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Investigating Knowledge as a Possible Predictor of Purchase Intention among Muslims in Malaysia for Life Insurance and Takaful

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Abstract

This study investigates the purchase intention of Muslim consumers in Malaysia towards life insurance and Takaful. It focuses on the relationships between attitude, social norms, perceived behavioural control and knowledge on purchase intention. The Theory of Planned Behaviour is utilized as the basis of the framework to examine the key determinants that would encourage Muslims to purchase life insurance and Takaful. Data was analyzed using Partial Least Squares. A total of 316 questionnaires was obtained from a distribution of 580 questionnaires in the Klang Valley. The study found that attitude, social norms, and perceived behavioural control are predictors of intention to purchase life insurance and Takaful. However, knowledge was not a significant predictor influencing Muslims to purchase life insurance and Takaful. The findings downplay the role of knowledge of unsought goods like life insurance and Takaful on the purchase intention among Muslims.

Keywords: Life Insurance, Takaful, Theory of Planned Behavior, Purchase Intention

Introduction

In the world that we live in today, the possibilities of perils are ever present. Perils that are associated with destruction, injury or death often lead to losses that are at times unanticipated. As such, the association of perils and risks is common as risk relates to the possibility of unexpected adversities that might happen in the future (Olsson, 2002). It is often difficult to predict the likelihood of perils and the underlying risks as risks may be present everywhere and in any circumstances. Even though we are uncertain about future losses, as Muslims, one should take the effort to minimize the outcome of the loss.

One of the effective ways to minimize losses is by transferring the risks to a third party or to the life insurance service provider. Life insurance is the contractual agreement between

the insured (i.e. people who are covered) and the insurer (i.e. insurance company) according to a stipulated agreement in the contract. According to Rejda (2004), life insurance is an important mechanism to handle risks. Although, there are a lot of life insurance and Takaful products in the market, there are still very limited Muslims purchasing life insurance and Takaful. The reasons behind such resistance require an in-depth understanding and life insurance and Takaful operators should initiate and find means of stimulating demands to enhance the market growth of life insurance and Takaful. There is therefore a need to understand key factors that are needed to encourage Muslims to purchase life insurance and Takaful. Thus, this paper addresses the gaps that exist empirically in the Theory of Planned Behaviour (TPB) to further investigate other possible factors that might encourage Muslims to purchase life insurance and Takaful.

The TPB constructs comprising of attitude, subjective norm, and perceived behavioural control on intention to purchase have been validated in previous studies in different contextual settings (Gu & Wu, 2019; Putra & Nurdin, 2018; Zhang, Chen, Wu, Zhang, & Song, 2018; Alam & Sayuti, 2011). The utilization of TPB as the theoretical framework in this study is deemed relevant as life insurance and Takaful may pose different purchase possibilities due to the contextual implications. Previous studies have proposed knowledge as a possible predictor to be included as the determinant in influencing the intention to purchase (Husin & Rahman, 2013) and in the setting of life insurance and Takaful, knowledge may well be a much needed stimulus. As such, this study is conducted to include knowledge as a new determinant to predict the intention to purchase life insurance and Takaful among Malaysian consumers.

Literature Review

The Theory of Planned Behavior (TPB) was developed by Ajzen (1991) to overcome the limitation of the Theory of Reasoned Action (TRA) that was previously developed by Ajzen and Fishbein's (1980). TRA explained the volitional characteristics present in attitude and subjective norm toward behaviour. Prior studies by Ajzen and Madden (1986) later found the weaknesses of TRA in relation to predictors that are essentially non volitional. Hence, perceived behavioural control construct was introduced to overcome the limitation of TRA. Basically, TPB links attitude, subjective norm, and perceived behavioural control with behavioural intention.

Attitude is the evaluation of positive or negative perception of the individuals towards behaviour (Fishbein & Ajzen, 1975). Potential buyers of life insurance and Takaful are perceived to have positive attitude towards life insurance and Takaful because it is a risk mechanism used to minimize possible losses in the future. Past researches have documented the significant effect of attitude towards intention (Kasuma et al., 2020; Jalilian et al., 2020; Hasan & Suciarto, 2020; Rahadjeng & Fiandari, 2020; Yajid, Shukri, & Azam, 2020).

