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## Factors That Influencing The Takaful Purchase Intention of Customers

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### Abstract

The purpose of this research is to investigate the factors that influence Takaful purchase intention in Terengganu, Malaysia. The study employs the theory of planned behavior (TPB) to examine the relationship between awareness, religiosity, relative advantage, attitudes, subjective norms, and perceived behavioral control, and Takaful purchase intention. The research uses primary data collected through a survey of 103 respondents, and descriptive analysis and Ordinary Least Square (OLS) regression techniques are employed to analyze the data. The findings suggest that religiosity and subjective norms have a positive and significant relationship with Takaful purchase intention, while attitudes and perceived behavioral control have a positive and significant relationship at the level of 1%. However, awareness has a negative and insignificant relationship with Takaful purchase intention, while relative advantage has a positive but insignificant relationship. In conclusion, the study recommends that companies selling Takaful products in Terengganu should focus on the factors that impact purchase intention, such as religiosity, subjective norms, attitudes, and perceived behavioral control, to increase their sales performance in the future. Further research is needed to explore other factors that may influence Takaful purchase intention.

**Keywords:** Takaful, Purchase Intention, Customers, Terengganu

### Introduction

#### *Introduce the Problem*

The decrease in Takaful purchases in the first half of 2021, as reported by Bank Negara Malaysia (BNM), is indicative of the impact of the Covid-19 pandemic on the economy and employment rates in Malaysia. This is mainly due to impact of the Covid-19 where most of

the customers loss their job during the enforcement of movement control order (MCO) and inhibit them to make monthly obligation in paying the premium insurance. Many of Malaysia citizen has been hit by the impact of Covid-19 and has been terminated from their current job as many companies have been shutting down and unable to maintain their cash flow.

From the Figure 1.2 below shows that there is an increasing number facing in year 1997 after being hit by financial crisis in Malaysia from 1.97% in year 2001 to 3.17%, but the trend did not last long. After that, there is a decreasing volume of life insurance premium to GDP in Malaysia, which roughly shown in year 2010 at 2.97%. There is also statistically decreasing amount until 2019 at 2.45%. Therefore, trend in this graph shows that there is still lack of knowing the importance of life insurance in dealing with undesired situation that might be happened in the future. However, the decreasing number in this graph also states the global pandemic of Covid-19 as the main factor that leads to the unaffordability of policy holder to pay the premium and must terminate the insurance. Apart from policy holder who face financial difficulties in taking insurance, there are people who do not have any desire or knowledge to buy a policy for themselves or family members due to other reason. Therefore this study aims to investigate factors that influencing the Takaful purchase intention.

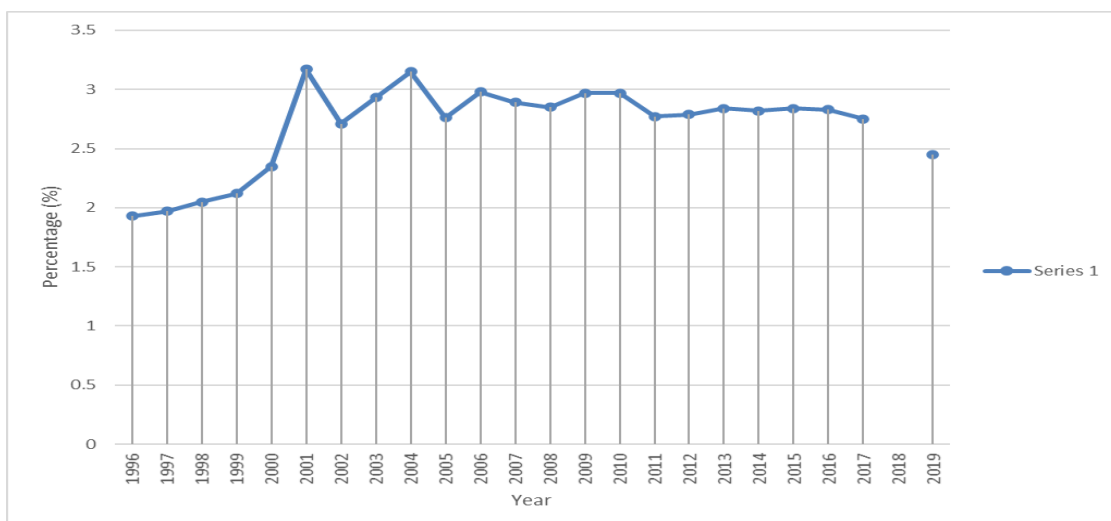


Figure 1. Life Insurance Premium Volume to GDP for Malaysia (Source from World Banks, 2019 or FRED Economic Data, 2019)

