

**FACTORS INFLUENCING THE TENDENCY TO SUBSCRIBE WITH TAKAFUL  
AMONG MARTIAL ARTS PRACTITIONERS**

**SITI HAJAR SALWA AHMAD MUSADIK**

**UNIVERSITI UTARA MALAYSIA**

**2011**

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**UNIVERSITI UTARA MALAYSIA**

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A thesis submitted to the Graduate School in partial  
fulfillment of the requirement for the degree

Master of Science (Management)

By

Siti Hajar Salwa Ahmad Musadik

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I certify that the substance of this thesis has not been already been submitted to any degree and is not currently being submitted for and other degree qualification.

I certify that any help received in preparing this thesis and all sources used have been acknowledged in this thesis.

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## **ABSTRACT**

The main purpose of this study is to reveal the factors influencing the tendency to subscribe Takaful among martial arts practitioners. Specifically, three objectives established to compare the different in tendency to subscribe Takaful within demographic factors (age, gender, marital status, income, as well as education level). Beside that, this study also tried to clarify the relationship between four factors of knowledge, awareness, performance of Takaful operators, as well as Islamic religious belief with the tendency to subscribe Takaful and sought to determine whether that four factors of knowledge, awareness, performance of operators, as well as Islamic religious belief have a influence or not with the tendency to subscribe Takaful among martial arts practitioners. The study was conducted among 123 martial arts practitioners in Universiti Utara Malaysia (UUM). The finding of this study suggest that there are have significant different between gender, male and female with the tendency to subscribe Takaful, but in term of age, marital status, income, and education level there are no significant difference with the tendency to subscribe Takaful. Findings also reveal that there are have relationship between factors awareness and no relationship between factors of knowledge, performance of Takaful operator, and Islamic religious belief with the tendency to subscribe Takaful. Finally, the finding also found out that factor of performance of Takaful operator has significant influence with the tendency to subscribe Takaful and the rest did not have significant influence with it. As a conclusion, finding of this study clearly demonstrated that factor of awareness and performance of Takaful operator is the foremost factors that have relationship and influence with respect to tendency to subscribe Takaful.

## **ABSTRAK**

Tujuan utama kajian ini dilakukan adalah untuk mendedahkan faktor-faktor yang mempengaruhi kecenderungan untuk melanggan Takaful insuran di kalangan pengamal seni mempertahankan diri di Universiti Utara Malaysia. Tiga objektif kajian dirangka untuk membandingkan perbezaan di dalam kecenderungan untuk melanggan Takaful iaitu dari segi umur, jantina, taraf perkahwinan, pendapatan, dan tahap pendidikan. Kajian ini juga turut menghuraikan hubungan diantara pengetahuan responden, kesedaran responden, pelaksanaan syarikat Takaful serta kepercayaan agama Islam responden dengan kecenderungan untuk melanggan Takaful dan kajian ini juga turut menentukan samada faktor-faktor pengetahuan responden, kesedaran responden, pelaksanaan syarikat Takaful, dan kepercayaan agama Islam responden mempunyai pengaruh atau tidak dengan kecenderungan untuk melanggan Takaful. Keputusan kajian ini telah menunjukkan bahawa terdapat perbezaan di antara lelaki dan perempuan, dan tiada perbezaan di antara umur, taraf perkahwinan, pendapatan, dan tahap pendidikan responden dengan kecenderungan untuk melanggan Takaful. Sementara itu, terdapat hubungan di antara faktor kesedaran dengan kecenderungan untuk melanggan Takaful dan tiada hubungan bagi faktor pengetahuan, pelaksanaan syarikat Takaful, dan kepercayaan agama Islam responden. Untuk faktor yang mempunyai pengaruh ke atas responden untuk melanggan Takaful, kajian menunjukkan bahawa faktor pelaksanaan syarikat Takaful mempunyai pengaruh ke atas kecenderungan untuk melanggan Takaful. Jelas di sini bahawa faktor kesedaran di kalangan responden dan pelaksanaan syarikat Takaful merupakan faktor yang terpenting dan utama di dalam mempengaruhi responden untuk melanggan Takaful.

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## **CHAPTER 1**

### **INTRODUCTION**

Nowadays, Takaful industry has been expanded widely to the entire world. Takaful not only viable and burgeoning in Malaysia but Takaful was booming ground in the Middle East, South East, and South East Asia like in Bahrain, Saudi Arabia, Syria, Indonesia, China, as well as in European and Western countries such as United Kingdom, United State of America and Canada.

Furthermore, forecast total Takaful contribution globally in 2015 estimated about US\$7.4 billion who claim that 42% (US\$3.1 billion) contribution are from Asia Pacific (Malaysia / Indonesia US\$ 1.4 billion), 31% (US\$2.3 billion) from Europe, Turkey, China, as well as India, and 27% (US\$2 billion) from Gulf Cooperation Council (GCC) countries (Kingdom Saudi Arabia (KSA) \$900 million, United Arab Emirates (UAE) \$480 million, and Egypt \$467 million) (Islamic Finance News, 2007).

This reflects that Takaful operators worldwide have a big change to spread their business in future as well as strive to perform well. Based on data provided by Ernst & Young reported that by the end of 2010, Takaful premiums are expected to grow around \$8.8 billion globally contrast with \$3.4 billion in 2007 (Ernst & Young, June 28, 2010).

In addition, Takaful worldwide growing estimated to surge by \$8 billion by 2012 with growing 35% outstripping than conventional insurance worldwide with over 133 Takaful operators and with \$4.3 billion market size (International The News, August 17, 2010).

According to Ernst & Young's inaugural World Takaful Report 2008 has stress that the Gulf Cooperation Council Countries (GCC) such as Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, as well as UAE as the heart of the global Takaful market, with accepted contributions in exceed of US\$1 billion contrast with US\$2 billion in 2006 and also forecast that the 20% industry growth rate will be maintained (Ernst & Young April 14, 2008).

After implies a strong growth and excellent performance over the previous four to five years, Takaful in Gulf region estimated to grow up about 10% a year and like a fairly nascent industry, Takaful in Bahrain as well as across the region is outstripping growth than conventional insurance. This statement has supported what was claimed by Earns & Young in 2008.

Besides, Saudi Arabia also recognizes as the largest market for Takaful growth followed by Malaysia and others countries. According to research report Saudi Arabia insurance market claimed that Takaful has growth fastest in Saudi Arabia insurance industry with growing at an annual growth rate of 15-20 % globally.

Meanwhile, The World Takaful Report 2010 also reported that Saudi Arabia remain as the largest Takaful market in the Gulf Cooperation Council (GCC) with contributions of US\$ 2.9 billion in 2008, while UAE is the fastest growing market and Sudan is the most significant market outside of the Gulf Cooperation Council (GCC) and South East Asia with contributions totaling US\$ 280 million in 2008 (Ernst & Young, April, 2010).

Takaful globally also demonstrate that able to attract other parties attention to collaborate in business area through agreement to promotion Takaful products by banking area. Recently, the Standard Chartered Bank has make five years agreement with Allianz Takaful to cross sell the latter's insurance products in Qatar with sell and promote Allianz Takaful's insurance products like child education, savings, protection, as well as investment.

Takaful also successful penetrate markets in western countries like United Kingdom, United State, and the rest of Europe. Demographic study by the Pew Research Center report of Mapping the Global Muslim Population on October 8, 2009 indicate that there are 2.7% (1,647,000 ) Muslims in United Kingdom, United State estimated about 0.8 % (2,454,000), as well as France have 6% (3,554,000) Muslim there (Wikipedia, 2010).

These opportunities exactly give the change to Takaful operators to disseminate their business in western countries. As we witness, there are numerous Takaful operator in

western countries like HSBC Amanah Home Takaful and Salam Halal Insurance in United Kingdom, Takafo SA in Luxembourg, Zayan Takaful and Takaful US in United State, and several in the rest European countries.

Generally, although Takaful seem burgeoning and prosperous entire world, but more support from Muslim and Islamic countries is necessary in order to ensure Takaful continues life in the world and at the same time able to reinforcement Islamic economy.

## **1.1 BACKGROUND OF STUDY**

This area discuss about the growing of Takaful in Malaysia as well as little bit history and information with respect to martial arts industry.

### **1.1.1 THE GROWING OF TAKAFUL IN MALAYSIA**

The growth of Islamic finance and banking in Malaysia has demonstrated that people begin to embrace this Islamic business transaction. People start realize that Islamic transaction has given a benefit upon them life and they was reflect support through higher market demand for this industry. Acceptance towards Islamic banking among Muslim and non-Muslim has increase and it has assist growth as well as sustain of Islamic banking institution in Malaysia (Utusan Online, 2009).

Booming of Islamic finance service and product in Malaysia not solely limited to banking and finance institution as well as money market but include another foremost Islamic financial service and product that is Islamic insurance or widely known as Takaful.

Takaful market in Malaysia has sustain and growth continuously along with Islamic banking and finance growth. The World Takaful Report 2010 indicate that Malaysia remains the largest Takaful market in South East Asia Takaful contribution through contribute almost US\$ 0.9 billion in 2008 as well as average yield on investments have remained stable and reached 5% in 2009 and Indonesia be the fastest Takaful growing among others South East Asia countries ( Ernst & Young, April, 2010).

In Malaysia, Takaful industry rapidly thrives as well as viable with surged development numbers of licensed Takaful operator with positive receptive of Malaysian towards Takaful. This is list of licensed Takaful operators in Malaysia:

- 1) CIMB Aviva Takaful Berhad
- 2) Etiqa Takaful Berhad
- 3) Hong Leong Tokio Marine Takaful Berhad
- 4) HSBC Amanah Takaful (Malaysia) Sdn Bhd
- 5) MAA Takaful Berhad
- 6) Prudential BSN Takaful Berhad
- 7) Syarikat Takaful Malaysia Berhad
- 8) Takaful Ikhlas Sdn. Bhd.

#### Retakaful Companies:

- 1) MNRB Retakaful Berhad
- 2) Munchener Ruckversicherungs - Gesellschaft (Munich Retakaful Malaysia)
- 3) ACR Re Takaful SEA Berhad
- 4) Swiss Re

#### International Takaful Operator:

- 1) AIA Takaful International Berhad

Recently, Bank Negara Malaysia has approved a new Family Takaful operator license pursuant to the Takaful Act 1984 to four newcomers in Takaful industry. They are The Great Eastern Life Assurance Company Limited (70%) and Koperasi Angkatan Tentera Malaysia Berhad (30%), AMMB Holdings Berhad (70%) and Friends Provident Group plc, UK (30%), American International Assurance Berhad (70%) and Alliance Bank Malaysia Berhad (30%), as well as ING Management Holdings (Malaysia) Sdn Bhd (60%) and Public Bank Berhad (20%), and Public Islamic Bank Berhad (20%) (Bank Negara Malaysia, 2010).

Presence of this newcomers in Takaful industry induce the eight Takaful operators previous be more well prepared and performance in order to grab the opportunities as well as attract customers attention towards Takaful products because Takaful market becomes more competitive with presence the newcomers in this industry.

Back to Takaful history in Malaysia, Takaful ( Islamic insurance ) was first introduced in Malaysia in 1985 when the first Takaful operator was established to meet the demand and need of the general public to be protected based on the Islamic principles way. The legal basis for the establishment of Takaful operators in Malaysia based on Takaful Act which came into effect in 1984 (Ab Mumin, 1999) and Takaful operations are regulated and supervised by Bank Negara Malaysia.

Takaful operate based on *Syariah* (Islamic regulation) complaint whereby every single of participant agree to jointly guarantee each other against any loss and damage that may inflict upon them. Thereby, each members of group will be contributes to Takaful fund by their premium based on what type of premium they subscribe. What is really special and different Takaful with conventional Insurance is Takaful operate through *Tabarru'* concept. *Tabarru'* is the agreement among members of Takaful to relinquish half of their premium as donation to others member's suffers.

Besides, Takaful also not involve with unlawful elements like *Riba'*(usury), *Gharar* (uncertainty), as well as *Maisir* (gambling) who forbidden by *Shariah*. This is half of reason why Takaful different and allowed in Islam and conventional insurance unlawful to practice.

Obviously, succeed of Takaful in Islamic and conventional market has been open Malaysian eyes and mind to understand and curious upon Takaful policy and operation.

Previously, Malaysian perception and acceptant towards Takaful are poor as well as weak but now we can witness that Malaysian start to subscribe Takaful policy as their life protected.

### **1.1.2 MARTIAL ARTS OVERVIEW**

Martial arts are one of the art acknowledge by world as one of the sports that bring advantages and benefit to mankind. Nowadays, we can witness how there are a few of us are very fanatic and fan of martial arts activities. Parents strive to send them children who are still young to explore and learn martial arts for future, particularly in order to defend them from danger, and so on. Crime rate has expand in world has induce people to learn self defense techniques through studying martial arts. For instance in Unite State the numbers of martial arts enthusiast has growth up exceed 200,000 and it still rising even though lack of information provided in regard to actual martial arts safety (Sports Injury Bulletin, 2010).

There are numerous types of martial arts throughout world with variety name and techniques. We can categorize martial arts type in some group countries in the world like type of martial arts in African, American, Asian, Europe, Scandinavian, Oceanian, as well as Near Eastern & Central Asia. Each region in the world has their own martial arts with their own techniques, method, ethos as well as principal goals. For instance Tae Kwon Do mainly uses kicks and standing techniques, Jujitsu focuses on grappling

and forcing the opponent into submission with painful arm and leg locks, and Judo relies on throw and chokes.

In African, they have variety types of martial arts such as Tahtib, Obnu Bilate, and Istunka, while American also have varieties martial arts group like Bojuka, American Kickboxing, Combat Judo, etc, and in Asia they have types martial arts such as Silat Melayu in Malaysia, Taekwondo in Korea, Bokh in Mongolia, Karate in Okinawa, Pehlawi in Pakistan, as well as Muay Thai in Thailand, and so on. In Europe they famous with some types of martial arts like Amateur Wrestling, Archery, Freestyle Fighting as well as Boxing (Wikipedia, 2010).

In fact, there are numerous types of martial arts in the world and every single of it have their own safety risk. Some of martial arts have rough and violent way and techniques to fight that sometimes induced injured as well as death. Mostly all martial arts are hazardous and involve physically injury like fracture, dislocate, legs, brain injury and cervical spine are the particular risk.

Gartland *et al* (2001) indicate that those who professional and amateurs in martial arts most common have head injuries, while for the beginner frequently have trunk injuries. This study also reported that the most common type of injuries occurs towards this three group is soft tissue trauma. Besides, for sprains as well as strains injury frequent occurs

towards beginners and amateurs group and for professional group fractures were the second most common in this group.

Additional, some parties claim person who involved with martial arts activities more likely exposed and be seriously hurt during martial arts training or tournament than you are to be hit by a mugger. This statement supported by new study carried out at George Washington University who reveal that the injury rate associate with martial arts practitioners is equal to the another hard hitting sports injury such as running, squash, rugby, as well as tennis and that study also indicate that females tend to have higher injury rates than males and injury primarily involve of bruises, strains, sprains, as well as lacerations (Sports Injury Bulletin, 2010).

Moreover, The Canadian Medical Associate has calls for banning of mixed martial arts in Canada in order to reduce the rate of head trauma like Traumatic Brain Injury (TBI) and other injuries that could have lifelong effects. Brain injury statistic in United State has suggested more than 1 million American are treated in emergency department because of TBI, and almost 51, 000 die from TBI each year (Kaplen, 2009).

Beside, martial arts activities also can lead to death and crippled for life. According to random sampling 161 fighters survey from mixed martial arts (MMA), boxing, as well as professional wrestling that has died since 2005 indicate that mixed martial arts (MMA)

has experience lowest death rate with contrast to boxing and wrestling. Mixed martial arts (MMA) had only eight (8) deaths, boxing had 72 deaths, as well as pro wrestling had 81 deaths. For the wrestling, about 46% (37 wrestlers) died before the age of 65, while boxing 57% (41 boxers) die before the age of 65, and mixed martial arts fighter (MMA) in this survey died before the age of 65 ( Jenkins, 2010).

However, some people do not yet realize that in fact martial arts activities have a fairly higher risk upon practitioner's safety and health. Martial arts practitioners who are actively involved in the tournament or game normally exposed to common and severe injuries such as fainting, broken leg and arm, paralysis, and so on. This situation should be taken seriously by martial arts practitioners. Looking at this situation, a number of insurance operators in western countries like United Kingdom, United State, and Canada has been creating, developing, as well as introducing insurance products to the martial arts practitioners and it has attracted the attention of this group.

Still, conventional insurance or Takaful operators in Malaysia still have not produce insurance products for martial arts practitioner protection from injury as well as accident.

## 1.2 PROBLEM STATEMENT.

Nowadays, people still disable to differentiate among Takaful and conventional insurance. Although much a numbers of Takaful operator established in Malaysia, people still refuses and not interest to know deeply what exactly of Takaful.

On the others hand, we can witness that some Takaful operator not concern towards their brand in the market and assume that they has been successful create their brand equity without realize that the total of Malaysian know and realize about Takaful industry is low. If we realize, that are small numbers of Takaful advertisement in media electronic, etc. Perhaps, they have not sufficient income and budget allocated to do it.

