempunyai ketidakpastian dan caj tersembunyi	**1**	**2**	**3**	**4**	**5**
3	Takaful has two concepts, namely ta'wun (joint contributions) and tabarru '(donation). Takaful mempunyai dua konsep iaitu ta'wun (sumbangan bersama) dan tabarru '(derma).	**1**	**2**	**3**	**4**	**5**
4	Takaful is an innovative products from the insurance. Takaful adalah produk yang inovatif daripada insurans.	**1**	**2**	**3**	**4**	**5**
5	Takaful contribute fund to the social welfare (donation to others contributions). Takaful menyumbang dana kepada kebajikan sosial (sumbangan kepada sumbangan orang lain)	**1**	**2**	**3**	**4**	**5**
6	Term and condition in takaful certificate are different with insurance policy. Terma dan syarat dalam sijil takaful adalah berbeza dengan polisi insurans	**1**	**2**	**3**	**4**	**5**

3) Perceptions non-Muslim consumer towards takaful product. (Persepsi pengguna bukan Islam terhadap takaful)

No	Statement	SD	D	N	A	SA
1	Religion is important to choice of takaful or insurance. Agama adalah penting untuk memilih takaful atau insurans	**1**	**2**	**3**	**4**	**5**
2	Takaful company are able to compete with insurance company globally. Syarikat takaful dapat bersaing dengan syarikat insurans di peringkat global.	**1**	**2**	**3**	**4**	**5**
3	There is a very high potential of takaful products in Malaysia. Terdapat potensi yang sangat tinggi bagi produk takaful di Malaysia	**1**	**2**	**3**	**4**	**5**
4	Takaful cost more cheaper and affordable than insurance. Kos takaful lebih murah dan berpatutan daripada insurans	**1**	**2**	**3**	**4**	**5**
5	Takaful offer more benefit products than insurance. Takaful menawarkan lebih banyak manfaat produk daripada insurans	**1**	**2**	**3**	**4**	**5**
6	Good promotion and advertising have influence me to select takaful. Promosi dan pengiklanan yang baik telah mempengaruhi saya untuk memilih takaful.	**1**	**2**	**3**	**4**	**5**

APPENDIX B

(REABILITY TEST)

(A) Reliability Test For Awareness

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.873	.874	6

Item Statistics

	Mean	Std. Deviation	N
operation & concept transparency	4.2667	.96115	15
Muslim non Muslim acceptance	3.6000	.91026	15
correct information of takaful	3.8000	.77460	15
establishment of takaful comp	3.8000	.86189	15
Confidentiality	3.9333	.88372	15
Consciousness	3.8000	.94112	15

B) Reliability Test For Understanding

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.889	.894	6

Item Statistics

	Mean	Std. Deviation	N
Syariah law principle	4.2000	.77460	15
prohibit uncertainty & hidden charge	4.1333	.83381	15
concept of takaful	3.9333	.88372	15
innovative product	4.0000	.92582	15
fund contribution	4.2000	.67612	15
terms & conditions	4.2000	.86189	15

C) Reliability Test For Perception.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.894	.907	6

Item Statistics

	Mean	Std. Deviation	N
religion counterpart	3.4667	1.12546	15
Competition	3.8667	.63994	15
high potential	3.9333	.79881	15
Cost	3.4000	1.05560	15
Benefit	3.4667	.99043	15
Promotion	3.3333	1.11270	15

APPENDIX C

(DESCRIPTIVE STATISTIC)

A) Demographic Factor

Statistics

		Age	Gender	Religion	Marital status	Education Level
N	Valid	100	100	100	100	100
	Missing	0	0	0	0	0
Mean		2.5000	1.4400	2.2900	1.4600	3.3400
Std. Deviation		.71774	.49889	.95658	.50091	.51679
Percentiles	100	4.0000	2.0000	4.0000	2.0000	5.0000

Statistics

		Monthly income	Occupation
N	Valid	100	100
	Missing	0	0
Mean		3.1400	2.0000
Std. Deviation		.76568	.44947
Percentiles	100	4.0000	3.0000