Social pressure influencing intention to purchase life insurance and Takaful is known as subjective norm. Subjective norms or also known as social norms is the second determinant identified in TPB. Subjective norms is the pressure from the surrounding including that of people, whether to perform or not the behaviour (Ajzen, 1991; Ajzen & Fishbein, 1980). Basically, such social pressure comes from various sources including that of peers, spouse, officemates or family. It is possible for people to perform the behaviour if they are pressured by those in their surroundings. The significant effects of subjective norms (i.e. social norms) on intention have been validated in past studies (Arpaci, 2020; Keat, Zakaria, & Mohdali, 2020; Anastasia & Santoso, 2020; Gultom et al., 2020; Usman & Novianawati, 2020; Khairi, Laili, & Kamarubahrin, 2020).

Perceived Behavioural Control is the third determinant in TPB. Ajzen (1991) explained perceived behavioural control as the controllable actions by people in performing the behaviour. Although a person may have positive attitude and have the encouragement from the surrounding, the intention to purchase is lower if he/she is not equipped with sufficient resources (Madden & Ajzen, 1992). Essentially there are prior researches that have validated the significant effect of perceived behavioural control on intention (Jalali et al., 2020; Utami, 2017; Nasir, Roslin, & Chui, 2020; Nursalwani & Zulariff, 2017; Nikita, 2015).

As much as the determinants established in TPB have been well documented, there are studies that revealed that TPB is insufficient to fully explain individuals' behavioural intentions. Hence, the researchers have included the element of knowledge to enhance the predictive power of the proposed model. The justification for adding this construct is based on Ajzen's (2020) review of TPB on the possibility of adding a new predictor that is behaviour-specific, has causal implications, and applicable to a wide range of behaviour. In many varying contexts, past researches have validated the significant effect of knowledge on intention (Fabiola & Mayangsari, 2020; Sulaiman, Kan, & Salimon, 2020; Khairunnisa & Hendratmi, 2019; Husin & Rahman, 2016). It is postulated in this study that by having knowledge, potential buyers of life insurance and Takaful are more willing to purchase life insurance and Takaful as they are likely to have more in-depth understanding of the products. Knowledge is regarded as the process gained through knowing or having learned or experienced (Agarwal, 2017). Hence, the inclusion of knowledge in the framework appears to be relevant in this study.

Conceptual Framework

This study develops a framework based on the TPB, with determinants consisting of attitude, social norms, and perceived behavioural control, and also extends TPB by incorporating a relevant construct that is knowledge. This study proposes that attitude, social norms, perceived behavioural control, and knowledge will positively influence purchase intention. The conceptual framework for this study is shown in Figure 1.

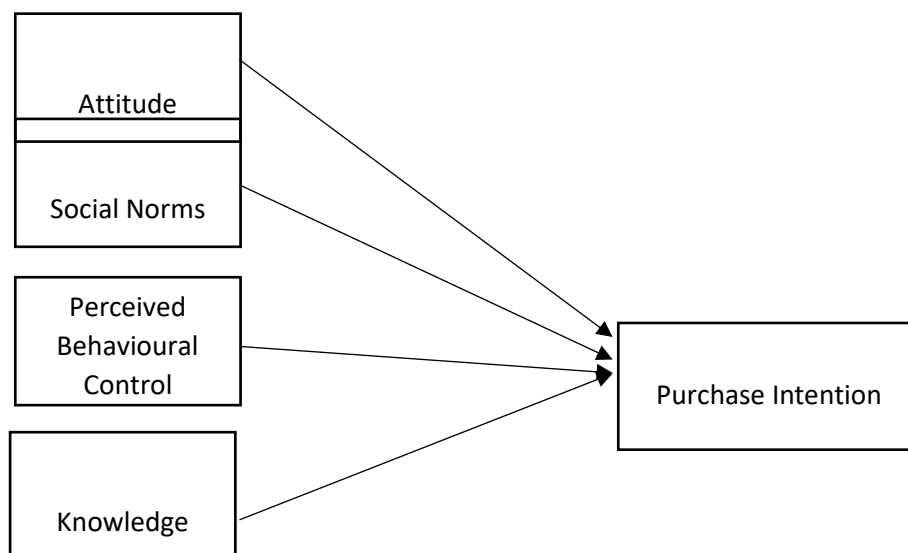


Figure 1: Framework

Thus, four hypotheses are formulated based on the above framework:

H2: Attitude will positively influence the purchase intention of life insurance and Takaful

H2: Social norms significantly influence purchase intention of life insurance and Takaful

H2: Perceived behavioural control positively influence purchase intention of life insurance and Takaful

H2: Knowledge significantly influence purchase intention of life insurance and Takaful

Methodology

The sample of this study were potential buyers of life insurance and Takaful in the Klang Valley, Malaysia. The respondents of the study were Muslims who do not presently have life insurance and Takaful. The measurement and structural model were analyzed by using Structural Equation Modeling (SEM), specifically the Partial Least Squares (PLS). There were two sections in this questionnaire. In the first section of the questionnaire, demographic information was gathered. In the second section of the questionnaire, respondents were asked about their attitude, social norms, perceived behavioural control, knowledge, and purchase intention. This study used convenience sampling technique to identify the respondents as no sampling frame was available. The convenience technique was used due to the practicality of targeting the population within the period of the study (Jernih, Hasmah, & Azdiana, 2019). Hence, the applicability of the convenience technique seems relevant in this study. A total of 316 questionnaires were found to be valid and complete out of the 580 distributed, thus yielding a response rate of 54.5 percent.

Results and Discussion

Demographic Profile of Respondents

The respondents (n=316) were among potential life insurance and Takaful buyers in the Klang Valley. Demographic characteristics such as gender, age, highest education level, and individual monthly income were asked of the respondents. Women made up 62.70 per cent of the sample and males constituted 37.30 per cent of the sample. As for the entire sample, 47.2 per cent of the respondents were between 20 to 30 years old, 23.4 per cent of the respondents were aged between 31 to 40 years, 10.4 per cent of the respondents were aged between 41 to 50 years, 10.1 per cent of the respondents were aged below 20 years old, and 8.9 per cent of the respondents were aged above 50 years old. In regards to the highest education level, 61.7 per cent of the respondents possessed degrees, followed by 15.2 per cent of the respondents who possessed diplomas, 12.7 per cent of the respondents possessed SPM or High School certificates, 7 per cent of the respondents possessed master degrees, 2.2 per cent of the respondents possessed "others", and the remaining 1.3 per cent of the respondents possessed PhDs. Pertaining to individual monthly income, 27.5 per cent of the respondents earned an income between RM3001 to RM5000. This is followed by 24.1 per cent of the respondents earning an income between RM1000 to RM3000, 23.4 per cent of the respondents earned an income of less than RM1000 per month, 17.4 per cent earned an income between RM5001 to RM7000, and the remaining 7.6 per cent of the respondents earned an income of more than RM7000.

Table 1: Demographic Profile of Respondents

Variables		Details	Frequency (n= 316)	Percentage (%)
Gender		Male	118	37.30
		Female	198	62.70
Age		Below 20 years old	32	10.10
		20 – 30 years old	149	47.20
		31 – 40 years old	74	23.40
		41 – 50 years old	33	10.40
		Above 50 years old	28	8.90
Highest Education Level		SPM	40	12.70
		Diploma	48	15.20
		Degree	195	61.70
		Master	22	7.00
		PhD	4	1.30
		Others	7	2.20
Individual Monthly Income		Less than RM1,000	74	23.40
		RM1,000 –RM3,000	76	24.10
		RM3,001 – RM5,000	87	27.50
		RM5,001 – RM7,000	55	17.40
		More than RM7,000	24	7.60