However, Takaful operator still believe and confident that they able to penetrate insurance market successfully. Syarikat Takaful Malaysia Bhd reported, they are optimistic of achieving target 50% market share in two to three years. According to group managing director Datuk Hassan Kamil, for the fourth quarter ended June 30, Syarikat Takaful's net profit shot up 170% to RM39.21mil compared with RM14.65mil in the previous corresponding period on better underwriting results from the general Takaful fund and lower operating expenses (The Stars, 2009).

Despite, until this time Takaful profit revenue still unable to challenge conventional insurance revenue. According to Annual Insurance & Takaful Statistic 2009, Bank Negara Malaysia, conventional insurances still in their dominant higher revenue compare with Takaful. Insurance operating profit for General insurance 2009 exhibit pretty high of

revenue is RM 1,801.0 million better than General Takaful operating profit only RM 227.0 million, while for operating profit Life insurance, conventional Insurance performed better than Family Takaful operating profit with operating profit RM 29,754.0 million with contrast to Takaful operating profit only RM 3,391.7 million (Bank Negara Malaysia Annual Report, 2009).

Furthermore, according to Aminuddin Md Desa, Chief Executive Officer (CEO) Takaful Nasional Berhad has remarked that if we ask 100 Muslim about Takaful policy subscribe, only three or four will be admit they are loyal to subscription with Takaful policy (Utusan Malaysia, January, 3, 2003).

Therefore, we can witness how far Malaysian accept and aware with respect to Takaful insurance and the essential that Takaful protection in their life. The lack of awareness and knowledge among Malaysian towards Takaful as well as lack of effort marketing strategies from Takaful operator has induce this bad condition be more worst as well as continuously view as disable to manage people and financial.

### **1.3 RESEARCH QUESTION**

In order to figure out the factors who influencing Muslim (in this study refer to martial arts practitioners) tendency to subscribe Takaful as well as they understand and perception towards Takaful, four main questions has designed to answer this research:

Research Question (1):

Are there any difference in term of age, gender, marital status, income, and education level of martial arts practitioners with tendency to subscribe Takaful?

Research Question (2):

Are there any significant relationships among Performance of Takaful operators, Awareness, Knowledge, and Islamic Religious Belief with tendency to subscription Takaful among martial arts practitioners?

Research Question (3):

Are the factors of Performance of Takaful operators, Awareness, Knowledge, as well as Islamic Religious Belief will be significantly influence martial arts practitioners in term of tendency to subscribe Takaful?

## **1.4 RESEARCH OBJECTIVE**

The main objective of this research is:

### **1.4.1 GENERAL OBJECTIVE**

The general objective of this research is to figure out the factors influence martial arts practitioners in term of tendency to subscribe Takaful as their life guarantee or protection.

### **1.4.2 SPECIFIC OBJECTIVE**

- 1) To compare difference of demographic factors among martial arts practitioners in term of tendency to subscribe Takaful.
- 2) To determine relationship between factors of performance of Takaful operators, Awareness, Knowledge, as well as Islamic Religious Belief among martial arts practitioners with tendency to subscribe Takaful.
- 3) To determine whether factors of performance of Takaful operators, Awareness, Knowledge, as well as Islamic Religious Belief influencing tendency to subscribe Takaful among martial arts practitioners and vice versa.

## **1.5 HIPOTHESES STATEMENT**

Ho1: There is no difference in term of gender, age, education level, marital status, and income of martial arts practitioners with tendency to subscribe Takaful.

Ho2: There is no significant relationship among Performance of Takaful operators, Awareness, Knowledge, and Islamic Religious Belief with tendency to subscribe Takaful among martial arts practitioners.

Ho3: The factors of Performance of Takaful operators, Awareness, Knowledge, as well as Islamic Religious Belief not significantly influence martial arts practitioners in term of tendency to subscribe Takaful.

## **1.6 SIGNIFICANT OF RESEARCH**

The respondents for this research are martial arts practitioners in Universiti Utara Malaysia. They are selected as these study respondents because study wants to figure out martial arts practitioners' perception as well as what the factors influence they to subscribe Takaful as their life protection. Besides, until this time, Insurance and Takaful operators in Malaysia still have not yet produce and provide insurance/Takaful product for martial arts practitioners' protection.

Contrast with western countries like Canada and United Kingdom, they are already have and executed Martial Arts Accident and Liability Insurance successful. Instance, the Cossio Insurance Agency (CIA), United State and K and K Insurance in Canada already offer the insurance products for martial arts practitioners.

In these cases, this research has a close significance toward Malaysia Takaful industry. This research finding will be assist them to create and establish a new, innovative, as well as interesting products in the market along they will know why Malaysia not interested to subscribe Takaful than conventional insurances.

Therefore, there are very important to Takaful operator to know and realize with respect to factors influencing customers to subscribe their products. Thereby, this research will be reveal why Malaysian have not interest to subscribe Takaful as well as why Takaful unable to penetration insurance market in Malaysia although was establish 20 years ago.

## **1.7 SCOPE OF RESEARCH**

This research operated to University Utara Malaysia students who join the club of martial arts who comprises difference age, education, position level as well as experience. Most of them is martial arts practitioner and has an experience in this area.

There are many martial arts club in University Utara Malaysia like Judo, Seni Silat Gayong, Seni Silat Olahraga, Seni Silat Cekak, Wushu, as well as Karate. Members of Club Seni Silat Gayong, Seni Silat Olahraga, Seni Silat Cekak, as well as Karate selected as a respondents because it is easy to conduct the questionnaire session with Muslim only. It is also because one of these research variables it is tending more to see in Islamic religion belief side among the respondents.

Beside that, this respondents selected because this research also tend to figure out martial arts practitioners perception towards Islamic insurance (Takaful) because Malaysia still have not an insurance products for martial arts practitioners accident and protection.

This research only scope for martial arts practitioners from Seni Silat Gayong, Seni Silat Olahraga, Seni Silat Cekak, as well as Karate Malaysia members in Universiti Utara Malaysia and not related with other person. All the instruments related to the research will only associate with this scope.

## **1.8 ORGANIZATION OF THE RESEARCH PROJECT**

The thesis is set out into five chapters. The Chapter One provides an overview on the current trend of Takaful industry and the formulation of problem statements, research questions, hypotheses as well as scope of study.

Chapter Two displays a review of literature on previous research. Chapter Three explains the methodology and tools of analysis for this study while analysis and findings for this study can be found in Chapter Four.

Lastly in Chapter Five, a discussion on the findings is included. Recommendations, limitations and conclusion for this study are also included in this last chapter.

## **CHAPTER 2**

### **LITERATURE REVIEW**

#### **2.0 INTRODUCTION**

In this part, some customer buying behavior (customers tendency) and independent variable ( demographic, performance, awareness, knowledge, as well as Islamic religious belief ) literature review from related expert scholars and past researcher review as well as discussed in order to depth understanding with respect to this research.

#### **2.1 CUSTOMER BUYING BEHAVIOR**

One of the paramount elements will determine the successes of a company are the customers. The biggest weakness of company nowadays is disable and lack of capabilities to understanding deeply customer buying behavior and buying decision making process. In fact, customers buying behavior and buying decision making would be main effect towards company production, services, as well as profit. Let's seek what is customer buying behavior exactly.

Customer buying behaviors with simple word mean process by which individuals search for, select, purchase, use, as well as satisfy of goods and services in term of satisfy their desire (Business Dictionary, 2010). McNeal (2007) define consumer behavior as

pre purchase, purchase, as well as post purchase actions towards a commercial object. Beside for question who is a consumer, McNeal (2007) answered that question by define consumer as person who perform any pre purchase, post purchase, or purchase activities.

On the other hand, (Solomon *et al*, 2006; Hawkins *et al*, 2007; Schiffman *et al* 2008; and Solomon, 2009) express that consumer behavior is associate with processes involved individual or groups in term of when them making the decision to select, purchase, dispose of services or products, ideas, as well as experience in order to meet and satisfy their demand, needs, as well as desires.

Customer consist many form of person, ranging from nine years old child begging her or his father for a new one play station until to managers in large corporation deciding for a millionaire dollar project. Schiffman *et al* (2008) also express that as a research area, consumer behavior able to define as study of how consumers make the decision in term of to spend their available resource like time, money, as well as effort towards services and products.

Despite, Kotler *et al* (2009) claim that consumer buying behavior stand for buying behavior for individual and household also known as final consumers who buy services and goods for personal consumption.

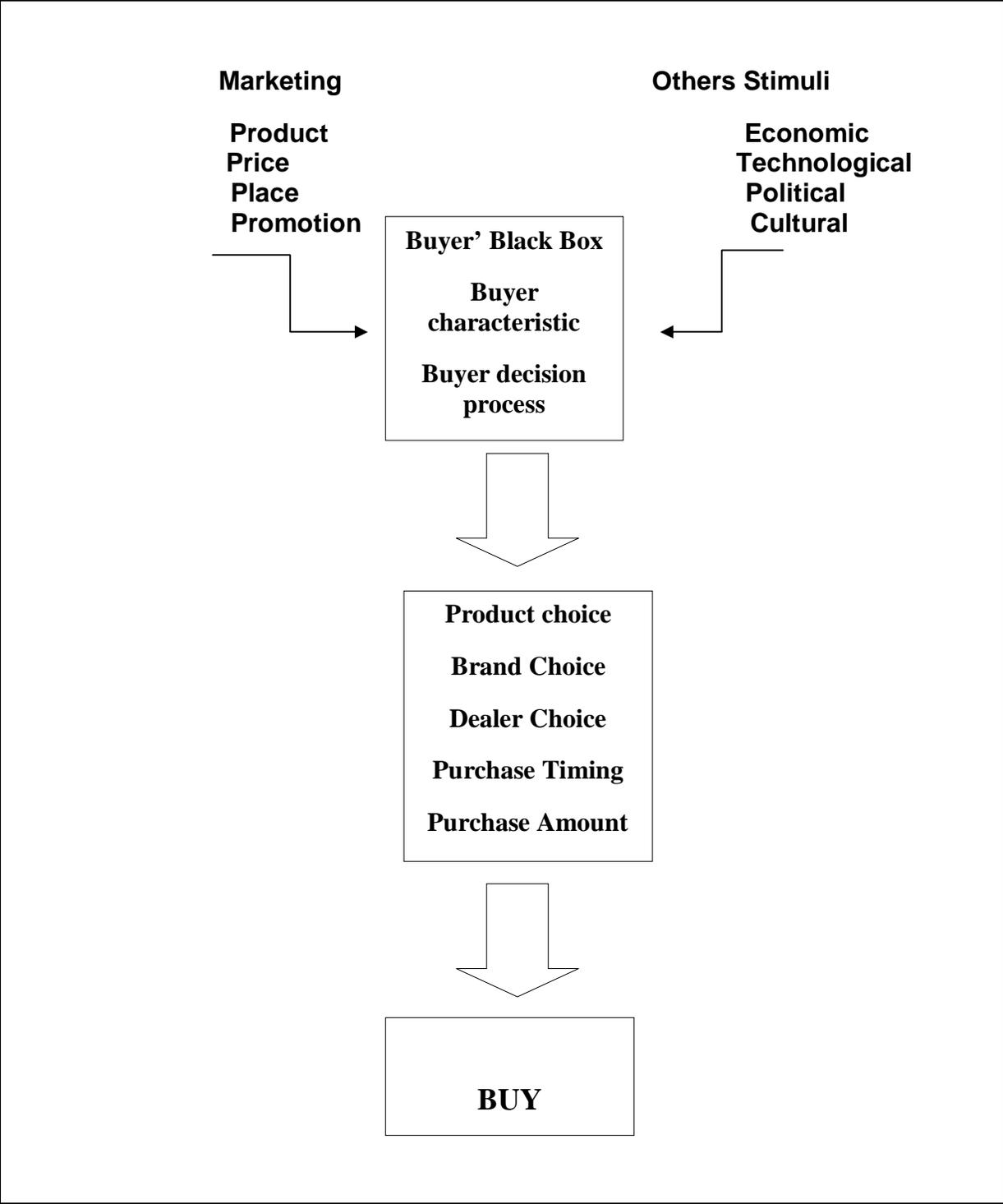
Beside that, Hoyer and MacInnis (2007) stand to be different than others in term of make the definition towards consumer behavior. They express that consumer behavior really involve quite a bit more with define consumer behavior as reflects the consumer decision making towards the acquisition, consumption, as well as disposition of services, goods, ideas, as well as activities in their life.

Addition, consumer behavior also able to explain as a study associate with what, when, why, how, as well as where consumers do or do not buy a product or services. It consists and blends elements of psychology, sociology, economics, as well as social anthropology. It attempts to figure out and understand customer individually and groups' buyer decision making process as well as attempts to clear customers' characteristics like demographic and behavior variables in order to understand customer's wants, need, as well as desire and at the same time tries to assess customers buying behavior influence like family, reference groups, friends, as well as society (Wikipedia, 2010).

## **2.2 CUSTOMER BUYING BEHAVIOR MODELS**

Customer makes many transactions everyday in their life in order to meet their desire or needed. Did we ever figure out why customer make the purchases and how customer buying or purchase behavior. Marketers have to know the throughout of consumer buying behavior matter. The challenge for marketer is to understand consumer's mind and response towards various marketing efforts the company might use.

In order to understand consumer behavior, we might to view customer behavior model through figure 2.2 as well as figure 2.2.1 below. Models of consumer buying behavior draw together the various influences buying behavior with the process of buying decision making in order to understand the proverbial "black box" of what happen within the consumer between his or her exposure to marketing stimuli as well as actual decision to purchase.

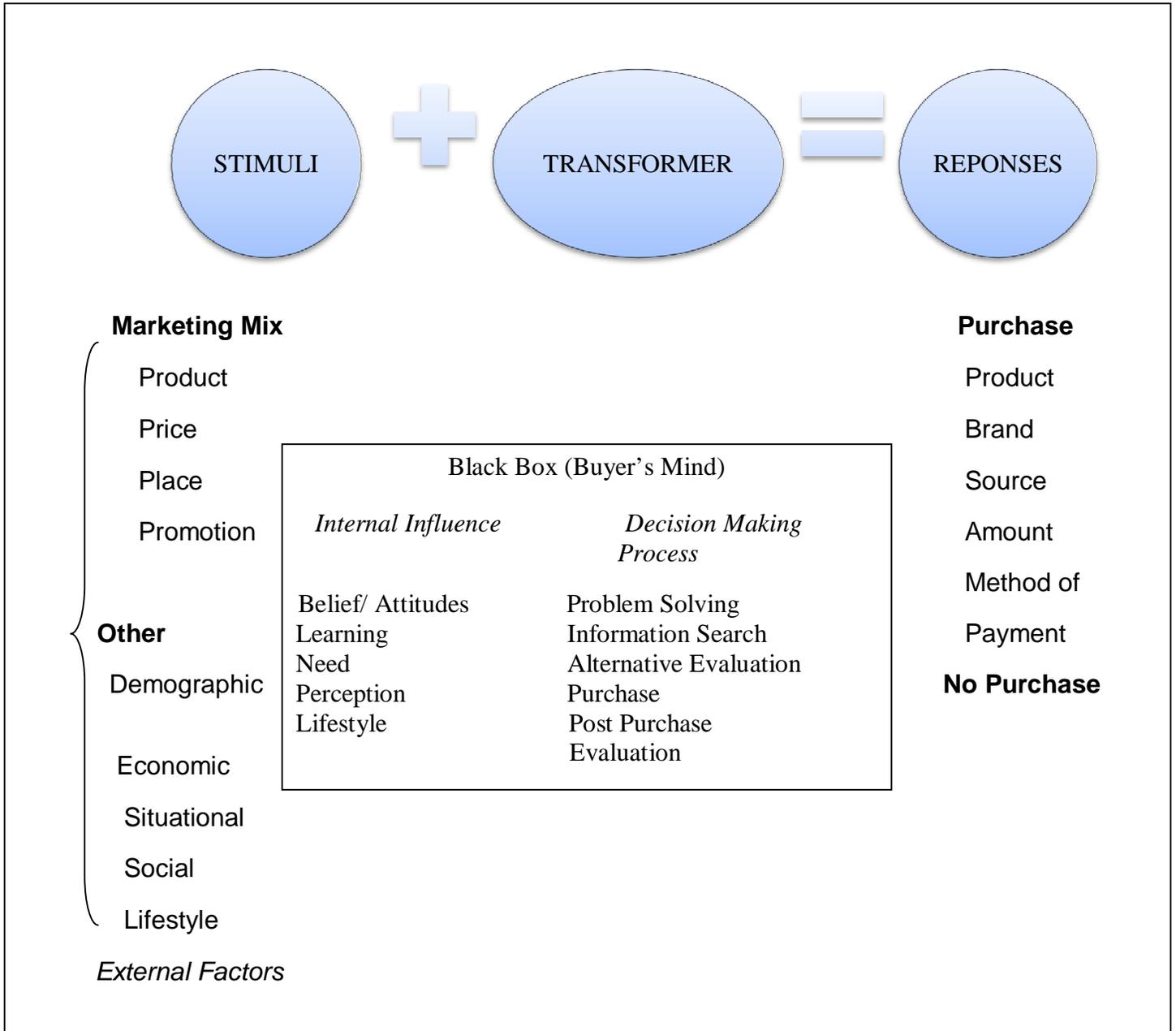


Source: Kotler et al (2009)

Figure 2.2: Model of Buyer Behavior

This model of buyer behavior suggested that marketing stimuli comprise the elements Four Ps: products, price, place, as well as promotion along with other stimuli such as economic, technological, political, as well as cultural. All these inputs enter the buyer's black box, where they are turned into a set of observable buyer responses like product choice, brand choice, dealer choice, purchase timing, as well as purchase amount.