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 25 years	4	4.0	4.0	4.0
	26-35	51	51.0	51.0	55.0
	36-50	36	36.0	36.0	91.0
	51-above	9	9.0	9.0	100.0
	Total	100	100.0	100.0	

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	56	56.0	56.0	56.0
	Male	44	44.0	44.0	100.0
	Total	100	100.0	100.0	

Religion

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Buddhist	29	29.0	29.0	29.0
	Christian	19	19.0	19.0	48.0
	Hindu	46	46.0	46.0	94.0
	Others	6	6.0	6.0	100.0
	Total	100	100.0	100.0	

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	54	54.0	54.0	54.0
	single	46	46.0	46.0	100.0
	Total	100	100.0	100.0	

Education Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Degree	68	68.0	68.0	68.0
	Master	30	30.0	30.0	98.0
	PhD	2	2.0	2.0	100.0
	Total	100	100.0	100.0	

Monthly income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than RM1000	2	2.0	2.0	2.0
	RM1001-RM3000	17	17.0	17.0	19.0
	RM3001-RM5000	46	46.0	46.0	65.0
	RM5001 -Above	35	35.0	35.0	100.0
	Total	100	100.0	100.0	

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Self Employee	10	10.0	10.0	10.0
	Private Sector	80	80.0	80.0	90.0
	Government	10	10.0	10.0	100.0
	Total	100	100.0	100.0	

B) Level General Knowledge

Statistics

		know abt takaful	takaful vs insurance	policy taken	takaful satisfaction
N	Valid	100	100	100	100
	Missing	0	0	0	0
Mean		1.2900	1.6100	3.0700	2.5000
Std. Deviation		.45605	.49021	1.34281	.81029
Percentiles	100	2.0000	2.0000	5.0000	3.0000

Takaful Knowledge

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	71	71.0	71.0	71.0
	No	29	29.0	29.0	100.0
	Total	100	100.0	100.0	

Takaful Vs Insurance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	39	39.0	39.0	39.0
	No	61	61.0	61.0	100.0
	Total	100	100.0	100.0	

Policy Taken

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	family takaful	3	3.0	3.0	3.0
	life insurance	52	52.0	52.0	55.0
	general takaful	5	5.0	5.0	60.0
	general insurance	15	15.0	15.0	75.0
	more than 1 takaful/insurance	25	25.0	25.0	100.0
	Total	100	100.0	100.0	

Takaful Satisfaction

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	20	20.0	20.0	20.0
	no	10	10.0	10.0	30.0
	unsure	70	70.0	70.0	100.0
	Total	100	100.0	100.0	

APPENDIX D

(ONE-WAY ANOVA)

A) ANOVA Test For Age Group

ANOVA

awareness

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.212	3	.071	.175	.913
Within Groups	38.736	96	.403		
Total	38.948	99			

Robust Tests of Equality of Means

awareness

	Statistic[a]	df1	df2	Sig.
Brown-Forsythe	.140	3	14.399	.935

a. Asymptotically F distributed.

Multiple Comparisons

Dependent Variable: awareness

Tukey HSD

(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval
					Lower Bound
less than 25 years	26-35	.13399	.32983	.977	-.7284
	36-50	.12963	.33479	.980	-.7457
	51-above	.25926	.38172	.905	-.7388
26-35	less than 25 years	-.13399	.32983	.977	-.9964
	36-50	-.00436	.13827	1.000	-.3659
	51-above	.12527	.22966	.948	-.4752
36-50	less than 25 years	-.12963	.33479	.980	-1.0050
	26-35	.00436	.13827	1.000	-.3572
	51-above	.12963	.23673	.947	-.4893
51-above	less than 25 years	-.25926	.38172	.905	-1.2573
	26-35	-.12527	.22966	.948	-.7257
	36-50	-.12963	.23673	.947	-.7486