Assessment of Measurement Model

The findings of the construct reliability and convergent validity are shown in Table 2. This study measured the internal consistency through Cronbach's alpha and composite reliability. For Cronbach's alpha, a minimum value of 0.7 threshold is needed to establish internal consistency as recommended by Hair, Babin, Money, and Samouel (2005). Based on the analysis, the values for all constructs (i.e. attitude, social norms, perceived behavioural control, mass media, and purchase intention) were higher than 0.7 threshold. Meanwhile, according to Ramayah et al (2018) a value greater than 0.60 threshold is needed to establish composite reliability in the research. All the constructs in this study show values of more than 0.60 threshold for composite reliability. To examine average variance extracted (AVE), Fornell and Larcker (1981) suggested that a value of 0.5 threshold is required to establish average variance extracted. The values for all constructs are above 0.5 threshold, thus, indicating that average variance extracted is established in this study. Hair et al (2017) stated that the acceptable values for indicator loading must be equal to and greater than 0.708 threshold. This is important to indicate that a latent variable is able to explain at least 50 percent of the indicator's variance. Based on the analysis, one item from the social norm construct (i.e item of norms1) was deleted due to poor loadings that was less than 0.708 threshold as suggested by Hair et al. (2017). Overall, the results indicate high internal consistency and sufficient average variance extracted to approve convergent validity in this study.

Table 2: Assessment of Convergent Validity

Constructs	Items	Indicator Loadings	Cronbach Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)	Convergent Validity (AVE>0.5)
Attitude	Attitude1	0.930	0.919	0.949	0.861	YES
	Attitude2	0.943				
	Attitude3	0.911				
Social Norms	Norms2	0.783	0.820	0.893	0.736	YES
	Norms3	0.908				
	Norms4	0.878				
Perceived Behavioural Control	Perceived 1	0.834	0.841	0.904	0.759	YES
	Perceived 2	0.872				
	Perceived 3	0.906				
Knowledge	Know1	0.826	0.778	0.871	0.692	YES
	Know2	0.845				
	Know3	0.824				
Purchase Intention	Intention 1	0.904	0.932	0.951	0.831	YES
	Intention 2	0.927				
	Intention 3	0.892				
	Intention 4	0.921				

To examine discriminant validity, the researchers used cross-loadings, Fornell-Larcker, and heterotrait-monotrait ratio of correlations (HTMT) as recommended by Hair et al (2017). The first criterion to examine discriminant validity in this study was by assessing cross-loadings. Table 3 demonstrated that the analysis showed outer loading of the construct that is greater than any cross-loadings on other construct as recommended by Ramayah et al. (2018). Clearly, this indicates that the first criterion of discriminant validity has been established in this study.

Table 3: Cross-Loadings

Items	Attitude	Knowledge	Perceived Behavioural Control	Purchase Intention	Social Norms
Attitude1	0.930	0.397	0.689	0.698	0.471
Attitude2	0.943	0.437	0.711	0.690	0.484
Attitude3	0.911	0.368	0.694	0.727	0.501
Norms2	0.410	0.181	0.435	0.419	0.783
Norms3	0.501	0.280	0.488	0.558	0.908
Norms4	0.431	0.247	0.377	0.492	0.878
Know1	0.320	0.826	0.358	0.328	0.252
Know2	0.335	0.845	0.339	0.311	0.226
Know3	0.411	0.824	0.484	0.371	0.219
Intention1	0.724	0.369	0.699	0.904	0.534
Intention2	0.72	0.361	0.651	0.927	0.531
Intention3	0.601	0.373	0.615	0.892	0.556
Intention4	0.718	0.384	0.662	0.922	0.481
Perceived1	0.649	0.350	0.834	0.649	0.514
Perceived2	0.624	0.448	0.872	0.569	0.351
Perceived3	0.687	0.458	0.906	0.659	0.443

The second criterion to assess discriminant validity is by examining the Fornell-Larcker criterion. According to Ramayah et al. (2018), the AVE of a latent variable should be higher than the squared correlation between the latent variable. By looking at Table 4, the values of AVE are higher than the squared correlation between the latent variable. Hence, the second criterion for discriminant validity in this study has been established.