There are two parts we might to look in order to understand how the stimuli changed into responses inside the consumer's black box. The first parts are the buyer characteristics side that how it influence consumer perceives and reacts towards stimuli and second, effects buyer decision process towards buyer's behavior.



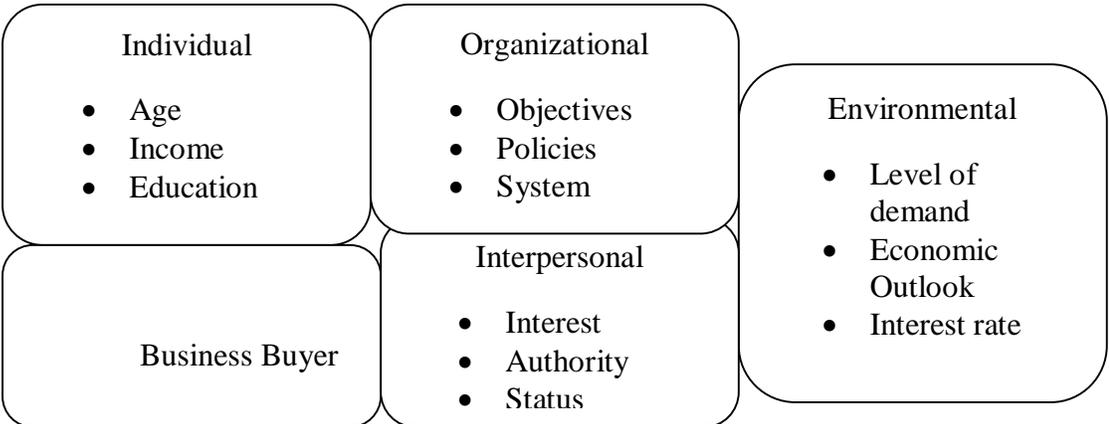
Source: Kotler et al (2004)

Figure 2.3: Black Box model of Consumer Buying Behavior.

The essences of the model Figure 2.3 explain consumers will respond in normal ways towards different stimuli after they have scanned those stimuli in their minds. In depth, the models explain that factors external will be act as stimuli for consumer behavior and before a particular behavioral response generated, consumer’s personal characteristics and decision making process will be interact with stimulus first.

It is dubbed as the ‘Black Box’ model because in fact we able to know and read a little bit of human mind but we disable to see and watch what goes in the human mind, as well as we exactly do not know the whole thing in human mind like when we see or make out the black box.

According to Kotler and Armstrong (2002) express that personal and psychological characteristics, as well as culture social strongly influenced consumers buying behavior. Through these factors, the marketers cannot control them, but they consider it before making any decision.



Source: Kotler et al (2009)

Figure 2.4: Major Influences on Industrial Buying Behavior.

## 2.2.1 TYPES OF CUSTOMERS BUYING BEHAVIOR

There are four type of buying behavior normally practice by customer based on the type of product that intends to be purchased. These types normally utilize by customer through different situation as well as their intention to buying something.

Type of Buying Behavior	Explanation
1) Habitual Buying Behavior	Buying low involvement frequently purchase low cost items, need very little search and decision as well as purchase occurs automatically such as buying soft drinks, milk, snack foods, etc.
2) Complex Buying Behavior	Occasionally buying with unfamiliar brand in familiar products or services. Need spend some of time in order to gain the information associate with that products or services. For instance buy new clothes.
3) Dissonance Reducing Buying Behavior	Individual purchases the high value brand products or services and need detail information and consideration before purchase is made. E.g.: educations, house, luxury cars, etc
4) Variety Seeking Buying	Individual like to shop in variety shop and place in order to taste and feel a new products and services in different angle. E.g.: holiday, furniture, meals, etc.

**Source: Kotler *et al* (2009)**

**Table 2.5: Types of Consumer Buying Behavior.**

## 2.3 BUYING DECISION MAKING PROCESS

The foundation of consumer buying decision making were laid in the 1960s by Nicosia in 1966, Engel *et al* 1968, as well as Howard and Seth in 1969s (Lye *et al*, 2005). Consumer buying process is commonly described as a five-stage linear process: (Stage one) need recognition/ problem recognition, (Stage two) information search, (Stage three) alternatives evaluation, (Stage four) purchase decision, and (Stage five) post-purchase behavior like figure 2.2.

This buying decision making process necessary towards customer in order to clear what they need to do first when they decide to make the purchasing of new goods or service.

- Stage One (Need recognition/ Problem recognition).

On this stage, customers need to spot what they problem first and what exactly happened to them. For instance customers have discovered that their car has an engine and gear problem and disable to use for long time anymore and customer now have to look for a new one car to replace the old one car. Normally, this process or stage usage towards extensive decision making consist purchasing the high level and value items as well as goods or service such luxury car, house, or others low frequency purchased products and services. However, for impulse frequency purchases like sugar, sweets, and so on the process used is different.

- Stage Two ( Information Search )

This stage is for information search stage. While customer has found out what exactly problem they have, they need to find the new one to replace the old one. Thereby, the detail information with respect to products or services they want to purchase is wanted. Therefore, customer should search the information about the cars in the market before make the real buying decision. In order to ensure information searching running clearly and thoroughly, customer could get the sources of information from their family, friends, neighbors who may have the recent and latest information about that, and alternatively customers may ask the sales people, dealers, or read cars magazines to help their information searching and purchase decision making process.

- Stage Three ( Alternatives Evaluation)

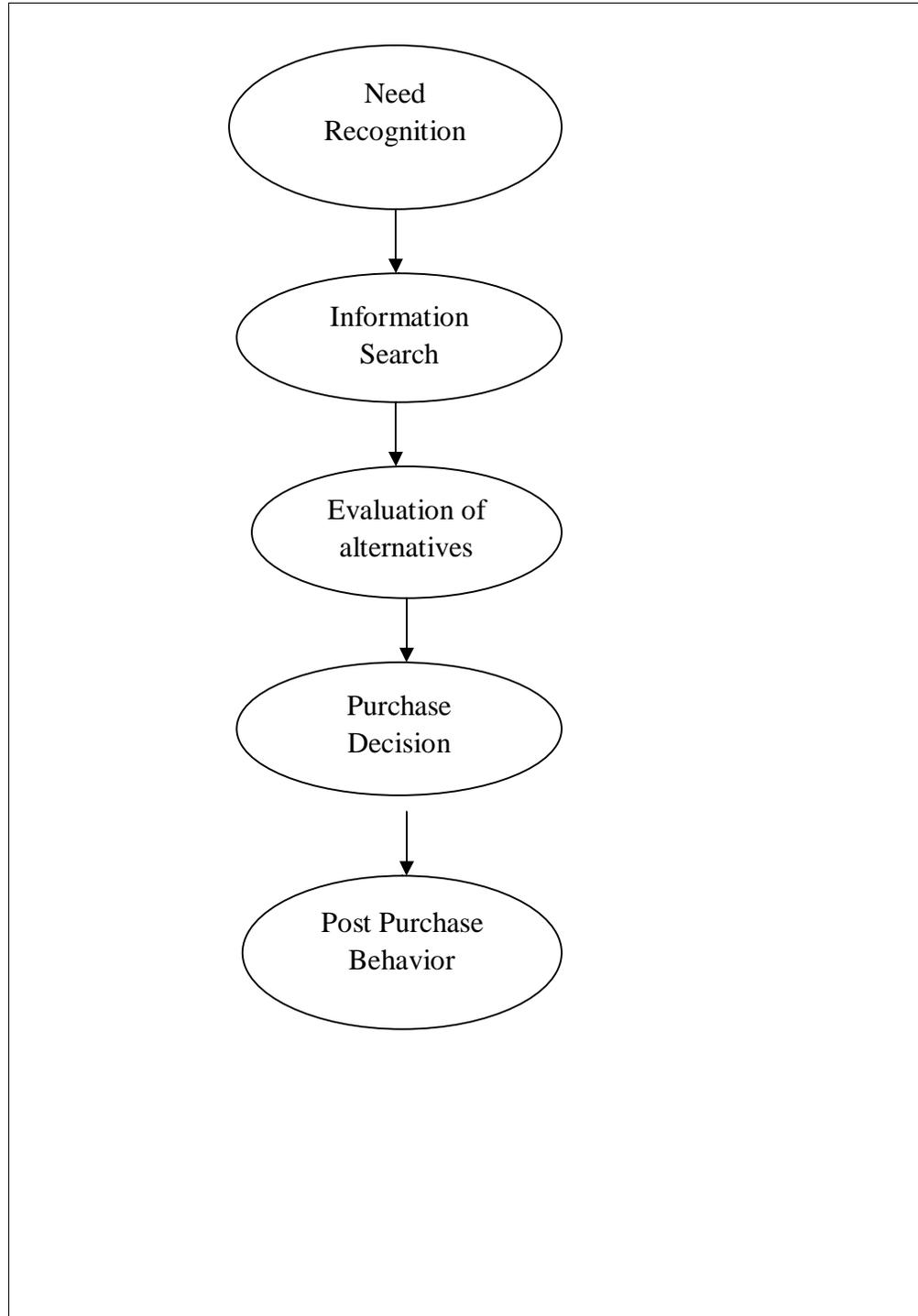
This stage required depth and detail information associate with products or services purchase. Along, depth and wide observation as well as survey with respect to item purchasing in term of price, brand, quality, etc is required in order to ensure customers make an accurate and satisfy purchasing decision making soon. Counting to information in hand, customer will be able to evaluate the alternatives in the market effectively and thoroughly as well as make the decision to purchase as early as possible.

- Stage Four ( Purchase Decision)

This is the final stage in this process. After experience previously steps in buying decision making, the final decision will be make on this stage. Customers will be determine whether they would make the purchase or instead as well as which one will be select as their choice after consider and evaluate each choices in variety angle and perspective.

- Stage Five ( Post-purchase behavior)

Post purchase behavior meaning that the customer situation after making the buying purchases whether consumer will be satisfied or dissatisfied. This stage is consumer taken further action after purchase process based on their feel towards goods or service was purchase whether their satisfied or dissatisfied.



Source: Kotler *et al*, 2009

**Figure 2.6: Five Stage Model of the Consumer Buying Process.**  
**(The Engel, Kollat, and Blackwell model of the buying process)**

That is necessary to the marketer to realize and know everything associated with consumer behavior. Lack of consumer behavior knowledge will be impact towards marketer operation and objective as well as lead upon negative performance and benefit.

## **2.4 DEMOGRAPHIC FACTORS**

### **2.4.1 AGE**

Consumers purchasing power play a crucial role in marketplace. Marketer disable to push or force their consumer or potential consumer to be their stakeholder without them willingness. The previous literature and finding below concerning with respect to influence of customer age upon buying behavior and decision making as well as how customer in vary of age make buying decision.

With respect to how factor of customer ages influence and have relationship with insurance policy, study by J.D Power (2010) indicate that in term of the level of satisfaction among insurance policyholder, study reveal that policyholder between the ages 35 and 44 demonstrated are the least satisfied and policyholder who are 65 years of age and older have the highest of level satisfaction. On the other hand with respect to how policyholder seeking information about insurance companies, policyholder between the ages of 18 and 34 are more likely rely to recommendation from their family and friend and utilize online service for it.

Generally, effect factor of ages in different context implies different and variety effect. According to Potluri *et al* (2010) who study about young Kazakhstan buying behavior found that usually 78% children in age 10-14 year old spend 74 % of their pocket money towards food and entertainment as well as reveal that 90% of parents consider

of their children opinion first before or when make the decision to purchasing different household services as well as products.

Despite, Amin H (2008) indicate that those aged less than 20 years tend to considered lower monthly payment as main criteria in term of choosing bank for Islamic home financing product and service followed by professional advice, and 100% financing , while those aged between 21 and 30 years also tend to choose lower monthly payment as their main criteria followed by *shariah* principle, and interest free practice and for those aged between 41-50 years more likely to looks for fast and efficient service first as their main criteria as well as followed by transparency practice, and lower monthly payment as their other criteria .

In addition, Yang *et al* (2005) through they study about brand choice of older Chinese consumer discover that older consumer have many similarities of brand choose behavior with young consumer in term of tend to purchase domestic product and older consumer seem more likely to purchase healthy food like yogurt from foreign brand which are perceived highly quality than domestic brand. Meneely *et al* (2009) through their study implies that customer buying behavior, lifestyle, and customer perceptions change when become older.

On the other hand, Al-Ajmi *et al* (2009) express that mostly customer in adult group more likely to make the saving in bank. They reveal that about 80 % of Islamic financial institutions consumers' fall between 25-50 years. While, Amin H (2008) indicate that it is interesting to note that those aged less than 20 years old tend to seek and ask as well as more likely interested to know for more information about Islamic financing product (Islamic home financing) directly through conservation.

Therefore, according to general and specific context, it implies that factor of ages exactly able to influence customer buying behavior and policyholder towards tendency to subscribe insurance.

## 2.4.2 GENDER

Sexual identity is a very important component of a consumer's self concept. Sometimes we thought gender or sexual identity did not play any an important role in order to making the decision. But, research has been reveal that are different among gender, every man and women has their own way how to influence for purchase decision making. Solomon *et al* (2006) indicate that modern women play a crucial and greater role in purchase decision contrast with men.

Generally, gender still has a differentiation of roles in different buying situation. With respect to customer behavior while purchasing, study by Gruber *et al* (2009) implies that female customer sometimes needed time to calm down as well as relax when make complaint towards something during make the purchasing and tend to be more emotionally involved than male customers as they wanted employees to apologize for the problem and male customer more likely to quick complaint solution

However, Dusuki and Abdullah (2007) express that men and women have a similar level of familiarity with Islamic banking products and services with the exception of murabaha and qard al-hasan, but for those Islamic banking products and services men tend to be more familiar than women.

On the other hand, females in the joint families were found more likely to be careful and considerate upon the kind of goods as well as service while purchasing than those in the nuclear families (Juyal and Singh, 2009). Addition, regard to study about gender

differences in knowledge and acceptance of genetically modified foods, Moerbeek and Casimir (2005) reveal that women are implies less accepting of genetically modified foods as well as less of knowledge with respect to gens and genetic modification contrast with men who more likely know about it.

In term of factors that influencing choosing bank for Islamic home financing products among men and female, study by Amin H (2008) implies that male consumer tend to consider with *shariah* principle as the main criteria followed by lower monthly payment, interest free practice, transparency practice, product range and discount or rebate as their main criteria while female tend to view the elements of transparency practice as the main criteria followed by lower monthly payment, *shariah* principle, interest free practice, and lower service charges.

Besides, in order to figure out the factors that able influence adoption of mobile banking among internet banking user in Singapore, study has revel that factors easy to use has more stronger influence towards women than men in term of the perception of usefulness as well as the factors relative advantages influence more strongly towards men compared to women (Riquelme and Rios, 2010).

Hence, with respect to relationship factor of gender with tendency to purchase insurance, Stolze E (2010) reveal that female drivers tend to pay insurance less than men due to female infrequent experience accidents than males drivers and addition

according to study by National Women's Law Centre (2008) reveal that women are less likely to enter or involve work that offer group health insurance than men.

Regarding to literature above it has implies that factors of gender exactly effect towards customer buying behavior as well as men and female has different buying behavior in different situation. It also suggests that with respect to tendency to purchase insurance women less likely to involve or utilize insurance which is contrast with men.

### 2.4.3 MARITAL STATUS

Word of marital status indicate or explain about whether the person is married or instead. In buying behavior stage, customer demographic comprise customer's marital status is necessary to concern by marketer. Research has implies that due to different in marital status, customer buying behavior exactly differ each others.

With respect to insurance buying behavior, marital status exactly able to explain how customers in different marital status show different buying behavior. Study by Stolze E (2010) reveal that factor of marital status is also is also used in order to setting auto insurance rates. The study suggests that, after single drivers get married rate of insurance premium among them will go down and otherwise, among divorce person, rate of insurance premium is high or increase.

Beside that, study by Brayce *et al* (2010) implies a contrast with result with Stolze which is Brayce *et al* study suggest that rate of marriage group having health insurance coverage is increase particularly for women. It show that customer factor of marital status have a different effect towards tendency to purchase and having insurance.

As a general, Amin H (2008) found that in order to choose criterion for Islamic home financing in single person side, they are tend to choose the lower monthly payment as their main criteria. It is differing with married person who tend to selecting *shariah*

principle as their main criteria when selecting bank for Islamic home financing. Perhaps, this finding is reliable as well as relevant due to single person basically more likely to saving their income than married person who already establish in all stage. Addition, married couple household suggest more likely to adopt phone banking in contrast with single male head household who less likely towards it (Kolodinsky *et al*, 2004).

Meanwhile, study by Razzouk *et al* (2007) suggest that with respect to savings, married couple tend to make decision together contrast with cohabiting couples as well as in purchase information search stage, cohabiter more likely jointly in associate to gardening tools, cosmetics, kitchenware, alcohol, and toiletries.