Multiple Comparisons

Dependent Variable: awareness

Tukey HSD

(I) Age	(J) Age	95% Confidence Interval
		Upper Bound
less than 25 years	26-35	.9964
	36-50	1.0050
	51-above	1.2573
26-35	less than 25 years	.7284
	36-50	.3572
	51-above	.7257
36-50	less than 25 years	.7457
	26-35	.3659
	51-above	.7486
51-above	less than 25 years	.7388
	26-35	.4752
	36-50	.4893

B) ANOVA test for Religion

ANOVA

awareness

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.862	3	1.287	3.523	.018
Within Groups	35.085	96	.365		
Total	38.948	99			

Robust Tests of Equality of Means

awareness

	Statistic[a]	df1	df2	Sig.
Brown-Forsythe	3.474	3	40.287	.025

a. Asymptotically F distributed.

Multiple Comparisons

Dependent Variable: awareness

Tukey HSD

(I) Religion	(J) Religion	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Buddhist	Christian	-.34332	.17843	.225	-.8098	.1232
	Hindu	-.41292*	.14334	.025	-.7877	-.0381
	Others	-.62548	.27113	.104	-1.3344	.0834
Christian	Buddhist	.34332	.17843	.225	-.1232	.8098
	Hindu	-.06960	.16486	.975	-.5007	.3615
	Others	-.28216	.28310	.752	-1.0224	.4580
Hindu	Buddhist	.41292*	.14334	.025	.0381	.7877
	Christian	.06960	.16486	.975	-.3615	.5007
	Others	-.21256	.26241	.850	-.8986	.4735
Others	Buddhist	.62548	.27113	.104	-.0834	1.3344
	Christian	.28216	.28310	.752	-.4580	1.0224
	Hindu	.21256	.26241	.850	-.4735	.8986

*. The mean difference is significant at the 0.05 level.

C) ANOVA test for Education Level

ANOVA

awareness

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.557	2	.279	.704	.497
Within Groups	38.390	97	.396		
Total	38.948	99			

Robust Tests of Equality of Means

awareness

	Statistic[a]	df1	df2	Sig.
Brown-Forsythe	1.076	2	45.707	.349

a. Asymptotically F distributed.

Multiple Comparisons

Dependent Variable: awareness

Tukey HSD

(I) Education Level	(J) Education Level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval
					Lower Bound
Degree	Master	.10948	.13789	.708	-.2187
	PhD	-.36275	.45134	.702	-1.4370
Master	Degree	-.10948	.13789	.708	-.4377
	PhD	-.47222	.45943	.561	-1.5658
PhD	Degree	.36275	.45134	.702	-.7115
	Master	.47222	.45943	.561	-.6213

Multiple Comparisons

Dependent Variable: awareness

Tukey HSD

(I) Education Level	(J) Education Level	95% Confidence Interval
		Upper Bound
Degree	Master	.4377
	PhD	.7115
Master	Degree	.2187
	PhD	.6213
PhD	Degree	1.4370
	Master	1.5658

D) ANOVA test for Monthly Income

ANOVA

awareness

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.103	3	.368	.932	.428
Within Groups	37.845	96	.394		
Total	38.948	99			

Robust Tests of Equality of Means

awareness

	Statistic[a]	df1	df2	Sig.
Brown-Forsythe	1.146	3	44.332	.341

a. Asymptotically F distributed.

Multiple Comparisons

Dependent Variable: awareness

Tukey HSD

(I) Monthly income	(J) Monthly income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval
					Lower Bound
Less than RM1000	RM1001-RM3000	-.28431	.46936	.930	-1.5115
	RM3001-RM5000	-.27174	.45352	.932	-1.4575
	RM5001 -Above	-.06190	.45648	.999	-1.2554
RM1001-RM3000	Less than RM1000	.28431	.46936	.930	-.9429
	RM3001-RM5000	.01257	.17821	1.000	-.4534
	RM5001 -Above	.22241	.18561	.629	-.2629
RM3001-RM5000	Less than RM1000	.27174	.45352	.932	-.9140
	RM1001-RM3000	-.01257	.17821	1.000	-.4785
	RM5001 -Above	.20983	.14083	.448	-.1584
RM5001 -Above	Less than RM1000	.06190	.45648	.999	-1.1316
	RM1001-RM3000	-.22241	.18561	.629	-.7077
	RM3001-RM5000	-.20983	.14083	.448	-.5781