### *Consumer Behavior*

The definition of consumer behavior derived from book by Walters and Paul is named as "Consumer Behavior: An Integrated Framework", whereas Walters and Paul (1970) define it as consumer behavior decision making process, people decide on what to buy, where to buy, when to buy, how to buy and also from whom to buy the goods and services, and the process involves both physical and mental activities. Hence, there are several theories and models that has been discussed on intention-behavior such as Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1975), Theory of Planned Behavior (TPB) (Ajzen and Fishbein, 1980), Technology Acceptance Model (TAM) (Davis, 1989), Innovation Diffusion Theory (Rogers, 1995), and Attitude- Self Influence-Efficacy model (ASE) (Vries et al., 1998).

### *Purchase Intention*

The conceptual model on this research is referring from (Muhammad et. al., 2019). This study used Theory of Planned Behavior (TPB), where this theory is related to belief and behavior.

This theory shows the behavior of human and anticipate the purchase intention. This study mentioned that while using TBP as model, it also functions in controlling behavioral that enable to lead towards human behavior purchase intention. In TBP consists of attitude, subjective norms, and perceived behavioral control. However, Muhammad et. al., (2019) has made modification towards the original models by adding some variables such as awareness, perceived risk, perceived compatibility, and relative advantage. TPB framework shows the best framework to choose in order to determine consumer intentions, and it was proved for been used by other studies (Masud et. al., 2021)

#### *Factors Influencing Purchase Intention*

The independent variables that were used in this study are derived from the previous study which based on Theory of planning behavior (TPB) model, which has been proven success in determining the consumer intention based on previous study, and later being modified by in order to gain better outcome.

##### i) Awareness

As mentioned by Muhamad et al (2016), public awareness plays a vital role in this matter in order to improve the financial and takaful market. Kazaure (2019) explained that awareness can also be perceived as the capability of an individual to know directly, to understand, to feel and receive a product or service in their environment. Whilst Ali and Jama (2016), indicate that awareness is crucial in build up the usages and benefits that exist in any product or service.

The study conducted by Abass et. al (2017) has identified that there is a direct relationship between awareness of a product itself and the choices made by customers in using a product. This study also stated that the limited knowledge poses by customer regarding the product or services offer and lack of awareness, these have contributed in influencing customer choices. Meanwhile, the study by Rehman (2016) indicates that people tend to neglect their knowledge pertaining to goods or services. Rehman (2016) also stated that awareness plays a vital part in purchasing goods and services for individuals. A previous study conducted by Ali and Jama (2016) found that the absence of understanding and awareness has led to low demand of Islamic Insurance product like Takaful. Therefore, due to the lack of awareness, penetrating the insurance market to market their product will be very challenging.

##### ii) Relative advantages

As mentioned by Raza et al (2019), relative advantage has a significant impact on purchase intention toward takaful. This relative advantage can also be described as an advantage or additional benefits to use slightly new product or service (takaful) that customers did not experience before in any similar type of product or service. Previous studies also stated that there is positive and significant relationship between relative advantage and purchase intention (Huang et al., 2020).

##### iii) Attitude

As mentioned by Husin and Rahman (2016), subjective norm can be perceived as social pressure or pressure from peers, friends and family to perform an action. It is also defined as social pressure exercised on person for them to engage in certain behavior (Yadav and Pathak, 2017). Meanwhile, the subjective norm from the insurance services perspective can be perceived as the social pressure whether or not to continue or discontinue the insurance

services. As stated by Jing et al (2019), subjective norms reflect prominent individual or group influences that influence individual decisions. But when it comes to the perspective of purchasing insurance, customers have tendency to value the view of somebody they considered relevant to them (Kharde and Madan, 2018).

Moreover, Husin et al (2016) stated that in terms of purchasing financial services such as life insurance, credit card or even funding facilities such as Islamic home finance, subjective norm has been identified as crucial predictor that plays a vital part in consumer preferences. Furthermore, previous study also stated that there is positive and significant relationship between subjective norm and purchase intention (Raza et al., 2018).

#### iv) Subjective norm

As mentioned by Husin and Rahman (2016), subjective norm can be perceived as social pressure or pressure from peers, friends and family to perform an action. It is also defined as social pressure exercised on person for them to engage in certain behavior (Yadav and Pathak, 2017). Meanwhile, the subjective norm from the insurance services perspective can be perceived as the social pressure whether or not to continue or discontinue the insurance services. As stated by Jing et al (2019), subjective norms reflect prominent individual or group influences that influence individual decisions. But when it comes to the perspective of purchasing insurance, customers have tendency to value the view of somebody they considered relevant to them (Kharde and Madan, 2018).