These suggest that married person sometimes have similarity and difference in their way to purchase as well as husband more likely delegate his wives for buying decision. It is like what has Moore *et al* (2001) indicate that men who already married will be let their wives undertook most purchase for them and stress that they merely tend to make the purchase related to electrical thing and cars. Addition, this study also reveals that men encounter a number of problems when they came to fashion shopping activity whenever they divorced because previous shopping they merely delegate they wives without know anything about it.

On the other hand, Laroche *et al* (2001) reveal that in term of willingness to pay more towards environmentally friendly products married group who have children at home tend to pay more for green product with realize that ruined of environment might lead negative effect towards their partner as well as children.

We can witness that there are difference buying styles among single person and married person in term of buying behavior and decision making. It is possible due to decisions of married person are influenced by the recommendation that they received from their spouse as well as capability and single person tend to make buying decision by their own self and other suggestion.

#### **2.4.4 EDUCATIONAL LEVEL**

Education plays a crucial role throughout our life. Nowadays, every single person concern associates it. Even in term of making simple decision we still have need of education for it. For instance to buy a sweets skill of calculation is necessary. Fail to count the right way will led to lost. Therefore, let's view what scholars as well as researchers reveal and say with respect to influence of education level towards customer buying behavior and decision. According to study by Constella Futures (2008) household with had secondary education implies had a lower heard about health insurance and have better knowledge about availability of health insurance products.

As generally, Manab *et al* (2004) by their study express that level of education among Muslim communities in Malaysia have a positive relation with respect to awareness and ownership of Family Takaful Scheme. This study demonstrate that almost 70% of Muslim from lower education level which mean those from primary and secondary school did not aware about existence of Family Takaful Scheme as well as those from higher education level, diploma and above implies almost 14% Muslim from that level did not aware upon existence of Family Takaful Scheme in Malaysia. This shown that number of Muslim from higher education level aware about existence of Family Takaful Scheme is higher than those from lower education level.

Meanwhile, Abdullah and Dusuki (2006) by their study express that Malaysia customer implies satisfied towards Islamic hire purchase facility or Al -Ijarah Thumma al-Bay (AITAB) in Malaysia irrespective of their different in term of level of education.

On the other hand, Carpenter (2008) stress by his study result with respect to general understanding of supercenter shopping behavior in the USA that in term of consumer education level, less educated consumer more often to shop for electronic goods at supercenter.

With respect to banking industry survey has state that educated person tended to familiar with the service and product that comply with Islamic ways or *sharia'a*. Studies by Al-Ajmi *et al* (2009) reveal that the current account, investment account, as well as ATM are mainly used by well education customers.

Furthermore, the result from that study demonstrated that majority of Islamic bank consumers are well educated, with approximately 40 per cent holding high school certificates, as well as about 50 per cent holding a bachelor degree or above. It is implies that 90 percent banking customer is person who has education background although come from different level of education.

Besides that, study with respect to influence consumer traits and demographic on intention to use retail self-service checkout implies that consumers education have no direct and indirect effect towards intention to use retail self-service checkout. Whereby, Lee *et al* (2010) through they study result argue that the retailer have better not

concern and consider with respect to consumer education as demographic information in term of their market segmentation in the context of retail self-service checkout.

Therefore, education dimension definitely play an essential roles in term of buying decision making as well as in term of customer knowledge and understand about something new and unknown.

## **2.4.5 INCOME**

Income able to be the paramount element that influence consumer in term of purchase behavior and decision making. However, consumer from higher income group definitely has different type, ways, as well as style in purchasing than those from non higher income. However, on other stage its likelihood that there are similarities among customer from higher income and non higher income in buying behavior and buying decision. Therefore, below stated some scholar and researcher result with respect to influence element of income in term of customers buying behavior and decision making.

Generally, factor of income exactly have relation with customer buying behavior and buying decision. In term of children's purchase behavior towards frequent request to buy product they has seen in television advertising, Ghani (2004) by her study reveal that family income demonstrate has significant effect towards it. Beside, income also influences a number of time children spent to watch the television each day. Children from lower income families more likely watch television between 8.50pm and 10.59pm while Children from higher income families tended to watch television around 5.00pm and 6.59pm as well as 8.30pm to 9.29pm.

Beside that, Gbadamosi (2009) indicate that lower income women make the purchase of low involvement products on ground of their habit as well as they not demonstrate a strong loyalty towards those goods and did not take account price as an indication of their quality. While, earn higher income demonstrate be the one of the paramount

elements that influences consumer in Bahrain in term of patronize and familiar with the services as well as products that comply Islamic *sharia'ah* (Al-Ajmi *et al*, 2009).

Lee *et al* (2010) through they study demonstrate that income have indirectly influence consumer in term of utilize retail self-checkout by technology anxiety. This result indicate that consumer in higher income more likely lower in technology anxiety whereby it demonstrate that consumer with the higher income should not have strong tendency to adopt retail self-checkout in their life due to that service may not considered novelty technology for consumer from higher income group.

With respect to awareness of existence the Takaful family Scheme among Muslim community in Malaysia, study reveal that Muslim from middle income level which mean Muslim who has income around RM1, 000-RM1, 999 demonstrated more aware than Muslim from lower and higher income level, RM1000 below as well as RM2000 above who shown little aware about existence Takaful family Scheme in Malaysia (Manab, 2004).

Despite, with respect to relationship factors of income with tendency to subscribe insurance study by Atmanand (2003) reveal that when poverty is high and income is lower, insurance penetration is bound to be low. Quaye (2007) reveals that some respondents mentioned that rich people should manage social health insurance by their own self and only the poor groups and old one should benefit since they have no capability to pay for insurance. The respondents also claim that the governments as

well as employer should support and bear fully funding of social health insurance due to Ugandans are poor and unable to contribute to scheme. However, on the hands, large numbers of Ugandans exhibit them willingness and interest to subscribe insurance from their own funds.

Additional, Wang *et al* (2010) through them study indicate that people in commercial insurance group who mostly from higher income group prefer spend 49,846 Yuan more than others and tend to pay for as much as possible to ensure their hospital to stay more comfort and luxury and people in special insurance spend 6,097 Yuan than others groups but they unable to pay for luxury hospital as commercial group due to their income is not as higher as commercial insurance group.

Therefore, the relationship between income and buying decision is strong and possibly influence a person tendency to subscribe an insurance policy.

## 2.5 PERFORMANCE

In order to achieve business higher performance, study has revealed that the elements of coordination between operation and logistics function positively relation for achievement of business higher performance as well as found that business performance achieved when existence of effective coordination among functions as well as task are performed individually (Sezen B, 2005)

On others time, Collins *et al* (2007) express through they study that corporate social and environmental performance as well as customers' environmentally responsible buying behaviors positively related with importance of sustainable corporate performance.

On the other hand, the growths and adoption of internet banking service among customer exactly have positively relationship with performance element. This is borne out through study by Zhao *et al* (2008) reveal that in term of adoption internet banking service (IBS) within Chinese customers, performance is one of factors are considered the most essential in delaying Chinese customers' internet banking service (IBS) adoption.

Business performance able to be the main element to attract and retain consumer as well as customer perceives towards company or business reputation is necessary. It is supported through study with respect to relationship between consumer perceptions

and financial performance of a merchant bank by Liang *et al* (2009) demonstrated that financial performance positively affected by consumer perception.

With respect to relationship among business performance and marketing area, there are positively relations among them. Firm who have a holistic view with respect to marketing as well as strongly focused upon marketing and sales have higher performance than others who have share less and more narrow view of marketing (Helgesen *et al*, 2009). Additional, O'Sullivan *et al* (2009) express that ability to measurement of marketing performance exactly able induces impact towards actual performance of firms.

Beside that, studies by Ngan *et al* (2011) reveal that customer purchase intention to purchase sponsor's products positively influenced by team performance. Therefore, performance of organization exactly able to influence customer buying tendency. .

## **2.6 AWARENESS**

Awareness among consumers essential to marketer in order to grab their attention and interest towards goods and services provided. Lack of awareness towards something in marketplace will be impact to marketer in term of to gain a more profit as well as to retain their business and potential consumers.

According to Patel (2002) stress that lack of awareness among people with respect to insurance elements such as where to get the health insurance, what the option have, what is costs, and so on is the fundamental barrier have to overcome. Beside, as long as more people tend to aware of these things, purchase of individual health insurance will increase accelerate.

Regarding to people awareness to insurance products, study reveal that in term of awareness of people with respect to different kind of insurance products, study suggest that people tend to aware or know about Life Insurance products than others. For Life Insurance, 38% respondents implies aware about that product, and for vehicle insurance 15%, as well as 10% for property insurance ( Constella Futures, 2008).

Therefore, the awareness among consumer essential in order to influence and enhance customer buying decision as well as customer buying power.

## **2.7 KNOWLEDGE**

In fact, product or service knowledge is necessary to customer during make purchase decision. Customer will evaluate the goods or service they wants to buy prior before decide to purchase or not. However, there is still having some customer who ignore as well as make purchase decision without consider and concern with their product and service knowledge.

According to study by Lin and Chen (2006) clearly indicate that customers influenced by their product and service knowledge during make the buying intention and buying decision. That study implies that consumer purchase intention as well as purchase decisions under different product involvement clearly have positive effect with product knowledge. In fact, we exactly can not deny that there are some customers who ignore about their product and service knowledge as well as there are others who really concern with their knowledge about their product and service would be purchase.

With respect to knowledge influence and effect in business stage, definitely there are positive knowledge influence and effect towards business achievement. Navaro and Conesa (2007) through them study express that Seller or front –line contact people knowledge be the primarily as well as necessary factor that contribute for successful in the implementation of e-business. Thereby, in order to execute of e-business system, companies have better provide, equip and support the acquisition as well as sharing and application of knowledge as prior step.

Although study above tend to mention that knowledge factor have significant influence and effect towards customer buying intention as well as buying decision and business performance. Study by Salleh M.M *et al* (2010) has different result with respect to it. Salleh M.M *et al* (2010) study result indicate that customer tend to stick with their stand towards organic food and their perception towards it will not change although their already have the knowledge associate with the factors that contribute to sustainable environment.

On the other hand, with respect to brand knowledge among customer in term of fashion brand knowledge, Alimen and Cerit (2010) via they study stress that students from Fashion Design and Fashion Business Department, as well as those already consume the fashion brand mentioned implies have more knowledge with respect to fashion brand knowledge. Beside that, study also indicate that female student have more knowledge about fashion brand.

With respect to relationship between factors of customer knowledge with tendency buying insurance, Isa (2009) by his study revel that mostly Takaful policyholder have a less knowledge with respect to Takaful system notwithstanding they already be Takaful policyholder.

Therefore, there are significant relationships among knowledge with tendency to subscribe with Takaful.

## 2.8 ISLAMIC RELIGIOUS BELIEF

Although elements of Islamic religious believe infrequent discuss and not yet acknowledge totally in customer buying behavior stage, this did not meant this elements unable to be one of the influence factors towards customer buying behavior and buying decision making.

Al-Ajmi *et al* (2009) indicate that Islamic religious belief as one of the most important factor that determines bank selection in Bahrain. Muhamad and Mizerski (2010) through them study stress that there are five factors of religious influence upon buyer and consumers. The five factors are affiliation, commitment, motivation, religious knowledge, as well as awareness of the social consequences of following a religion.

In case of Muslim customer buying behavior and tendency , Yakob (2010) express that some Muslim ignore and not interest to enter or buying Islamic products such as using service and product in Islamic Banking, Takaful, and others. Mostly Muslim who called as first group, which is really interested with Islamic financial and economic is person who really adherence with Islam way and Islamic life regulation. Person who called as second group tend to make the comparison among Islamic and conventional first. If Islam is better than conventional, they will prefer to Islamic service and vise versa. This Yakcop statement clearly implies that factor of Islamic religious belief exactly has a relationship with customer buying tendency. It can conclude that person who have a strong Islamic religious belief spirit and adherence with Islamic doctrine prefer to choose service or product compliance with Islamic or *Sharia* and vise versa.

2.9 THEORETICAL FRAMEWORK

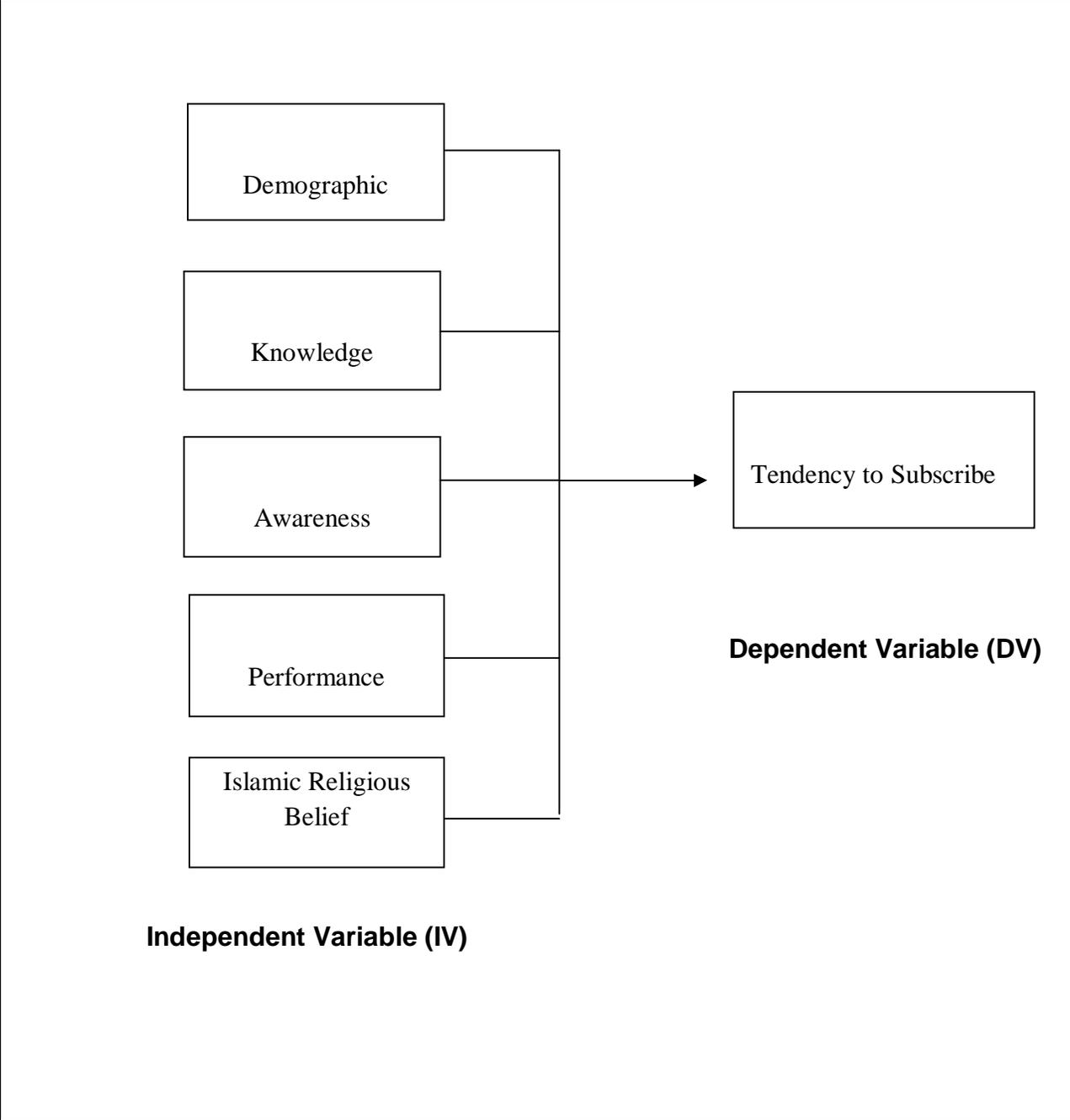


Figure 2.7: Theoretical Framework (adopted from Mohd Amin(2000), Slama and Taschchian(1985), and Essoo and Dibb(2004) ).

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.0 INTRODUCTION**

This part will be expose the way or method that will assist researcher in order to figure out the result for these research questions that studies with respect to factors influence the tendency to subscribe with Takaful among martial arts practitioner. This part begins by describing the population and sampling procedure, research instrument, and data collection procedure. Techniques of data analysis and conclusion are explained in the last page of this part.

The purpose of this study is to ascertain and reveal the factors influencing the tendency to subscribe with Takaful among martial arts practitioners in Universiti Utara Malaysia with analyze the demographic data of the respondents, the respondent's level of understanding towards Takaful, and the different factors affecting positive perceptions towards Takaful.

In addition, this study is concentrate on the possible relationship between the tendency to subscribe Takaful insurance through four main factors below:

- 1) Demographic characteristics
- 2) Knowledge of Takaful
- 3) Awareness of Family Takaful Scheme
- 4) Performance of Takaful operator

With respect to information and data collected for hypotheses analysis, it collected through these elements:

- 1) Demographic characteristics of the respondents
- 2) Respondent's knowledge of Takaful
- 3) Respondent's awareness on Takaful
- 4) Respondent's respond on performance of Takaful operator
- 5) Respondent's tendency to subscribe with Takaful insurance

### **3.1 POPULATION AND SAMPLING PROCEDURE**

The target respondents for this research are the martial arts practitioner from Seni Silat Gayong, Seni Silat Olahraga, Seni Silat Cekak, as well as Karate Club, Universiti Utara Malaysia. The reasons why they are be as respondents and only Muslim choosing for this research is to ensure that the survey is only concentrated on indigenous practitioners who are Muslims as well as in Malaysia we have not Takaful insurances for martial arts practitioner safety. Thereby, this research prefers to choose martial arts practitioner as respondents.