Dependent Variable: awareness

Tukey HSD

(I) Monthly income	(J) Monthly income	95% Confidence Interval
		Upper Bound
Less than RM1000	RM1001-RM3000	.9429
	RM3001-RM5000	.9140
	RM5001 -Above	1.1316
RM1001-RM3000	Less than RM1000	1.5115
	RM3001-RM5000	.4785
	RM5001 -Above	.7077
RM3001-RM5000	Less than RM1000	1.4575
	RM1001-RM3000	.4534
	RM5001 -Above	.5781
RM5001 -Above	Less than RM1000	1.2554
	RM1001-RM3000	.2629
	RM3001-RM5000	.1584

E) ANOVA Test For Occupations

ANOVA

Awareness

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.659	2	2.829	8.245	.000
Within Groups	33.289	97	.343		
Total	38.948	99			

Robust Tests of Equality of Means

Awareness

	Statistic[a]	df1	df2	Sig.
Welch	5.479	2	13.364	.018
Brown-Forsythe	4.821	2	18.963	.020

a. Asymptotically F distributed.

Multiple Comparisons

Dependent Variable: awareness

Games-Howell

(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval
					Lower Bound
Self Employee	Private Sector	-.75208*	.22861	.020	-1.3755
	Government	-.93333*	.35242	.042	-1.8364
Private Sector	Self Employee	.75208*	.22861	.020	.1287
	Government	-.18125	.28095	.799	-.9533
Government	Self Employee	.93333*	.35242	.042	.0303
	Private Sector	.18125	.28095	.799	-.5908

Multiple Comparisons

Dependent Variable: awareness

Games-Howell

(I) Occupation	(J) Occupation	95% Confidence Interval
		Upper Bound
Self Employee	Private Sector	-.1287*
	Government	-.0303*
Private Sector	Self Employee	1.3755*
	Government	.5908
Government	Self Employee	1.8364*
	Private Sector	.9533

*. The mean difference is significant at the 0.05 level.

APPENDIX E

(T-Test)

A) T-Test for Gender

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
awareness	Female	56	3.1280	.56853	.07597
	Male	44	3.2803	.69212	.10434

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means	
		F	Sig.	t	df
awareness	Equal variances assumed	1.257	.265	-1.208	98
	Equal variances not assumed			-1.180	82.541

Independent Samples Test

		t-test for Equality of Means		
		Sig. (2-tailed)	Mean Difference	Std. Error Difference
awareness	Equal variances assumed	.230	-.15233	.12607
	Equal variances not assumed	.241	-.15233	.12907

Independent Samples Test

		t-test for Equality of Means	
		95% Confidence Interval of the Difference	
		Lower	Upper
Awareness	Equal variances assumed	-.40250	.09785
	Equal variances not assumed	-.40906	.10441

B) T-Test for Marital Status

Group Statistics

	Marital status	N	Mean	Std. Deviation	Std. Error Mean
Awareness	Married	54	3.2068	.64666	.08800
	single	46	3.1812	.61043	.09000

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means	
		F	Sig.	t	df
Awareness	Equal variances assumed	.001	.972	.203	98
	Equal variances not assumed			.204	96.942

Independent Samples Test

		t-test for Equality of Means		
		Sig. (2-tailed)	Mean Difference	Std. Error Difference
awareness	Equal variances assumed	.840	.02563	.12646
	Equal variances not assumed	.839	.02563	.12587

Independent Samples Test

		t-test for Equality of Means	
		95% Confidence Interval of the Difference	
		Lower	Upper
awareness	Equal variances assumed	-.22533	.27659
	Equal variances not assumed	-.22420	.27546