Table 4: Fornell-Larcker Criterion

Constructs	Attitude	Knowledge	Perceived Behavioural Control	Purchase Intention	Social Norms
Attitude	0.928				
Knowledge	0.431	0.832			
Perceived Behavioural Control	0.752	0.48	0.871		
Purchase Intention	0.76	0.407	0.721	0.911	
Social Norms	0.523	0.279	0.505	0.576	0.858

The third criterion to examine discriminant validity is Heterotrait-Monotrait Ratio of Correlations (HTMT). HTMT values that exceed 0.9 threshold should be avoided as it could be problematic (Gold, Malhotra, & Segars, 2001). Based on the analysis in Table 5, the values for HTMT is below 0.9 threshold. Thus, this indicates that the third criterion for discriminant validity has been established in this study. As all criterion has been established for discriminant validity, it can be concluded that multi-collinearity issue between items loaded on different constructs in the outer model did not arise. Hence, the researchers proceeded to the next steps of data analysis, that is the assessment of the structural model to test the hypotheses for this study.

Table 5: Heterotrait-Monotrait Ratio of Correlations (HTMT) Criterion

Constructs	Attitude	Knowledge	Perceived Behavioural Control	Purchase Intention	Social Norms
Attitude					
Knowledge	0.506				
Perceived Behavioural Control	0.853	0.587			
Purchase Intention	0.818	0.476	0.810		
Social Norms	0.600	0.345	0.603	0.654	

Structural Model

This study used a 5000-bootstrap samples to get stable confidence intervals as suggested by Hair et al's (2017). Table 6 presents the results of the structural model analysis, that included t-values for each relationship, p-value for each relationship, significant standardized path coefficients, as well as (R^2) for each constructs. The predictive power of the model was determined using R -square value (R^2). Meanwhile, the strength of the hypothesized relationship was determined by using the path coefficient. The R^2 was 0.658, indicating that 65.8 per cent of the variance in purchase intention can be explained by the four variables, which are attitude, social norms, perceived behavioural control, and knowledge.

The researcher examined the effect size (f^2) in this study as suggested by Cohen (1998). By looking at the analysis, one relationship was found to have medium effect size (f^2) ; (attitude->purchase intention). Three relationships were found to have small effect size (f^2). These relationship are; (social norms->purchase intention); (perceived behavioural control->purchase intention) and (knowledge->purchase intention). Next, the researchers examined predictive relevance of the model (Q^2). Chin (2010) explained that the model achieved predictive relevance if the value is greater than zero. The predictive relevance of the model (Q^2) in this study was 0.537. Hence, predictive relevance was achieved in this study.

Four hypotheses were tested in this study to investigate the influence of the independent variables (i.e. attitude, social norms, perceived behavioural control, knowledge towards the dependent variable (i.e. purchase intention). Following the analysis in Table 7, the results indicate that out of four hypotheses, three of them were statistically significant while one hypothesis was not statistically significant. The significant hypotheses in this study were; attitude ($\beta = 0.430$, $p < 0.01$, $t = 6.859$), social norms ($\beta = 0.199$, $p < 0.01$, $t = 4.817$), and perceived behavioural control ($\beta = 0.282$, $p < 0.01$, $t = 4.664$). However, knowledge ($\beta = 0.031$, $p < 0.01$) was not significant in this study.

Table 6: The Results of Structural Model Analysis

Hypothesis	Standard Beta	Standard Error	t-value	p-value	f^2	Q^2	R^2	Decision
H1: Attitude -> Purchase Intention	0.430	0.061	6.859**	0.000	0.217	0.537	0.658	Supported
H2: Social Norms -> Purchase Intention	0.199	0.041	4.817**	0.000	0.081			Supported
H3: Perceived Behavioural Control -> Purchase Intention			0.282	0.059	4.664**			0.000
H4: Knowledge -> Purchase Intention	0.031	0.041	0.689	0.491	0.002			Not Supported

Notes: ** $p < 0.01$

Discussion

This study revealed the initial investigation of Muslims intention to purchase life insurance and Takaful. The proposed model showed the predictive power of the constructs in predicting Muslims intention to purchase life insurance and Takaful. The TPB model explained 65.8 per cent of the variance in purchase intention of life insurance and Takaful based on the determinants of attitude, perceived behavioural control, social norm and knowledge. This indicated that 65.8 per cent of purchase intention are explained by the independent variables.