The sample of this study consists of 123 respondents of 180 total populations. The totals of 123 questionnaires were distributed to these martial art practitioners and the same numbers of questionnaires were returned by the respondents.

### **3.2 RESEARCH INSTRUMENT**

In this research, questionnaires are used to be instruments for analysis and which can be divided into six sections:

Section A: Demographic

Section B: Respondent's knowledge on Takaful

Section C: Respondent's awareness on Takaful

Section D: Respondent's response on performance of Takaful operator

Section E: Respondent's tendency to subscribe with Takaful

Section F: Respondent's Islamic religious belief

The first section of the questionnaire (section A), the respondent's demographic profile like gender, age, position, education level, marital status, income and a questions to identify the type of insurances respondent's have as well as respondents were insured or not.

Questions for section B, C, and D adapted from Haji Mohd Amim bin Haji Othman (2000) who studies about "Factors influencing the perception of government servants towards Takaful as an alternative to conventional insurance". Beside that, questions section E are adapted from the previous instrument designed by researcher, Slama and

Taschchian (1985), and Baumgartner and Steenkamp (1996) as well as questions for section F was adapted from Essoo and Dibb (2004) who studies with respect to “Religious influences on shopping behavior: an exploratory study”

In order to measure respondents response towards this questionnaire, five-point Likert scales was used. Likert scales is a psychometric scale commonly used in questionnaires, and is the most widely used scale in survey research, such that the term is often used interchangeably with rating scale even though the two are not synonymous. When responding to a Likert questionnaire item, respondents specify their level of agreement to a statement. The scale is named by it inventor, psychologist Rensis Likert.

The format of a typical five-level Likert scale used is:

- 1) Strongly Disagree
- 2) Disagree
- 3) Nature
- 4) Agree
- 5) Strongly Agree

## PILOT AND FINAL TEST

In order to ensure the reliability of the instrument used in this study pilot test study has been conducted. The structured questionnaires were set both English and Bahasa Melayu consisting section A up to section F were tasted among 30 martial arts practitioners from Seni Silat Olahraga, Universiti Utara Malaysia.

In this pilot test, Cronbach's Coefficient Alpha was used in order to measure the reliability of the questionnaire.

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VARIABLES	ALPHA VALUE PILOT	ALPHA VALUE FINAL
Knowledge	0.691	0.810
Awareness	0.716	0.662
Performance	0.674	0.646
Tendency	0.714	0.762
Islamic Religious Belief	0.630	0.683

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**Table 3.1: Reliability result of Pilot and Final Test**

### **3.3 DATA COLLECTION PROCEDURES**

There is numerous ways to collect the data. Thereby, for this research data has collected through a simple and systematic way. In order to get a data from 59 respondents from martial arts practitioner club (Seni Silat Gayong, Seni Silat Olahraga, Seni Silat Cekak, as well as Karate, University Utara Malaysia) researcher has make a meeting with chairman and secretary of martial arts club (Seni Silat Gayong, Seni Silat Olahraga, Seni Silat Cekak, as well as Karate) and deliver the intention with respect to this research.

After get the permission and list of the martial arts members, the questionnaire has distributed for them through met them after make the appointment with them according to the list name. Otherwise, the questionnaire would only collect one week after that. It is due to give the space as well as time for respondents more understand the question and answer that questionnaire properly. But, it is still have respondents who only take a short time to answer that questionnaire.

### 3.4 TECHNIQUES OF DATA ANALYSIS

The collected data will be analyzed by statistical method. It is a method of analyzing or representing statistical data for calculating a statistic. There are numerous statistical software for analyzing social science research. Therefore, in this research, Statistical Package for the Science Social 16.0 (SPSS 16.0) computer software was used. SPSS is a computer program used for statistical analysis. Between 2009 and 2010 the premier software for SPSS was called PASW (Predictive Analytics Software) Statistics (Wikipedia, 2010).

Statistical Package Science Social (SPSS) used because it is easy to use as well as it is reflect the more validity and reliability result. The data collected was tested by using statistical techniques like frequencies distribution, t-test, one-way analysis of variance (ANOVA), correlation, as well as multiple regression analysis.

In order to analyze the hypotheses statement of the collected data for this study, various statistical techniques was used. There are four statistical techniques used in this study as below:

1) Variables: Demographics Factor

Hypothesis Statement: There is no difference in term of gender, age, education level, marital status, and income of martial arts practitioners with tendency to subscribe Takaful.

Statistical Method: Independent sample T-Test.

Independent T-Test statistical method is fit to use in study in term of to see if there are any differences in the mean of a single variable for two groups.

Statistical Method: Analysis of Variance (ANOVA).

According to Sekaran and Bougie (2010), Analysis of Variance (ANOVA) applied in term of to clarify and determine the significant mean differences between more than two groups on ratio scaled or an interval dependent variable.

2) Variables: Knowledge, Awareness, Performance, as well as Islamic Religious Belief.

Hypothesis Statement: There is no significant relationship among Performance of Takaful operators, Awareness, Knowledge, and Islamic Religious Belief with tendency to subscribe Takaful among martial arts practitioners.

Statistical Method: Pearson Correlation.

Pearson Correlation used in order to measure the strength and the direction of a linear association between variables. This statistical method interprets through the negative (-1), positive (+1), as well as zero (0) symbol. Correlation coefficient of -1 presents a perfect negative relationship while +1 presents a positive perfect relationship as well as a value of 0 suggest that no linear relationship.

For the correlation analysis researcher has utilize interpretation of the correlation coefficient by Mc Burney (2001) in order to measure the strength of correlation relationship.

Coefficient Value	Explanation
0.81 Above	Very strong relationship
0.61-0.80	Strong relationship
0.41-0.60	Moderate relationship
0.21-0.40	Weak relationship
Less than 0.20	Very weak relationships

**Table 3.2: Interpretation of the Correlation Coefficient by Mc Burney (2001).**

3) Variables: Knowledge, Awareness, Performance, as well as Islamic Religious Belief.

Hypothesis Statement: The factors of Performance of Takaful operators, Awareness, Knowledge, as well as Islamic Religious Belief not significantly influence martial arts practitioners in term of tendency to subscribe Takaful.

Statistical Method: Regression Analysis.

According to Sankaran and Bougie (2010), this Regression Analysis is used in a situation where one independent variable is hypothesized to affect one dependent variable. In this study in order to seek whether the variables of independent variable have influence dependent variable this Regression analysis has been used.

### **3.5 CONCLUSION**

This part elaborates more detail about research design, measure of variables, sampling method, collection procedures, as well as techniques of data analysis. There are essential to elaborate this part properly in order to seem clear and easy to understand the method used. For the next part, data analysis and finding will be elaborating more detail as well as thoroughly.

## CHAPTER FOUR

### DATA ANALYSIS AND INTERPRETATION

#### 4.0 INTRODUCTION

This part will be explain and discuss with respect to finding for this research through test has be done by using SPSS analysis. This part will be answer the hypotheses like stated at part one. This part has divided into two: descriptive of the respondents and hypotheses testing. Part one will discuss the result for Respondent's Profile and Cronbach's Alpha for variables and part two explain and demonstrate result for hypothesis one (Ho1) that research about demographic, who using T-Test and One – Way ANOVA, hypothesis two (Ho2) about significant relationship by using Correlation as well as hypothesis three (Ho3) about significantly influence by using Regression analysis, and the last part will conclude for the overall of finding.

#### 4.1 ANALYSIS OF RESPONDENT'S DEMOGRAPHIC CHARACTERISTICS

Items	Frequency	Percentage (%)
Gender		
Male	61	49.6
Female	62	50.4
Total	123	100
Age		
24 years and below	117	95.1
25-34 years	6	4.9
Total	123	100
Career		
Student	123	100
Total	123	
Education		
Master Degree	7	5.7
Degree	116	94.3
Total	123	100
Marital Status		
Married	7	5.7
Unmarried	116	94.3
Total	123	100
Income		
RM1000-RM2000	80.5	
RM2000-RM3000	16	13.0
RM3000-RM4000	8	6.5
Total	123	100
Hold any insurance policy?		
Yes	32	26.0
No	91	74.0
Total	123	100
What type of insurance policy you are holding?		
Takaful	28	22.8
Conventional Insurance	4	3.3
Total	33	

**Table 4.1: Respondents' Profile**

Table 4.1 suggested that, there are no gaps among martial arts practitioner at Universiti Utara Malaysia in term of gender. Total for male respondent is 61 persons (49.6%) as well as female 62 persons (50.4%). 117(95.1%) of the respondents' age is 24 years and below, and the rest (4.9%) around 25-34 years old respectively. All of them are student (100%). Seven (7) (5.7%) of them are from master degree student, and the rest (94.3%) is degree student. Majority of respondents (94.3%) is unmarried and (5.7%) already married.

In term of income, most of them (80.5%) received income every semester around RM1000-RM2000, (13.0%) of them have income around RM2000-RM30000, as well as the rest (6.5%) have income around RM30000-RM4000. Table also reported majority of the respondent (74.0%) is not Insurance/Takaful policyholder, and (26.0%) is an Insurance/ Takaful policyholder. For the type of insurance policy the respondents hold, most of them (27.1%) tend to hold with Takaful policy as well as the rest (5.1%) prefer conventional insurance policy as their choice.

## 4.2 CRONBACH'S ALPHA

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Variables	Item	Item Deleted	Cronbach's Alpha
Tendency	9	3	0.762
Knowledge	7	2	0.810
Awareness	6	1	0.662
Performance	6	1	0.646
Islamic Belief	7	3	0.683
Total	35	10	

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Table 4.2: Cronbach's Alpha for Knowledge, Awareness, Performance, Islamic Religious Belief, and Tendency to subscribe.

Cronbach's Alpha is a reliability coefficient that indicates how well the items in a set are positively correlated to one another (Sakaran and Bougie, 2010). Table 4.2 shown Cronbach's Alpha for Dependent variable (Tendency to subscribe) and Independent Variable (Knowledge, Awareness, Performance, and Islamic Religious Belief) indicate that Cronbach's Alpha coefficients for variables are above 0.60. According to Sakaran and Bougie (2010), Cronbach's Alpha less than 0.60 are considered to be poor, which mean Cronbach's Alpha for these variables is acceptance.

Cronbach's Alpha for item Tendency as dependent variable is 0.762 which is there are three (3) item has been deleted from this variable. For independent variable item, Cronbach's Alpha for Knowledge variable is 0.810 and two (2) items has been deleted

from this variable. For variable Awareness and Performance, there are one (1) item has been deleted from that variables respectively and Cronbach's Alpha for Awareness is 0.662 as well as 0.646 for Performance. For the last variable, Islamic Religious Belief, three (3) items has been deleted from this variable with Cronbach's Alpha 0.683.

### 4.3 RESEARCH FINDING AND HYPOTHESES TESTING

#### 4.3.1 FIRST OBJECTIVE

##### 4.3.1.1 GENDER FACTOR

Ho1: There is no difference in term of gender level of martial arts practitioners with tendency to subscribe Takaful.

	Gender	Mean	Std. Deviation	t	Significant
Tendency	Male	2.8634	0.45560	2.191	0.030
Subscribe					
Takaful	Female	2.6882	0.43096		

**Table 4.3: Result of T-Test on Gender of Respondents**

Table 4.3 suggested that value of mean for male is (2.8634) and female (2.6882) while value of standard deviation for male and female also different. Standard deviation male is (0.45560) as well as female (0.43096). Independent sample T-Test indicate that value of t is (2.191) with significant value is (0.030)  $p < 0.05$ .

This indicate that there is have significant difference between gander, male and female with tendency to subscribe Takaful among martial arts practitioners which mean Ho1 (there is no difference in term of gender of martial arts practitioners with tendency to subscribe Takaful) rejected and null hypothesis can not be accept.

#### 4.3.1.2 AGE FACTOR

Ho2: There is no difference in term of age of martial arts practitioners with tendency to subscribe Takaful.

	Sum of Squares	Df	Mean Square	F	Sig
Between Groups	0.074	1	0.074	0.364	0.548
Within Groups	24.653	121	0.204		
Total	24.727	122			

**Table 4.4: Result of One Way ANOVA on Age of Respondents**

Table 4.4 demonstrated One-Way ANOVA analyses for Age in term of to test that there are no difference in term of Age with tendency to subscribe Takaful. Result indicate that value F for Age is (0.364) with value of significant for Age is (0.548) which mean  $p > 0.05$ .

Value of significant for Age implies that  $p > 0.05$  which mean there are no significant differences in term of Age with tendency to subscribe Takaful among martial arts practitioners.

This mean Ho2 (there is no difference in term of age of martial arts practitioners with tendency to subscribe Takaful) fail to reject and the null hypothesis can be accept.

#### 4.3.1.3 EDUCATION LEVEL FACTOR

Ho3: There is no difference in term of education level of martial arts practitioners with tendency to subscribe Takaful.

	Sum of Squares	Df	Mean Square	F	Sig
Between Groups	0.617	1	0.617	3.099	0.081
Within Groups	24.110	121	0.199		
Total	24.72	122			

**Table 4.5: Result of One Way ANOVA on Education Level of Respondents**

Table 4.5 shown One-Way ANOVA analyses for Education in term of to test that there is no difference in term of Education with tendency to subscribe Takaful. Result indicate that value F for Education is (3.099) with value of significant for Education is (0.081) which mean  $p > 0.05$ .

Value of significant for Education suggested that  $p > 0.05$  which mean there is no significant difference in term of Education with tendency to subscribe Takaful among martial arts practitioners.

This mean Ho3 (there is no difference in term of Education of martial arts practitioners with tendency to subscribe Takaful) fail to reject and the null hypothesis can be accept.

#### 4.3.1.4 MARITAL STATUS FACTOR

Ho4: There is no difference in term of marital status of martial arts practitioners with tendency to subscribe Takaful.

Marital Status		Mean	Std. Deviation	t	Significant
Tendency	Married	2.7937	0.62337	0.112	0.911
Subscribe					
Takaful	Unmarried	2.7739	0.44128		

**Table 4.6: Result of T-Test on Marital Status of Respondents**

Table 4.6 suggested that value of mean for married respondents is (2.7937) and unmarried (2.7739) while value of standard deviation for married and unmarried also different. Standard deviation married is (0.62337) as well as unmarried (0.44128). Independent sample T-Test indicate that value of t is (0.112) with significant value is (0.911) which is  $p > 0.05$ .

These indicate that there is no significant difference between Marital Status, married and unmarried with tendency to subscribe Takaful among martial arts practitioners.

Hence, Ho4 (there is no difference in term marital status of martial arts practitioners with tendency to subscribe Takaful) fail to reject and null hypothesis can be accept.

#### 4.3.1.5 INCOME FACTOR

Ho5: There is no difference in term of income of martial arts practitioners with tendency to subscribe Takaful.

	Sum of Squares	Df	Mean Square	F	Sig
Between Groups	0.056	2	0.028	0.316	0.873
Within Groups	24.672	120	0.206		
Total	24.727	122			

**Table 4.7: Result of One Way ANOVA on Income of Respondents**

Table 4.7 implies One-Way ANOVA analyses for Income in term of to test that there is no difference in term of Income with tendency to subscribe Takaful. Result indicate that value F for Income is (0.316) with value of significant for Income is (0.873) which mean  $p > 0.05$ .

Value of significant for Income implies that  $p > 0.05$  which mean there is no significant difference in term of Income with tendency to subscribe Takaful among martial arts practitioners.

This mean Ho5 (there is no difference in term of Income of martial arts practitioners with tendency to subscribe Takaful) fail to reject and the null hypothesis can be accept.

#### **4.3.2 SECOND OBJECTIVE**

##### **4.3.2.1 RELATIONSHIP AMONG KNOWLEDGE WITH TENDENCY TO SUBSCRIBE TAKAFUL AMONG MARTIAL ARTS PRACTITIONERS.**

Ho6: There is no significant relationship in among of Knowledge with tendency to subscribe Takaful among martial arts practitioners.

	Pearson Correlation (r)	Significant
Knowledge of Takaful	-0.174	0.054

**Table 4.8: Result of Correlation on Knowledge of Takaful of the respondents.**

Table 4.8 shown that relationship among knowledge with tendency to subscribe Takaful have related with very weak negative relationship ( $r = -0.174$ ) and there is no significant correlation relationship among knowledge with tendency to subscribe Takaful among martial arts practitioners with significant value 0.054 which is ( $p > 0.05$ ).

Hence, Ho6 (there is no significant relationship among Knowledge with tendency to subscribe Takaful among martial arts practitioners) is fail to reject and can be accept.

#### **4.3.2.2 RELATIONSHIP AMONG AWARENESS WITH TENDENCY TO SUBSCRIBE TAKAFUL AMONG MARTIAL ARTS PRACTITIONERS.**

Ho7: There is no significant relationship among Awareness with tendency to subscribe Takaful among martial arts practitioners.

	Pearson Correlation (r)	Significant
Awareness of Takaful	-0.217(*)	0.016

\* Correlation is significant at the 0.05 level (2-tailed).