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#### v) Perceived Behavioral Control

Perceived behavioral control can also be defined as the individual's perception towards difficulties or ease in performing any specific behavior (Husin and Rahman, 2016). Perceived behavioral control has been divided by two characteristics, which are how greatly an individual got control on behavior, and how confident an individual feels about being able to perform the behavior. In short, perceived behavioral control involves of controllability and self-efficacy. Moreover, it is the customer's perception to perform any specific behavior and directly influences purchase intention.

In the Theory of planning behavior (TPB), perceived behavioral control (PBC) is also regarded as self-efficacy, which reflects individual's decisions to execute a behavior based on their abilities, skills, and resources (Aziz et al., 2017). Md Husin and Ab Rahman (2016) established an affirmative association between the PBC and willingness to purchase, with the former influencing individual's willingness to acquire life insurance. Furthermore, based on previous study, there is positive and significant relationship between perceived behavioral control with purchase intention (Masud et. al., 2016).

#### vi) Religiosity

According to Suhartanto et al (2021), religiosity can be defined as confidence in God with reliability to comply the guidelines that have set by God. These definitions suggest that an

individual's deduction of his religion is called religiosity. Meanwhile, Wahyuni and Fitriani (2017) mentioned that not only someone's decision whether to choose either consuming product or service can also be affected by their personal commitment in obeying divine rules, but also their social communication.

Wahyuni and Fitriani (2017) also added that previous research has found that consumer are indeed prefers any goods that relate to their values and practices of their religion. This argument is recognized by Rahman (2016) that most of the Muslim with high degree religiosity prefer to stick to any kind of Islamic financial method. Previous study also stated that Islamic financial tools are seen as tool for to achieve Islamic aims and values for the Muslim. Therefore, the higher the obedience with Islamic principles and rules, the more likely a person is to use Islamic financial instrument, including in the selection of insurance (Rahman, 2016). Due to this, religiosity is considered to be a determining factor in influencing individual's choices in consuming halal services like Islamic insurance product.

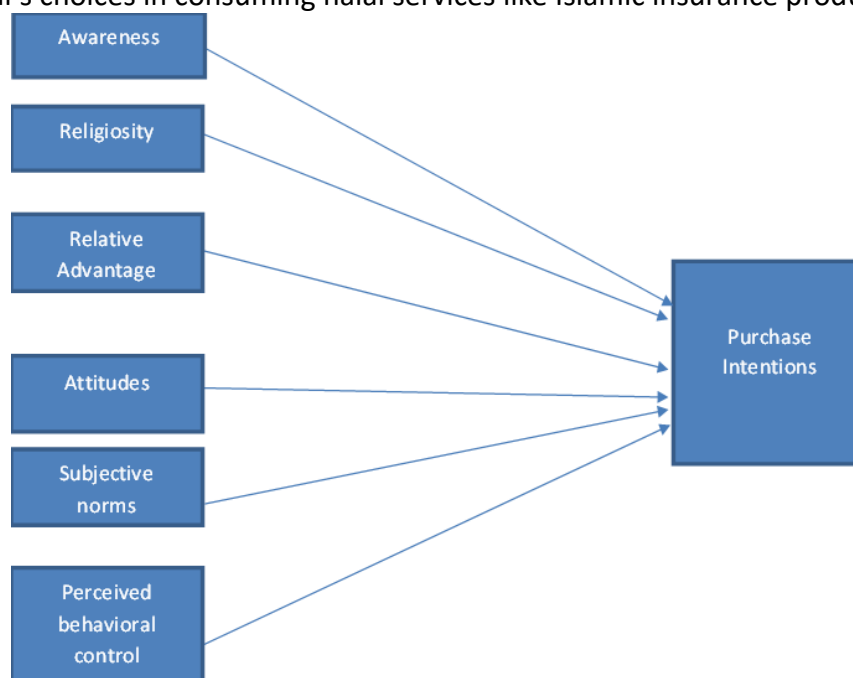


Figure 2. Conceptual Framework

## Method

The type of study that applied in this study is correlational, which focusing on identifying what are the important variable associated with the problems. This research was conducted in Terengganu, Malaysia. This study implementing cross-sectional method, which is to examine several groups of people at one point in time. The advantages of this method are inexpensive, short time span, low drop-out rate, and requires no long-term administration or cooperation between staff and participants. The probability sampling used as the sampling technique for this study is simple random sampling. Probability sampling strategy is when the selection of participants is determined by the chance, therefore, this is the most commonly sampling technique that has been used. According to Salkind (2017), a larger sample to represent the population is accurate when the amount of variability within group is greater and the difference between the two groups gets smaller. Krejci & Morgan (1970) greatly simplified the size decision by providing a table that ensures a good decision model. They specified that as the population size is 140, the sample size needed is 103 (N=140, S=103).