The results showed the robustness of TPB in predicting Muslims intention to purchase life insurance and Takaful. A number of studies have shown the relevancy of TPB in predicting purchase intention (Husin & Rahman, 2016) but knowledge has not been incorporated as an extended determinant. Out of four proposed hypotheses, three hypotheses were supported that were attitude, social norms, and perceived behavioural control towards the purchase intention of life insurance and Takaful. The hypothesis on knowledge on purchase intention however was not supported. Knowledge is basically a feeling or experiences obtained by people or groups that are gained through the process of learning and experience (Rahman, Asrarhaghighi, & Rahman, 2015). Even though knowledge is not significant as a predictor of purchase intention, it is positively and significantly correlated with attitude, social norms, and perceived behavioural control. Although there are studies that have documented the strong effect of knowledge and intention in the contextual settings of life insurance and Takaful (Husin & Rahman, 2013; Husin & Rahman, 2016), this has not been found to be significant in this research. It is somewhat unexpected that knowledge would not be a substantial criterion of purchase intention of life insurance and Takaful, this may be attributed to purchasers' resistance in intentionally learning or accumulating information about the unsought products like life insurance and Takaful.

It is commonly accepted that people who have positive attitude about life insurance and Takaful are attracted to purchase it. The significant influence of attitude on intention is in line with previous studies (Kasuma et al., 2020; Jalilian et al., 2020; Hasan & Suciarto, 2020; Rahadjeng & Fiandari, 2020; Yajid et al., 2020). This study also found social norms as a significant predictor in purchasing life insurance and Takaful. This result suggested that encouragement from the surrounding elements (i.e social norms) attracted people to purchase life insurance and Takaful. This result is in line with past research (Arpaci, 2020; Keat, Zakaria, & Mohdali, 2020; Anastasia & Santoso, 2020; Gultom et al., 2020; Usman & Novianawati, 2020; Khairi et al., 2020). This study also found that perceived behavioural control influence the purchase intention of life insurance and Takaful. This result suggested that there are possibilities that people will purchase life insurance and Takaful if they are equipped with the right resources and have access to the products. In line with this, numerous studies have documented similar results (Jalali et al., 2020; Utami, 2017; Nasir et al., 2020; Nursalwani & Zulariff, 2017; Nikita, 2015).

Conclusion

Life insurance and Takaful are important mechanisms used to minimize risks and provide protection against any unanticipated perils. The increasing number of participation in life insurance and Takaful have significant impact on the growth of life insurance and the Takaful industry. Hence, the determination of factors that motivate people to purchase life

insurance and Takaful are needed to further understand their behavior towards such purchase. The understanding derived from the Theory of Planned Behaviour (TPB) may well pave the way for life insurance and Takaful operators to develop possible strategies to attract potential Muslim buyers. Life insurance and Takaful Operators are in need of relevant inputs to lay down possible strategies in the effort to sustain the products in the marketplace. From a theoretical perspective, there may be more determinants that could be conceptualized in line with the contextual demands to extend further the application of TPB.

From a theoretical standpoint, this study investigates the relevance of the Theory of Planned Behaviour (TPB) in the purchase intention of Muslim consumers in Malaysia towards life insurance and Takaful. The results showed that the TPB model is able to explain 65.8 per cent of the variance in purchase intention of life insurance and Takaful and therefore provides valuable information on the contextual applications of the theory. From a practical perspective, this study contributes valuable inputs to those in the industry for the development and implementation of strategic marketing. As a key contributor the economy, the performance of the insurance industry will indeed be crucial in ensuring the economic growth of the nation.

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