**Table 4.9: Result of Correlation on Awareness of Takaful of the respondents.**

Table 4.9 implies that relationship among awareness with tendency to subscribe Takaful have related with weak negative relationship ( $r = -0.217$ ) and have significant correlation relationship among awareness with tendency to subscribe Takaful among martial arts practitioners with significant value 0.016 which is ( $p < 0.05$ ).

Hence, Ho7 (there is no significant relationship among awareness with tendency to subscribe Takaful among martial arts practitioners) is rejecting and can not be accept.

#### 4.3.2.3 RELATIONSHIP AMONG PERFORMANCE WITH TENDENCY TO SUBSCRIBE TAKAFUL AMONG MARTIAL ARTS PRACTITIONERS.

Ho8: There is no significant relationship among Performance with tendency to subscribe Takaful among martial arts practitioners.

	Pearson Correlation (r)	Significant
Performance of Takaful	-0.253 (**)	0.005

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

**Table 4.10: Result of Correlation on Performance of Takaful of the respondents**

Table 4.10 implies that relationship among performance with tendency to subscribe Takaful have related with weak negative relationship ( $r = -0.253$ ) and there is no significant correlation relationship among performance with tendency to subscribe Takaful among martial arts practitioners with significant value 0.005 which is ( $p > 0.01$ ).

Hence, Ho8 (there is no significant relationship among Performance with tendency to subscribe Takaful among martial arts practitioners) fail to reject and can be accept.

#### 4.3.2.4 RELATIONSHIP AMONG ISLAMIC RELIGIOUS BELIEF WITH TENDENCY TO SUBSCRIBE TAKAFUL AMONG MARTIAL ARTS PRACTITIONERS.

Ho9: There is no significant relationship among Islamic Religious Belief with tendency to subscribe Takaful among martial arts practitioners.

	Pearson Correlation (r)	Significant
Islamic Belief of Takaful	-0.070	0.443

**Table 4.11: Result of Correlation on Islamic Belief of Takaful of the respondents**

Table 4.11 implies that relationship among Islamic Belief with tendency to subscribe Takaful have related with weak negative relationship ( $r = -0.070$ ) and there is no significant correlation relationship among Islamic Belief with tendency to subscribe Takaful among martial arts practitioners with significant value 0.443 which is ( $p > 0.05$ ).

Hence, Ho9 (there is no significant relationship among Performance with tendency to subscribe Takaful among martial arts practitioners) fail to reject and Ho8 can be accepted.

### 4.3.3 THIRD OBJECTIVE

#### 4.3.3.1 THE FACTORS OF PERFORMANCE OF TAKAFUL OPERATORS, AWARENESS, KNOWLEDGE, AS WELL AS ISLAMIC RELIGIOUS BELIEF.

Ho10: The factors of Performance of Takaful operators, Awareness, Knowledge, as well as Islamic Religious Belief not significantly influence martial arts practitioners in term of tendency to subscribe Takaful.

Model Summary

Model	R	R Square	Adjusted R Square	Durbin Watson
1	0.373(a)	0.139	0.102	2.047

## ANOVA

	R	R Square	F	Sig.
Tendency	0.373(a)	0.139	3.772	0.003 (a)

	B	SE	BETA ( $\beta$ )	t	Significant
Constant	5.791	0.776		7.459	0.000
Demographic	-0.481	0.212	-0.195	-2.270	0.025
Knowledge	-0.044	0.085	-0.049	-0.520	0.604
Awareness	-0.148	0.090	-0.153	-1.634	0.105
Performance	-0.177	0.081	-0.203	-2.183	0.031
Islamic Belief	-0.131	0.102	-0.133	-1.297	0.197

Dependent Variable: Tendency

**Table 4.12: Result of Regression**

Table 4.12 shown that result for Adjust R Square is (0.102), while ANOVA show the F value (3.772) with significant (0.003) which is  $p < 0.05$ . These indicate that all the variables explained the variance in dependent variable with 102%.

Variable for Performance scored the highest Beta value at -0.203 that indicate Performance is the most essential factors that influence with the tendency to subscribe Takaful among martial arts practitioners with significant 0.031 which is  $p < 0.05$ . This indicate that factor of performance significantly influence with tendency to subscribe Takaful among martial arts practitioners.

Factor of demographic is the second variables that most influence with the tendency to subscribe Takaful among martial arts practitioners with Beta value at -0.195 with significant value is 0.025 which is  $p < 0.05$ . This mean factor of demographic significantly influences the tendency to subscribe Takaful among martial arts practitioners.

While, variables for awareness and Islamic belief have low influence with the tendency to subscribe Takaful among martial arts practitioners with Beta value at -0.153 for awareness and significant value 0.105 which is  $p > 0.05$  as well as Beta for Islamic belief is -0.113 with significant value 0.197 which is  $p > 0.05$ . These demonstrated that factors of awareness as well as Islamic belief no significantly influence with tendency to subscribe Takaful among martial arts practitioners.

For the factor of knowledge, it implies that this factor also have a lower influence with tendency to subscribe Takaful among martial arts practitioners with Beta -0.049 and significant value 0.604 which is  $p > 0.05$ .

This reported that a variable for Performance is most significantly influence with the tendency to subscribe Takaful among martial arts.

#### **4.3.4 CONCLUSION**

**For the conclusion:**

**First Objective:**

*Ho1: There is no difference in term of gender level of martial arts practitioners with tendency to subscribe Takaful.*

Finding: There is has significant difference between gander, male and female and tendency to subscribe Takaful among martial arts practitioners. Ho1 rejected and null hypothesis can not be accepted.

*Ho2: There is no difference in term of age of martial arts practitioners with tendency to subscribe Takaful.*

Finding: There is no significant difference in term of Age with tendency to subscribe Takaful among martial arts practitioners. Ho2 fail to reject and the null hypothesis can be accept.

*Ho3: There is no difference in term of education level of martial arts practitioners with tendency to subscribe Takaful.*

Finding: There is no difference in term of Education with tendency to subscribe Takaful among martial arts practitioners. Ho3 fail to reject and the null hypothesis can be accept.

*Ho4: There is no difference in term of marital status of martial arts practitioners with tendency to subscribe Takaful.*

Finding: There is no significant difference between Marital Status, married and unmarried with tendency to subscribe Takaful among martial arts practitioners. Ho4 fail to reject and the null hypothesis can be accept.

*Ho5: There is no difference in term of income of martial arts practitioners with tendency to subscribe Takaful.*

Finding: There is no significant difference in term of Income with tendency to subscribe Takaful among martial arts practitioners. Ho5 fail to reject and the null hypothesis can be accept.

Second Objective:

*Ho6: There is no significant relationship in term of Knowledge with tendency to subscribe Takaful among martial arts practitioners.*

Finding: There is no significant correlation relationship among knowledge with tendency to subscribe Takaful among martial arts practitioners. Ho6 fail to reject and the null hypothesis can be accept.

*Ho7: There is no significant relationship among Awareness with tendency to subscribe Takaful among martial arts practitioners.*

Finding: There is having significant correlation relationship among awareness with tendency to subscribe Takaful among martial arts practitioners. Ho7 rejected and can not be accept.

*Ho8: There is no significant relationship among Performance with tendency to subscribe Takaful among martial arts practitioners.*

Finding: There is no significant correlation relationship among performance with tendency to subscribe Takaful among martial arts practitioners. Ho8 fail to reject and the null hypothesis can be accept.

*Ho9: There is no significant relationship among Islamic Religious Belief with tendency to subscribe Takaful among martial arts practitioners.*

Finding: There is no significant correlation relationship among Islamic Belief with tendency to subscribe Takaful among martial arts practitioners. Ho9 fail to reject and the null hypothesis can be accept.

### Third Objective

*Ho10: The factors of Performance of Takaful operators, Awareness, Knowledge, as well as Islamic Religious Belief not significantly influences martial arts practitioners in term of tendency to subscribe Takaful.*

Finding: Factors for Performance of Takaful operators is most significantly influence with the tendency to subscribe Takaful among martial arts.

## **CHAPTER FIVE**

### **CONCLUSION AND DISCUSSION**

#### **5.0 INTRODUCTION**

This part will be discusses further with respect to finding of this research, limitation on this research, contribution this research finding for academic and community as well as recommendation, future research and conclusion for research overall.

#### **5.1 DISCUSSION**

This section summarized the finding from the analysis performed in chapter four and some support as well as recommendation with respect to this study from previous literatures. The main purpose of this study is to seek and reveal factors influencing the tendency to subscribe Takaful product or scheme among martial arts practitioners as alternative to conventional insurance.

Three hypotheses developed for this study. Result for this research has shown that mostly respondents have not subscribed Takaful or conventional insurance in their life. Result has implies that 74.0% respondents did not hold any insurances policy and only 26.0% hold any insurance policy which is 22.8% for Takaful and 4% for conventional insurance. Isa (2009) express by his study that factor of uncertainty about Takaful is possible as primary reason why most of respondents did not participate in Takaful.

In term of gender perspective, finding in chapter fourth implies there is have significant different among male and female with the tendency to subscribe Takaful among martial arts practitioners. This result has similarity with previous research which state that in UK, motor insurance underwriting concern with gender differentiation to ensure each gender effectively pays for its own class of claims at different ages. Young women charges less than young men due to young men cause more frequent and expensive accidents (The Social Issues Research Centre, August 2004).

For factors age, education level, marital status, as well as income, this study's finding indicated that there are no significant different among that factors with the tendency to subscribe Takaful among martial arts practitioners.

With respect to age factor, there is no wonder if every respondent in different ages have no significant different among them in term of the tendency to subscribe Takaful due to mostly the respondents ages between 24 years and below and there are only 32 of them subscribe with insurance/Takaful and the rest 91 tend to be normal. Besides that, normally young customer tend to buy something related with their life such as something more fun as well as meet their desire as the teenage contrast with older customers.

According to Insurance Journal's 2010 Young Agents Survey, the reason why young group enter insurance industry is vary. Some of them enter this industry due to families background worked in insurance, taking discipline in insurance at university, as well as because leaving job in another industry. This clearly implies that young group mostly hesitated, reluctant, and not interest whether to subscribe insurance policy or to enter this industry (Andrea Wells, 2010).

Regarding to customer education level, marital status as well as income absolutely can consider as the factors would able to influence the tendency to subscribe insurance or Takaful. With respect to factor of marital status, study by Olson (1998) indicate that wives without husband coverage health benefit tend to work as permanent and full time contrast with wives who have the coverage health benefit through their husband. It implies that married person need insurance coverage in their life.

For finding that there is not significant different of customer's education level with the tendency to subscribe Takaful , it is supported with study by United State Government Accountability Office (2008) reveal that about 80% college students is an insurance policy holder and had health insurance in 2006. In term of no significant different among income with the tendency to subscribe Takaful, study by Feinberg *et al* (2002) in their study reveal that there are numerous positive impacts in term of providing health insurance coverage towards children regardless of income.

Finding from the correlation analysis in this study implies that there is no significant relationship among knowledge, performance of Takaful operator, as well as Islamic Belief with tendency to subscribe Takaful among martial arts practitioners. Furthermore, the findings also demonstrated that factor of awareness is the only one factor that have significant relationship with the tendency to subscribe Takaful among martial arts. This is almost similar with Isa (2009) indicate that mostly postgraduate student have an awareness with respect to have financial coverage or protection despite they ignore and unconcern with Takaful system and industry.

Furthermore, Isa (2009) indicate that performance of Takaful Company is essential to customer in their buying decision making. Definitely, customer would see the company performance at the first stage before move to another stage in buying decision making. Notwithstanding, this study found that performance of Takaful operator did not have any relationship with the tendency to subscribe Takaful among martial arts practitioners. Possible, these differentiations exist due to different of the respondent's background in this study with previous study who the respondents among postgraduate student contrast with this study mostly related to undergraduate student.

With respect to the respondent's knowledge, this study reveals that knowledge factor fail to have any relationship with the tendency to subscribe Takaful among martial arts practitioners. This finding seem close with previous study result by Isa (2009) who reveal that majority non Takaful policy holder as well as Takaful policy holder indeed not

understand deeply what exactly is Takaful system. Notwithstanding, for factor Islamic belief this finding contrast with previous study result while Isa (2009) through his study reveal that the main factor to involve or enter into Takaful due to existence of Islamic compliance system and product in Takaful operation contrast with Conventional insurance. Addition, Isa stress that mostly the respondents concern about *Halal* and *Haram* during making the buying decision. However, this study found that factor of Islamic belief did not have any significant relationship with the tendency to subscribe with Takaful among martial arts practitioners.

Last but not least, this study found that the three variables of knowledge, awareness, as well as Islamic belief did not influenced with the tendency to subscribe with Takaful among martial arts practitioners while factor of performance of the Takaful operator have significantly influence with respect to the tendency to subscribe Takaful among martial arts practitioners.

This discussion suggest that, Takaful operator should be more active to disseminate information about Takaful concepts in order to clear up what people confuse and misunderstanding with respect to Takaful concepts.

## 5.2 LIMITATION

There are some limitation in this research who unable to avoid and this limitation definitely able to avoid for the future researcher who doing the similar research with this area. Limitation for this research is about the numbers of respondents.

Time constrain as well as uncertainty with real numbers of martial arts practitioners (Seni Silat Gayong, Seni Silat Olahraga, Seni Silat Cekak, as well as Karate ) in Universiti Utara Malaysia causes the respondent for this research only 123 with population 180. This uncertainty real numbers of martial arts practitioners (Seni Silat Gayong, Seni Silat Olahraga, Seni Silat Cekak, as well as Karate) in Universiti Utara Malaysia occurs because the authority parties of each martial arts club fail to provide and update the new data of them members.

Therefore, this may make this research be simple and less of reliability causes less number of the respondents.

### **5.3 CONTRIBUTION**

This research finding definitely would give the best contribution for throughout Takaful operator in Malaysia with respect to factor that influences the tendency to subscribe Takaful among martial arts practitioners.

This finding is necessary to Takaful operator information due to in Malaysia we have not yet Takaful product for martial arts practitioners' protection and accident contrast with West Country like United Kingdom who already establish this products.

Through this research finding, it will assist Takaful operator in Malaysia in term of develop this new products in market. Beside, this study also contributes current information and situation with respect to the expansion of Takaful products and services in Malaysia as well as people perspective and knowledge towards Takaful products and services.

It is necessary to Takaful operators realize with respect to Takaful market expansion in order to ensure Takaful establish well in Malaysia as the alternative to conventional insurance. Hence, this is Takaful operator and others Muslim accountability to develop and drive Takaful to be successful and more competitive advantage than conventional insurance.

#### **5.4 RECOMMENDATION**

Regarding to finding, positively we can conclude that people in Malaysia still confuse and lack of awareness with respect to Takaful system. People tend to make the assumption that Takaful systems have the equality with conventional insurance system. This Malaysian mentality have to transform due to Takaful system exactly vary with conventional insurance system. Thereby, Takaful operators as the parties involve and closely related with Takaful/Islamic insurance area have better take the competitive action to remedy this inappropriate situation.

Hence, some recommendation provided in order to ensure people will be able to recognize Takaful system as well as know how to contrast Takaful and conventional insurance as well. However, the paramount goal is to ascertain that Takaful product and services spread and penetrate insurance market successfully.

## **5.4.1 GENERAL RECOMMENDATION**

### **5.4.1.1 ENHANCING BRANDING & MARKETING ACTIVITIES**

Previous study clearly implies that mostly people misunderstanding with Takaful system with the assumption that Takaful system is equal with conventional insurance. Existence of this wrong assumption due to lack of Takaful marketing and campaign activities around the people side. In fact, current situation clearly demonstrated that mostly Takaful operator unable to disseminated their products, service, as well as brand in current market. Hence, Takaful operators should take active and competitive action through enhancing their marketing activities such increase the advertisement activities whether in media electronics or mass. Create Takaful brand equity around consumers life is essential and compulsory.

Recently and previously, we can witness shortage of Takaful service and products in advertisement medium like TV, radio, newspaper, and billboard. Takaful operator should realize that one of the successful formulas essences is strong of the marketing activities. Be faster than competitors are better than consistence and stick at the same stage.

#### **5.4.1.2 PRODUCT RESEARCH & DEVELOPMENT**

Takaful operator should be creative with produce and create their products as well as service more competitive advantage than their rival. In fact, Takaful products and service exactly different and more competitive advantage than conventional insurance, however due to lack of Takaful product and service benefit dissemination was induced this competitive advantage products seem common and ordinary.

Therefore, to clear up Takaful products and service advantage, Takaful operators have better establish products research and development in order to enhance and sustain their elements of creative, attractive and competitive advantage into products and service.

#### **5.4.1.3 SYSTEM TRANSFORMATION**

Technology innovation and transformation induced human being more attractive, active, and productive in their life activities. Takaful operators should grab these technology innovation opportunity by improve their service and system through establish more attractive and creative service such as service by internet and enhancing customer relationship management by technology network connection.

Customer would be feel appreciate while treated appropriate way. Gain customer confident, convenience and retain them in the track essential to Takaful operators in order to build their brand equity and loyalty.

#### **5.4.2 RECOMMENDATION FOR FUTURE RESEARCH**

Shortage of research activities with respect to Takaful industries implies that more of research should be established in order to explore and reveal the new information and problems about Takaful area.

Hence, for future research, we should do more research about factors induce or influence why Takaful system consistence in same level and unable to compete with conventional insurance even though already establish 20 years ago. This is the paramount issues and factors we should investigate and reveal it.