The data collection will use questionnaires for individuals as the unit of analysis. The study is mainly focused on individuals to achieve the study objective and issues arrived. Furthermore, questionnaires will be distributed throughout the customers of the company and will be gathered once the customers fill in. In addition, by doing this online questionnaire, this study will reach out the participants with less time consuming and fast result. Due to the Covid-19 hit; the questionnaires will be made in the Google form in order to make it easier for the customers to fill in anytime. For the questionnaires, it consists of Section A and B. Meanwhile, Section B in the questionnaires comprises five-point Likert scale measurement questions are ranging from strongly disagree (1) until (5) strongly agree in measuring the significance of attitude, subjective norm, perceived behavioral control, relative advantage, religiosity and awareness towards the Takaful purchase intention in line with previous study ) Masud et al (2016); Raza et al (2019); Rizwan & Al-Makawi (2021); Poan et al (2021) and all part of questionnaires being adopted with modification by previous study. While, for Section A, it focuses on customers information age, occupation, region and others. Moreover, after developing a set of questionnaires, this will be passed on supervisor to evaluate and make approval upon dataset.

The data will be gathered from questionnaires and will be tested in the Statistical Package for Social Science (SPSS) latest version. The summary of data analysis in line with the research objectives, measurement, scale, and statistics. The data gathered will be transferred to Microsoft Excel 2016 and exported to SPSS. In order to have a reliable and valid data, several precautions will be taken.

## Results

### *Respondents' Profile*

Table 4.2 below shows the summary of the demographic composition of the respondent for this study. The participant of this study are predominantly females (73.9%) and the majority of the respondents were aged between 21-30 years old (36.4%). Most of the respondents were degree holders (41.1%) and most of them also working in private sectors (37.4%). Apart from that, only 61.7% of them are Takaful policy holder. Meanwhile, for the current policy holder, the highest insurance policy own by the participants is Private Vehicle Takaful (29.9%).

Table 1

*Respondent's Demographic Profile*

Variables	Response	Percentage
Gender		
Male	50	46.7%
Female	57	53.3%
Age		
Below 21	5	4.7%
21 – 30 years	39	36.4%
31 - 40 years	32	29.9%
41 - 50 years	19	17.8%
51 years and above	12	11.2%
Education Level		
SPM	10	9.3%
Certificate	8	7.5%
Diploma	30	28.0%
Degree	44	41.1%
Master	11	10.3%
PhD.	4	3.7%
Occupation		
Self-employed	20	18.7%
Government	25	23.4%
Private company	40	37.4%
Unemployed	22	20.6%
Takaful Policy		
Yes	66	61.7%
No	41	38.3%
Current Takaful Policy		
Private Vehicle Takaful	32	29.9%

*Factors that influence the takaful purchase intention of customers*

From the table below, the result shows only 84.7% of total variation Takaful purchase intention can be explained by the independent variables awareness, religiosity, relative advantage, attitudes, subjective norm, and perceived behavior control, whereas the other value of 15.3% cannot be explained by the independent variables. This is due to the variable that not include in this study.

Table 2

*Summary of Regression Analysis*

Model	R	R Square	Adjusted R Square	Std. Error of Estimate	Durbin-Watson
1	.920*	.847	.838	.32629	1.679

Note. a. Predictors: (Constant), PBC, RE, SN, AW, ATT, RA; b. Dependent Variable: TPI

Based on the regression analysis, this study able to gain the relationship and identify the most significant factors that can contribute between independent and dependent variables. This result indicates that awareness (AW) has negative relationship between the Takaful purchase



intention and the result show is insignificant. While, relative advantage (RA) shows positive relationship between the Takaful purchase intention and its insignificance. Aside of that, religiosity (RE) shows positive relationship between the Takaful purchase intention and has significant value at level 5% (0.022); thus, for subjective norm (SN), the result shows the value of significant also at level 5% (0.019) as well as its positive relationship with dependent variable. In addition, for attitudes (ATT) and perceived behavioral control (PBC), it has statistically significant at 1% level of significant (0.001 and 0.000) and has positive relationship between the Takaful purchase intention. Therefore, there is no multicollinearity issue in this study where the tolerance value is less than 1 and VIF value is less than 10 (Salman and Hassan, 2020).