## 5.5 CONCLUSION

This research finding shown that performance of Takaful operator have most significant influence and awareness have significant relationship with the tendency to subscribe Takaful among martial arts practitioners in University Utara Malaysia while the rest factors like knowledge, demographic, as well as Islamic religious belief of Takaful operator respectively shown no significant relationship and influence with the tendency to subscribe Takaful among martial arts practitioners in Universiti Utara Malaysia.

This research recommend that Takaful operator should be more energetic in term of disseminate widely concept of Takaful because mostly respondents shown that they did not know well what exactly Takaful and some of them assume that Takaful concepts is similar with Insurance conventional concepts.

Lastly, Takaful operators also have better to carry out more research with respect to Takaful area and problem. It's necessary for sake of Takaful future as well as Islam.

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## APPENDIX (A)



Assalamualaikum wrt. wbt.

Saya Siti Hajar Salwa Ahmad Musadik, pelajar program M.Sc. Management Universiti Utara Malaysia sedang melakukan penyelidikan untuk kertas projek yang bertajuk

"Faktor-Faktor Yang Mempengaruhi Kecenderungan Melanggan Takaful Dikalangan Pengamal Seni Mempertahankan Diri." Dengan ini mengharapkan kerjasama saudara/ri untuk menjawab soalan soal selidik ini untuk kepentingan umat Islam dan industri Takaful pada masa akan datang, Semua maklumat peribadi anda adalah rahsia dan tidak akan didedahkan kepada umum. Maklumat ini hanya untuk tujuan akademik sahaja. Sehubungan itu saya amat berharap agar pihak saudara/i dapat meluangkan masa untuk memberikan maklumat dalam menjayakan penyelidikan ini.

Sekian, terima kasih.

Yang benar,

SITI HAJAR SALWA AHMAD MUSADIK (806136)  
MSc (Management)  
Universiti Utara Malaysia

APPENDIX (B)

**FAKTOR-FAKTOR YANG MEMPENGARUHI  
KECENDERUNGAN MELANGGAN TAKAFUL DI  
KALANGAN PENGAMAL SENI MEMPERTAHANKAN  
DIRI**

**BAHAGIAN A – Latarbelakang responden**

Sila tandakan (X) pada jawapan yang sesuai dengan latarbelakang anda.

1. Jantina

1. Lelaki

2. Perempuan

2. Umur (pada 1 Januari 2010) \_\_\_\_\_

3. Bidang kerjaya

1. Kewangan / Perbankan

2. Pendidikan

3. Kejuruteraan

4. Penguatkuasa undang-undang

5. Pentadbiran awam

6. Lain-lain (nyatakan): \_\_\_\_\_

4. Tahap tertinggi pengajian

1. Diploma

2. Diploma Eksekutif

3. Sarjana

4. Sarjana Muda

5. PhD /Doctorate

5. Status perkahwinan

1. Berkahwin

2. Bujang

3. Duda / Janda

6. Pendapatan

1. RM1000 – RM2000

2. RM2000 - RM3000

3. RM3000 – RM4000

4. RM4000 - RM5000

5. RM5000 –RM6000

6. RM6 000 ke atas

7. Adakah anda mempunyai @ pernah menyertai mana-mana pelan Takaful

1. Ada

2. Tidak

8) Jika YA, apakah jenis polisi insurans anda?

Takaful

Konvensional Insurans

**(Jika anda telah melanggan insurans konvensional atau belum melanggan sebarang skim insurans sama ada daripada insurans konvensional atau insurans Takaful, anda diminta untuk menjawab kesemua bahagian iaitu bahagian B,C,D,E, dan F)**

## BAHAGIAN B – Pemahaman mengenai Takaful.

Sila pilih dan **tandakan** mengikut skala yang telah diberikan mengikut keutamaan

1-sangat tidak setuju	2-tidak setuju	3-tak pasti	4-setuju	5-sangat setuju
-----------------------	----------------	-------------	----------	-----------------

- 9) Takaful adalah satu-satunya produk insurans Islam di Malaysia.
- 10) Takaful menggalakan semangat tolong-menolong dan kerjasama antara ahli untuk kebaikan bersama.
- 11) Takaful tidak bermaksud mengambil peluang / kesempatan dengan menekan orang lain.
- 12) Keuntungan yang diperolehi oleh syarikat Takaful akan dibahagikan secara adil dan saksama antara peserta Takaful.
- 13) Takaful menggalakan konsep tabarru' (menderma dan menyumbang) dalam usaha untuk mengelakkan unsur-unsur tidak menentu.
- 14) Syarikat Takaful Malaysia Berhad merupakan satu-satunya syarikat yang menjalankan perniagaan Takaful di Malaysia.
- 15) Skim Takaful hanya ditawarkan kepada orang Islam sahaja.

### BAHAGIAN C – Kesedaran responden keatas Takaful

Soalan-soalan berikut adalah berkaitan dengan kesedaran responden ke atas skim Takaful. Sila pilih jawapan yang sesuai dengan skala yang telah disediakan dan isikan jawapan tersebut di dalam kotak yang disediakan.

1-sangat tidak setuju	2-tidak setuju	3-tak pasti	4-setuju	5-sangat setuju
-----------------------	----------------	-------------	----------	-----------------

16) Saya gembira kerana kewujudan Takaful memberi saya peluang memilih produk insurans secara Islam.

17) Saya prihatin terhadap bentuk pelaburan syarikat insurans yang bebas dari unsur gharar (ketidakpastian).

18) Saya amat yakin bahawa amalan perniagaan di dalam Takaful menurut tuntutan Islam.

19) Syarikat Takaful memberi pulangan keuntungan yang tinggi kepada saya.

20) Takaful Keluarga hanya membuat bayaran pampasan apabila berlaku kematian ke atas pemegang polisi.

21) Jika pemegang polisi meninggal dunia, sebahagian daripada pampasan yang dikeluarkan oleh Takaful datangnya daripada Akaun Peserta dan derma pemegang polisi.

#### **BAHAGIAN D – Respon responden terhadap persembahan syarikat Takaful.**

Soalan-soalan dibawah berdasarkan persembahan oleh syarikat Takaful dari segi servis kepada pelanggan dan promosi yang dilakukan oleh Syarikat Takaful. Sila nyatakan jawapan anda daripada skala yang diberikan dan isikan jawapan tersebut ke dalam kotak yang disediakan.

1-sangat tidak setuju	2-tidak setuju	3-tak pasti	4-setuju	5-sangat setuju
-----------------------	----------------	-------------	----------	-----------------

22) Syarikat Takaful cekap dan cepat dalam mengendalikan tuntutan yang dikemukakan.

23) Syarikat Takaful bersikap adil dalam setiap pemprosesan tuntutan yang dibuat.

24) Layanan daripada ejen dan kakitangan syarikat Takaful adalah profesional dan mesra.

25) Saya mengetahui Takaful melalui iklan dan promosi oleh syarikat Takaful.

26) Saya merasakan iklan banyak membantu promosi Takaful.

27) Iklan berkenaan Takaful banyak muncul di media-media cetak dan elektronik.

#### **BAHAGIAN E – Kecenderungan responden untuk melanggan Takaful.**

Soalan-soalan di bawah adalah merujuk kepada kecenderungan responden untuk melanggan atau tidak melanggan skim Takaful.

1-sangat tidak setuju	2-tidak setuju	3-tak pasti	4-setuju	5-sangat setuju
-----------------------	----------------	-------------	----------	-----------------

28) Saya kurang berminat atau lansung tidak berminat untuk melanggan insuran Takaful Keluarga.

29) Saya tidak berminat dengan produk- produk daripada syarikat Takaful.

30) Produk-produk Takaful tidak merangsang dan meyakinkan saya.

- 31) Saya amat berhati-hati dalam memilih dan membeli Takaful Keluarga.
- 32) Saya berpendapat melanggan Takaful Keluarga adalah sebagai aktiviti yang tidak penting.
- 33) Amat mustahak kepada saya mengetahui semua alternatif yang ada sebelum membeli membeli Takaful.
- 34) Saya tidak suka membuang masa untuk cuba mendapatkan informasi tentang produk-produk Takaful.
- 35) Saya bersedia meluangkan lebih masa untuk mendapatkan informasi daripada staf atau ejen syarikat Takaful mengenai produk-produk yang dikeluarkan.
- 36) Saya mempunyai masa untuk pergi ke syarikat Takaful untuk mendapatkan informasi.

#### **BAHAGIAN F – Kepercayaan agama Islam**

Soalan –soalan dibawah adalah merujuk kepada tahap kepercayaan agama responden. Sila nyatakan jawapan anda daripada skala yang diberikan dan isikan jawapan tersebut ke dalam kotak yang disediakan.

1-sangat tidak setuju	2-tidak setuju	3-tak pasti	4-setuju	5-sangat setuju
-----------------------	----------------	-------------	----------	-----------------

- 37) Agama amat penting kepada saya kerana ia menjawab banyak persoalan mengenai makna kehidupan.
- 38) Adalah penting untuk saya menghabiskan waktu untuk belajar dan menghayati agama.
- 39) Saya mencuba dengan bersungguh-sungguh untuk melaksanakan tuntutan agama di dalam semua percaturan hidup saya.
- 40) Kepercayaan agama saya yang mendasari keseluruhan sikap/tindakan saya di dalam kehidupan.

41) Apa kepercayaan saya, ianya tidak penting selagi saya menjalani kehidupan yang bermoral.

42) Walaupun saya seorang yang beragama ,saya tidak akan biarkan pertimbangan agama mempengaruhi urusan harian saya.

43) Tujuan utama solat adalah untuk mendapatkan perlindungan dan pertolongan.

**SEKIAN TERIMA KASIH**

# Frequencies

## Notes

A1	A2	A3	A4	A5	A6	A7	A8	B9	B10	B11	B12	B13	B14	B15	C16	C17
123	123	123	123	123	123	123	32	123	123	123	123	123	123	123	123	123
0	0	0	0	0	0	0	91	0	0	0	0	0	0	0	0	0
1.504	1.048	6.000	3.943	1.943	1.260	1.739	1.125	3.691	4.097	4.008	3.813	3.943	3.2846	2.6748	4.178	3.918
1	8	0	1	1	2	8	0	1	6	1	0	1	3.2846	2.6748	9	7
2.000	1.000	6.000	4.000	2.000	1.000	2.000	1.000	4.000	4.000	4.000	4.000	4.000	3.0000	3.0000	4.000	4.000
0	0	0	0	0	0	0	0	0	0	0	0	0	3.0000	3.0000	0	0
2.00	1.00	6.00	4.00	2.00	1.00	2.00	1.00	4.00	4.00	4.00	4.00	4.00	3.00	3.00	4.00	4.00
.5020	.2162	.0000	.2326	.2326	.5702	.4405	.3360	.9677	.6326	.8247	.8430	.7047	1.0123	1.0596	.6657	.8645
3	9	0	2	2	7	2	1	6	5	8	0	9	8	6	0	4
.252	.047	.000	.054	.054	.325	.194	.113	.937	.400	.680	.711	.497	1.025	1.123	.443	.747

## Frequency Table

### A1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	61	49.6	49.6	49.6
	Female	62	50.4	50.4	100.0
	Total	123	100.0	100.0	

### A2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	24yearsandbelow	117	95.1	95.1	95.1
	25-34years	6	4.9	4.9	100.0
	Total	123	100.0	100.0	

### A3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	123	100.0	100.0	100.0

**A4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Master Degree	7	5.7	5.7	5.7
	Total	116	94.3	94.3	100.0
		123	100.0	100.0	

**A5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	7	5.7	5.7	5.7
	Unmarried	116	94.3	94.3	100.0
	Total	123	100.0	100.0	

**A6**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RM1000- RM2000	99	80.5	80.5	80.5
	RM2000- RM3000	16	13.0	13.0	93.5
	RM3000- RM4000	8	6.5	6.5	100.0
	Total	123	100.0	100.0	

**A7**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	32	26.0	26.0	26.0
	NO	91	74.0	74.0	100.0
	Total	123	100.0	100.0	

**A8**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Takaful	28	22.8	87.5	87.5
	Conventional	4	3.3	12.5	100.0
	Total	32	26.0	100.0	
Missing	System	91	74.0		
Total		123	100.0		

**B9**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	2.4	2.4	2.4
	Disagree	11	8.9	8.9	11.4
	Not Sure	31	25.2	25.2	36.6
	Agree	54	43.9	43.9	80.5
	Strongly Agree	24	19.5	19.5	100.0
	Total	123	100.0	100.0	

**B10**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	1	.8	.8	.8
	Not Sure	16	13.0	13.0	13.8
	Agree	76	61.8	61.8	75.6
	Strongly Agree	30	24.4	24.4	100.0
	Total	123	100.0	100.0	

**B11**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.8	.8	.8
	Disagree	5	4.1	4.1	4.9
	Not Sure	20	16.3	16.3	21.1
	Agree	63	51.2	51.2	72.4
	Strongly Agree	34	27.6	27.6	100.0
	Total	123	100.0	100.0	

**B12**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	1.6	1.6	1.6
	Disagree	1	.8	.8	2.4

Not Sure	42	34.1	34.1	36.6
Agree	51	41.5	41.5	78.0
Strongly Agree	27	22.0	22.0	100.0
Total	123	100.0	100.0	

**B13**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Disagree	1	.8	.8	.8
Not Sure	31	25.2	25.2	26.0
Agree	65	52.8	52.8	78.9
Strongly Agree	26	21.1	21.1	100.0
Total	123	100.0	100.0	

**B14**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	8	6.5	6.5	6.5
Disagree	12	9.8	9.8	16.3
Not Sure	54	43.9	43.9	60.2
Agree	35	28.5	28.5	88.6
Strongly Agree	14	11.4	11.4	100.0
Total	123	100.0	100.0	

**B15**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	20	16.3	16.3	16.3
Disagree	30	24.4	24.4	40.7
Not Sure	48	39.0	39.0	79.7
Agree	20	16.3	16.3	95.9
Strongly Agree	5	4.1	4.1	100.0
Total	123	100.0	100.0	

**C16**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Disagree	1	.8	.8	.8
Not Sure	15	12.2	12.2	13.0

Agree	68	55.3	55.3	68.3
Strongly Agree	39	31.7	31.7	100.0
Total	123	100.0	100.0	

**C17**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	3	2.4	2.4	2.4
Disagree	1	.8	.8	3.3
Not Sure	30	24.4	24.4	27.6
Agree	58	47.2	47.2	74.8
Strongly Agree	31	25.2	25.2	100.0
Total	123	100.0	100.0	

**C18**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	2	1.6	1.6	1.6
Disagree	1	.8	.8	2.4
Not Sure	18	14.6	14.6	17.1
Agree	77	62.6	62.6	79.7
Strongly Agree	25	20.3	20.3	100.0
Total	123	100.0	100.0	

**C19**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	5	4.1	4.1	4.1
Disagree	6	4.9	4.9	8.9
Not Sure	79	64.2	64.2	73.2
Agree	27	22.0	22.0	95.1
Strongly Agree	6	4.9	4.9	100.0
Total	123	100.0	100.0	

**C20**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	9	7.3	7.3	7.3
	Disagree	12	9.8	9.8	17.1
	Not Sure	72	58.5	58.5	75.6
	Agree	22	17.9	17.9	93.5
	Strongly Agree	8	6.5	6.5	100.0
	Total	123	100.0	100.0	

**C21**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	2.4	2.4	2.4
	Disagree	1	.8	.8	3.3
	Not Sure	75	61.0	61.0	64.2
	Agree	36	29.3	29.3	93.5
	Strongly Agree	8	6.5	6.5	100.0
	Total	123	100.0	100.0	

**D22**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	2.4	2.4	2.4
	Disagree	10	8.1	8.1	10.6
	Not Sure	44	35.8	35.8	46.3
	Agree	59	48.0	48.0	94.3
	Strongly Agree	7	5.7	5.7	100.0
	Total	123	100.0	100.0	

**D23**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	4	3.3	3.3	3.3
	Not Sure	30	24.4	24.4	27.6
	Agree	76	61.8	61.8	89.4
	Strongly Agree	13	10.6	10.6	100.0
	Total	123	100.0	100.0	

**D24**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	7	5.7	5.7	5.7
	Not Sure	39	31.7	31.7	37.4
	Agree	67	54.5	54.5	91.9
	Strongly Agree	10	8.1	8.1	100.0
	Total	123	100.0	100.0	

**D25**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	2.4	2.4	2.4
	Disagree	12	9.8	9.8	12.2
	Not Sure	17	13.8	13.8	26.0
	Agree	74	60.2	60.2	86.2
	Strongly Agree	17	13.8	13.8	100.0
	Total	123	100.0	100.0	

**D26**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	4	3.3	3.3	3.3
	Disagree	8	6.5	6.5	9.8
	Not Sure	22	17.9	17.9	27.6
	Agree	58	47.2	47.2	74.8
	Strongly Agree	31	25.2	25.2	100.0
	Total	123	100.0	100.0	

**D27**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	8.1	8.1	8.1
	Disagree	12	9.8	9.8	17.9
	Not Sure	26	21.1	21.1	39.0
	Agree	60	48.8	48.8	87.8
	Strongly Agree	15	12.2	12.2	100.0
	Total	123	100.0	100.0	

**E28**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	26	21.1	21.1	21.1
	Disagree	50	40.7	40.7	61.8
	Not Sure	39	31.7	31.7	93.5
	Agree	4	3.3	3.3	96.7
	Strongly Agree	4	3.3	3.3	100.0
	Total	123	100.0	100.0	

**E29**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	27	22.0	22.0	22.0
	Disagree	75	61.0	61.0	82.9
	Not Sure	12	9.8	9.8	92.7
	Agree	7	5.7	5.7	98.4
	Strongly Agree	2	1.6	1.6	100.0
	Total	123	100.0	100.0	

**E30**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	22	17.9	17.9	17.9
	Disagree	66	53.7	53.7	71.5
	Not Sure	25	20.3	20.3	91.9
	Agree	5	4.1	4.1	95.9
	Strongly Agree	5	4.1	4.1	100.0
	Total	123	100.0	100.0	

**E31**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	7	5.7	5.7	5.7
	Disagree	17	13.8	13.8	19.5
	Not Sure	25	20.3	20.3	39.8
	Agree	58	47.2	47.2	87.0
	Strongly Agree	16	13.0	13.0	100.0
	Total				

Total	123	100.0	100.0
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**E32**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	33	26.8	26.8	26.8
Disagree	59	48.0	48.0	74.8
Not Sure	22	17.9	17.9	92.7
Agree	7	5.7	5.7	98.4
Strongly Agree	2	1.6	1.6	100.0
Total	123	100.0	100.0	

**E33**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	3	2.4	2.4	2.4
Disagree	8	6.5	6.5	8.9
Not Sure	13	10.6	10.6	19.5
Agree	66	53.7	53.7	73.2
Strongly Agree	33	26.8	26.8	100.0
Total	123	100.0	100.0	

**E34**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	15	12.2	12.2	12.2
Disagree	51	41.5	41.5	53.7
Not Sure	28	22.8	22.8	76.4
Agree	23	18.7	18.7	95.1
Strongly Agree	6	4.9	4.9	100.0
Total	123	100.0	100.0	

**E35**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	1.6	1.6	1.6
	Disagree	18	14.6	14.6	16.3
	Not Sure	41	33.3	33.3	49.6
	Agree	51	41.5	41.5	91.1
	Strongly Agree	11	8.9	8.9	100.0
	Total	123	100.0	100.0	

**E36**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	8.1	8.1	8.1
	Disagree	27	22.0	22.0	30.1
	Not Sure	59	48.0	48.0	78.0
	Agree	21	17.1	17.1	95.1
	Strongly Agree	6	4.9	4.9	100.0
	Total	123	100.0	100.0	

**F37**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	1	.8	.8	.8
	Not Sure	1	.8	.8	1.6
	Agree	24	19.5	19.5	21.1
	Strongly Agree	97	78.9	78.9	100.0
	Total	123	100.0	100.0	

**F38**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.8	.8	.8
	Disagree	3	2.4	2.4	3.3
	Not Sure	2	1.6	1.6	4.9

Agree	38	30.9	30.9	35.8
Strongly Agree	79	64.2	64.2	100.0
Total	123	100.0	100.0	

**F39**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Not Sure	1	.8	.8	.8
Agree	47	38.2	38.2	39.0
Strongly Agree	75	61.0	61.0	100.0
Total	123	100.0	100.0	

**F40**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	1	.8	.8	.8
Disagree	3	2.4	2.4	3.3
Not Sure	2	1.6	1.6	4.9
Agree	52	42.3	42.3	47.2
Strongly Agree	65	52.8	52.8	100.0
Total	123	100.0	100.0	

**F41**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	48	39.0	39.0	39.0
Disagree	36	29.3	29.3	68.3
Not Sure	16	13.0	13.0	81.3
Agree	15	12.2	12.2	93.5
Strongly Agree	8	6.5	6.5	100.0
Total	123	100.0	100.0	

**F42**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	57	46.3	46.3	46.3
	Disagree	38	30.9	30.9	77.2
	Not Sure	1	.8	.8	78.0
	Agree	22	17.9	17.9	95.9
	Strongly Agree	5	4.1	4.1	100.0
	Total	123	100.0	100.0	

**F43**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	15	12.2	12.2	12.2
	Disagree	28	22.8	22.8	35.0
	Not Sure	3	2.4	2.4	37.4
	Agree	41	33.3	33.3	70.7
	Strongly Agree	36	29.3	29.3	100.0
	Total	123	100.0	100.0	

**Reliability (KNOWLEDGE)**

**Case Processing Summary**

		N	%
Cases	Valid	123	100.0
	Excluded (a)	0	.0
	Total	123	100.0

a Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.728	6

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
B9	19.1463	8.110	.320	.739
B10	18.7398	7.965	.685	.646
B11	18.8293	7.635	.547	.666
B12	19.0244	7.614	.534	.669
B13	18.8943	8.112	.548	.672
B14	19.5528	8.053	.301	.749

## Reliability

### Case Processing Summary

		N	%
Cases	Valid	123	100.0
	Excluded (a)	0	.0
	Total	123	100.0

a Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.749	5

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
B9	15.8618	5.825	.276	.810
B10	15.4553	5.562	.701	.656
B11	15.5447	5.250	.561	.687
B12	15.7398	5.178	.564	.686
B13	15.6098	5.568	.598	.680

# Reliability

## Case Processing Summary

		N	%
Cases	Valid	123	100.0
	Excluded (a)	0	.0
	Total	123	100.0

a Listwise deletion based on all variables in the procedure.

## Reliability Statistics

Cronbach's Alpha	N of Items
.810	4

## Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
B10	11.7642	3.772	.673	.749
B11	11.8537	3.339	.599	.778
B12	12.0488	3.145	.659	.748
B13	11.9187	3.682	.609	.770

## Reliability (AWARENESS)

### Case Processing Summary

		N	%
Cases	Valid	123	100.0
	Excluded (a)	0	.0
	Total	123	100.0

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

### Reliability Statistics

Cronbach's Alpha	N of Items
.636	6

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
C16	17.5285	6.038	.413	.580
C17	17.7886	5.381	.425	.569
C18	17.7154	5.779	.433	.569
C19	18.5203	5.842	.374	.590
C20	18.6423	6.051	.211	.662
C21	18.3415	5.915	.392	.584

# Reliability

## Case Processing Summary

		N	%
Cases	Valid	123	100.0
	Excluded (a)	0	.0
	Total	123	100.0

a Listwise deletion based on all variables in the procedure.

## Reliability Statistics

Cronbach's Alpha	N of Items
.662	5

## Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
C16	14.4634	4.300	.474	.588
C17	14.7236	3.743	.467	.585
C18	14.6504	4.278	.411	.612
C19	15.4553	4.414	.321	.653
C21	15.2764	4.267	.418	.609

## Reliability (PERFORMANCE)

### Case Processing Summary

		N	%
Cases	Valid	123	100.0
	Excluded (a)	0	.0
	Total	123	100.0

a Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.622	6

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
D22	18.4959	7.154	.390	.564
D23	18.1626	7.416	.467	.549
D24	18.3089	8.478	.135	.646
D25	18.2276	7.538	.239	.623
D26	18.1138	6.282	.466	.527
D27	18.4878	5.924	.460	.529

## Reliability

### Case Processing Summary

		N	%
Cases	Valid	123	100.0
	Excluded (a)	0	.0
	Total	123	100.0

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

### Reliability Statistics

Cronbach's Alpha	N of Items
.646	5

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
D22	14.8455	6.640	.274	.647
D23	14.5122	6.678	.395	.604
D25	14.5772	6.312	.295	.642
D26	14.4634	5.070	.551	.511
D27	14.8374	4.826	.515	.530

## Reliability (TENDENCY)

### Case Processing Summary

		N	%
Cases	Valid	123	100.0
	Excluded (a)	0	.0
	Total	123	100.0

a Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.567	9

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
E28	22.7073	12.487	.457	.479
E29	22.9350	12.602	.527	.467
E30	22.7480	12.436	.475	.474
E31	21.4959	13.908	.173	.567
E32	22.9024	12.564	.471	.477
E33	21.0163	14.655	.127	.575
E34	22.3496	12.147	.416	.485
E35	21.5610	16.084	-.067	.622
E36	22.0894	16.180	-.087	.632

# Reliability

## Case Processing Summary

		N	%
Cases	Valid	123	100.0
	Excluded (a)	0	.0
	Total	123	100.0

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

## Reliability Statistics

Cronbach's Alpha	N of Items
.632	8

## Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
E28	19.8211	11.951	.513	.547
E29	20.0488	12.162	.572	.539
E30	19.8618	12.104	.496	.552
E31	18.6098	13.486	.199	.639
E32	20.0163	12.033	.529	.545
E33	18.1301	14.622	.099	.658
E34	19.4634	11.743	.446	.562
E35	18.6748	16.221	-.118	.705

## Reliability

### Case Processing Summary

		N	%
Cases	Valid	123	100.0
	Excluded (a)	0	.0
	Total	123	100.0

a Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.705	7

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
E28	16.4065	11.456	.609	.620
E29	16.6341	11.955	.619	.625
E30	16.4472	11.971	.526	.643
E31	15.1951	13.208	.242	.720
E32	16.6016	11.783	.581	.630
E33	14.7154	15.222	.019	.762
E34	16.0488	11.932	.422	.670

## Reliability

### Case Processing Summary

		N	%
Cases	Valid	123	100.0
	Excluded (a)	0	.0
	Total	123	100.0

a Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.762	6

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
E28	12.4472	10.348	.658	.685
E29	12.6748	10.910	.657	.693
E30	12.4878	10.924	.558	.713
E31	11.2358	12.411	.223	.804
E32	12.6423	10.740	.616	.699
E34	12.0894	11.115	.412	.754

## Reliability (ISLAMIC BELIEF)

### Case Processing Summary

		N	%
Cases	Valid	123	100.0
	Excluded (a)	0	.0
	Total	123	100.0

a Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.086	7

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
F38	21.4553	6.627	.031	.076
F39	21.4065	6.915	.036	.076
F40	21.5691	6.903	-.042	.121
F41	23.8293	5.012	.122	-.036(a)
F42	23.9837	4.869	.152	-.074(a)
F43	22.5610	5.953	-.103	.253
F37	21.2439	6.809	.083	.056

a The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

# Reliability

## Case Processing Summary

		N	%
Cases	Valid	123	100.0
	Excluded (a)	0	.0
	Total	123	100.0

a Listwise deletion based on all variables in the procedure.

## Reliability Statistics

Cronbach's Alpha	N of Items
.253	6

## Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
F38	18.0081	5.041	.118	.216
F39	17.9593	5.384	.132	.219
F40	18.1220	5.141	.087	.235
F41	20.3821	3.615	.160	.169
F42	20.5366	4.038	.070	.280
F37	17.7967	5.294	.180	.199

# Reliability

## Case Processing Summary

		N	%
Cases	Valid	123	100.0
	Excluded (a)	0	.0
	Total	123	100.0

a Listwise deletion based on all variables in the procedure.

## Reliability Statistics

Cronbach's Alpha	N of Items
.280	5

## Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
F38	15.9837	2.803	.290	.093
F39	15.9350	3.176	.333	.126
F40	16.0976	2.908	.243	.138
F41	18.3577	3.199	-.164	.683
F37	15.7724	3.161	.356	.115

## Reliability

### Case Processing Summary

		N	%
Cases	Valid	123	100.0
	Excluded (a)	0	.0
	Total	123	100.0

a Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.683	4

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
F38	13.8049	1.830	.427	.654
F39	13.7561	2.104	.568	.572
F40	13.9187	1.797	.450	.637
F37	13.5935	2.227	.488	.616

# T-Test

## Group Statistics

	A1	N	Mean	Std. Deviation	Std. Error Mean
Tendency	Male	61	2.8634	.45560	.05833
	Female	62	2.6882	.43096	.05473

## Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Tendency	Equal variances assumed	.003	.954	2.191	121	.030	.17522	.07995	.01693	.33350
	Equal variances not assumed			2.190	120.378	.030	.17522	.07999	.01685	.33359

## T-Test (MARITAL STATUS)

### Notes

#### Group Statistics

	A5	N	Mean	Std. Deviation	Std. Error Mean
Tendency	Married	7	2.7937	.62337	.23561
	Unmarried	116	2.7739	.44128	.04097

#### Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Tendency	Equal variances assumed	2.155	.145	.112	121	.911	.01970	.17593	-.32860	.36801
	Equal variances not assumed			.082	6.368	.937	.01970	.23915	-.55737	.59678

## Oneway (AGE)

### Descriptives Tendency

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
24yearsandbelow	117	2.7806	.45003	.04161	2.6982	2.8630	1.44	4.22
25-34years	6	2.6667	.48177	.19668	2.1611	3.1722	2.11	3.33
Total	123	2.7751	.45020	.04059	2.6947	2.8554	1.44	4.22

### Test of Homogeneity of Variances

#### Tendency

Levene Statistic	df1	df2	Sig.
.109	1	121	.742

### ANOVA

#### Tendency

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.074	1	.074	.364	.548
Within Groups	24.653	121	.204		
Total	24.727	122			

## Oneway (EDUCATION)

### Descriptives

Tendency

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Master	7	3.0635	.50860	.19223	2.5931	3.5339	2.33	3.78
Degree	116	2.7577	.44290	.04112	2.6762	2.8391	1.44	4.22
Total	123	2.7751	.45020	.04059	2.6947	2.8554	1.44	4.22

### Test of Homogeneity of Variances

Tendency

Levene Statistic	df1	df2	Sig.
.446	1	121	.506

### ANOVA

Tendency

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.617	1	.617	3.099	.081
Within Groups	24.110	121	.199		
Total	24.727	122			

## Oneway (INCOME)

### Descriptives

Tendency

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
RM1000-RM2000	99	2.7811	.45466	.04570	2.6905	2.8718	1.44	4.22
RM2000-RM3000	16	2.7778	.47315	.11829	2.5257	3.0299	2.11	3.56
RM3000-RM4000	8	2.6944	.38832	.13729	2.3698	3.0191	2.11	3.22
Total	123	2.7751	.45020	.04059	2.6947	2.8554	1.44	4.22

### Test of Homogeneity of Variances

Tendency

Levene Statistic	df1	df2	Sig.
.336	2	120	.716

### ANOVA

Tendency

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.056	2	.028	.136	.873
Within Groups	24.672	120	.206		
Total	24.727	122			

## Oneway (MARITAL STATUS)

### Descriptives

Tendency

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Married	7	2.7937	.62337	.23561	2.2171	3.3702	2.11	3.78
Unmarried	116	2.7739	.44128	.04097	2.6928	2.8551	1.44	4.22
Total	123	2.7751	.45020	.04059	2.6947	2.8554	1.44	4.22

### Test of Homogeneity of Variances

Tendency

Levene Statistic	df1	df2	Sig.
2.155	1	121	.145

### ANOVA

Tendency

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.003	1	.003	.013	.911
Within Groups	24.725	121	.204		
Total	24.727	122			

## Correlations

		Demographic	Knowledge	Awareness	Performance	Tendency	IslamicBelief
Demographic	Pearson	1	.022	.032	-.011	-.194(*)	-.042
	Correlation		.809	.723	.900	.032	.642
	Sig. (2-tailed)		.				
	N	123	123	123	123	123	123
Knowledge	Pearson	.022	1	.323(**)	.329(**)	-.174	.038
	Correlation			.000	.000	.054	.678
	Sig. (2-tailed)						
	N	123	123	123	123	123	123
Awareness	Pearson	.032	.323(**)	1	.287(**)	-.217(*)	-.148
	Correlation				.001	.016	.101
	Sig. (2-tailed)						
	N	123	123	123	123	123	123
Performance	Pearson	-.011	.329(**)	.287(**)	1	-.253(**)	-.071
	Correlation					.005	.437
	Sig. (2-tailed)						
	N	123	123	123	123	123	123
Tendency	Pearson	-.194(*)	-.174	-.217(*)	-.253(**)	1	-.070
	Correlation						.443
	Sig. (2-tailed)						
	N	123	123	123	123	123	123
IslamicBelief	Pearson	-.042	.038	-.148	-.071	-.070	1
	Correlation						.
	Sig. (2-tailed)						
	N	123	123	123	123	123	123

### Correlations

\* Correlation is significant at the 0.05 level (2-tailed).

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

# Regression

## Model Summary(b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.373(a)	.139	.102	.42662	2.047

a Predictors: (Constant), IslamicBelief, Knowledge, Demographic, Performance, Awareness

b Dependent Variable: Tendency

## ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.432	5	.686	3.772	.003(a)
	Residual	21.295	117	.182		
	Total	24.727	122			

a Predictors: (Constant), IslamicBelief, Knowledge, Demographic, Performance, Awareness

b Dependent Variable: Tendency

## Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.791	.776		7.459	.000
	Demographic	-.481	.212	-.195	-2.270	.025
	Knowledge	-.044	.085	-.049	-.520	.604
	Awareness	-.148	.090	-.153	-1.634	.105
	Performance	-.177	.081	-.203	-2.183	.031
	IslamicBelief	-.132	.102	-.113	-1.297	.197

a Dependent Variable: Tendency

## Residuals Statistics(a)

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.3782	3.3964	2.7751	.16774	123
Residual	-1.02217	1.18324	.00000	.41779	123
Std. Predicted Value	-2.366	3.704	.000	1.000	123
Std. Residual	-2.396	2.773	.000	.979	123

a Dependent Variable: Tendency