Table 3  
Coefficients

Model		Unstandardized		Standardized			Collinearity	
		B	Error	Beta	t	Sig.	Tolerance	V
1	(Constant)	0.087	0.229		0.379	0.706		
	AW	-0.091	0.095	-0.077	-	0.341	0.236	4.242
	RE	0.268	0.115	0.256	2.320	0.022	0.126	7.925
	RA	.011	0.121	0.010	0.088	0.930	0.120	8.344
	ATT	0.326	0.095	0.306	3.437	0.001	0.193	5.190
	SN	0.175	0.073	0.199	2.394	0.019	0.221	4.529
	PBC	0.295	0.076	0.327	3.862	0.000	0.213	4.694

Note. Dependent Variable: TPI

As referring to Table 4.6, the finding shows an increase by -0.091 of awareness will lead to the decreasing amount in Takaful purchase intention. It is because when the customer already notice that the price offered by Takaful product is higher than conventional, the customer will go after the cheaper product. However, for the religiosity, the positive amount of 0.268 has increased thus led to the increase in Takaful purchase intention.

Next variable is relative advantage. The result shows that an increase by 0.011 will lead to an increase in Takaful purchase intention. It is because most of the Muslim customers know the advantage and all the Takaful product offered by the company is surely followed by the Al-Quran and hadith. Meanwhile, by choosing Takaful as an option, they are able to make donation to the Islamic organization if the Takaful company can generate more funds and has high revenue. In terms of attitudes, this study found that an increase amount by 0.326 will be followed by an increase in Takaful purchase intention. This is because when the company has a lot of positive customers towards the Takaful product, the intention of purchasing the product Takaful had also increased in the future. While, if the customers tend to look the product offered by the Takaful as negative, they will not buy the product offered.

The next finding is subjective norm. The amount of subjective norm rises by 0.175 will able to raise the amount of Takaful purchase intention. For the perceived behavioral control, it shows that a rising number by 0.295 will lead to the increase number in Takaful purchase intention. When the customer has attained his/her stability in terms of income, he/she will choose and

purchase Takaful as a priority. This will give big impact on buying Takaful products. In addition, the stability consumers' income can influence the behavior of the person in choosing the Takaful product over the conventional products. This is based on most norm of consumer, where they will go for better quality like Takaful over conventional. Based on the table above, this study used the overall findings analysis as to make sure all result can be seen in table 4.7.

Table 4

*Overall Finding of the Study*

H	Perception	Relationship	Sig.	Result	
H1	The relationship between awareness and Takaful purchase intention	Negative	p = 0.341	insignificant	Not supported
H2	The relationship between religiosity and Takaful purchase intention	Positive	p = 0.022	significant	Supported
H3	The relationship between relative advantage and Takaful purchase intention	Positive	p = 0.930	insignificant	Not supported
H4	The relationship between attitudes and Takaful Purchase intention	Positive	p = 0.001	significant	Supported
H5	The relationship between subjective norm and Takaful purchase intention	Positive	p = 0.019	significant	Supported
H6	The relationship between perceived behavioral control and Takaful purchase intention	Positive	p = 0.000	significant	Supported

**Conclusion**

This study has been proven through all regression analyses in Chapter 4, where this study able to determine all the relationship between the factors influencing (AW), (RE), (RA), (ATT), (SN) and (PBC) towards the Takaful purchase intention on customers Erraqin Enterprise. This study indicates that only awareness has negative relationship with the Takaful purchase intention

in Erraqin Enterprise. Therefore, the result gathered from Masud et al (2021) is different where the positive relationship between awareness and intention to purchase it is due to the data that being distribute into big region target of 7.2 million population as compared to this study, which only focuses on existing customer for small medium entrepreneurship (SME). However, the result also contrasts with Poan et al (2021) as this study used attitude, religiosity, awareness, and subjective norm impact to the trust and trust impacting the purchase intention in Indonesia region. The result for awareness is found to have positive relationship with trust and trust has positive and significantly impacting the Takaful purchase intention. In addition, for the other variables such as religiosity, relative advantage, attitudes, subjective norm and perceived behavioral control are found to have positive relationship with Takaful purchase intention. This result is in line with previous studies (Raza et al., 2019; Rizwan et al., 2021; Masud et al., 2021).

This study is related to the Takaful purchase intention and cannot be applied to conventional study. Therefore, in order for future researcher to apply this study in conventional insurance, future research needs to be conducted with some other factors as well. This current study also has some limitation which set the direction that should be taken into account by future researcher.

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