

Conceptual framework of factors determining intentions towards the adoption of family takaful- An extension of decomposed theory of planned behaviour

Shahab Aziz^{1*}, Maizaitulaidawati Md Husin², Nazimah Hussin³

¹ PhD Scholar, International Business School, University Technology Malaysia (UTM)

^{2,3} Senior Lecturer, International Business School, Universiti Teknologi Malaysia (UTM)

ABSTRACT

Keywords:

Family Takaful, Adoption, Attitude, Subjective Norm, Perceived Behavioural Control, Decomposed Theory of Planned Behaviour

Received

24 October 2016

Received in revised form

20 June 2017

Accepted

21 June 2017

The aim of this paper is to develop a theoretical framework on the basis of Decomposed Theory of Planned Behavior (DTPB). DTPB has been used in many disciplines to explain the intention behaviour relationship. However, there is a scarcity of literature published on the intention behaviour determinants for the adoption of family takaful. The original construct of the theory is based on attitude, subjective norms, and perceived behavioural control. This paper provides the antecedents of these construct, which are adopted according to the attributes of family takaful. This research adopts and extends existing model of DTPB from family takaful perspective. The study will not only explore attitude, subjective norms, and perceived behavioural control but also incorporate moderating variables including knowledge, awareness, religiosity, confidence, and demographic within the model to enhance predictability of the model.

Correspondence:

shahabaziz7@hotmail.com

©AIMI Journals

The concept of modern day takaful has emerged along with Islamic banking in 1979. Takaful is an Arabic terms derived from the word kafalah meaning guarantee, bail, and warrant (Ali, 2006). Ahmad, Juliana, Mohd, and Wan Norhayate (2012) defined takaful as joint guarantee. The concept of takaful is based on mutual cooperation whereby participants involved provide financial security to each other (Billah, 2003). AAOIFI defines Islamic Insurance as an agreement between individuals who are exposed to risks to secure themselves against damage

resulting from risk by paying contributions on the basis of a “commitment to donate”. Islamic Financial Services Board (IFSB) and International Association of Insurance Supervisors (IAIS) described takaful as the Islamic counterpart of conventional insurance which can exist in either life (or family) and general forms. Takaful rules issued by Securities and Exchange Commission of Pakistan defined family and life takaful separately. Family takaful can be stated as “Takaful for the good and advantage of individuals, groups of individuals, and their families” and general takaful is defined as “takaful other than family takaful”.

Similar to Islamic banking, the takaful industry has also been established and grows in both the Muslims and non-Muslim countries. Global takaful market has reached over US\$ 20 billion with an annual growth rate of 14%. Following this, global takaful contribution is forecasted to stand at USD 18,561 million for the year 2016 and Saudi Arabia has the leading position on Takaful with almost 50% of the global takaful market share. In spite of stiff competition, family takaful is still a very good area to expand its market share.

Takaful companies face competition from conventional insurance companies. Hence, family takaful companies are required to originate practical marketing strategies to grow and expand their market share. For enlarging an essential marketing strategy, it is critical for takaful companies to investigate and consider what really drives individuals’ purposes to take part in family takaful. This study is based on Decomposed Theory of Planned Behaviour (DTPB) presented by Taylor and Todd (1995a,b) which is a robust model to study consumer behaviour. This theory has been used mostly for research in information systems (Beiginia, Besheli, Soluklu, & Ahmadi, 2011). The theory is based upon three dimensions, namely behavior attitude, subjective norms, and perceived behavioural control which determines intentions to purchase.

This theory has not been applied in past researches on takaful except a recent study by Husin and Rahman (2016) in Malaysia. The present study will help to enrich existing literature on family takaful by incorporating different additional variables into the model. Keeping in view the nature of the product such as family Takaful, risk protection, savings, and return on investment will be considered as antecedents of attitude. Word of mouth and media references are the variables considered to determine subjective norms. Self-efficacy and resource facilitation are incorporated in the model to explain perceived behavioural control.

The Framework for Intention to Purchase Family Takaful

This study uses DTPB as starting point to build a theoretical foundation to explore the factors influencing the intention towards the adoption of family takaful. DTPB is a combination of Theory of Planned Behavior (TPB) and Technology Acceptance Model (TAM) and was presented by Taylor and Todd (1995a,b). In DTPB, original construct of TBP such as attitude, subjective norms, and perceived behavioural control were further decomposed. According to Jaruwachirathanakul and Fink (2005), DTPB incorporates innovation literature along with subjective norms and behavioural control phenomenon and is better in explaining intention towards adoption of family takaful in comparison to traditional TBP.

DTPB as proposed by Taylor and Todd (1995a,b) has several advantages in comparison to TPB. Firstly, DTPB incorporates several antecedents to the intentions of adopting family takaful which makes clear construction of relationships. Secondly, decomposed belief

structures can be applied in variety of settings to help overcoming some of the disadvantages of traditional models (Berger, 1993; Mathieson, 1991). Finally, incorporating specific beliefs helps identifying specific factors which are relevant to the aim of this study. According to Taylor and Todd (1995a,b), some of the advantages of DTPB are similar to TAM, however, DTPB is more complex and it incorporates more variables. Due to these advantages, DTPB is considered as a superior method in determining human intentions to adopt certain behaviour.

DTPB is a theoretical framework that was developed to determine factors which contribute to consumers' intentions towards the adoption of family takaful. The DTPB model was initially presented for the usage of information technology; however, it can be used in financial service industry with some modifications.

There are many studies conducted concerning consumer behaviour of Islamic financial products on the basis of theories of planned behaviour (Alam, Janor, Zanariah, & Ahsan, 2012; NurulNova, Yosi, & Purnama, 2012). This theory has not been used in family takaful with few exceptions. This study will enrich existing takaful literature by using DTPB and incorporating antecedents relevant to family takaful which have not been incorporated before in explaining intention towards the adoption of family takaful.

Previous literature incorporated different variables in DTPB keeping in view the nature of products. In this study, DTPB will be modified and factors relevant to customer's intentions to adoption in family takaful will be incorporated to enhance predictability of the model. DTPB models describe three dimension of behavior, namely attitude, subjective norms, and perceived behavioural control. In the original model of DTPB, three latent variables including usefulness, ease of use and compatibility were included to explain the attitude in technology setting.

In previous study conducted by Omer (2007), DTPB was modified and variables relevant to life insurance attitude such as risk protection, saving, and investment were incorporated. Omer (2007) has incorporated a question regarding return on investment in his study. However, the investment construct can be further improved by incorporating more relevant information keeping in view diverse nature of products offered by family takaful companies. Family takaful investment plans comprise of products with different risk, return, and strategies, namely conservative, balanced and aggressive, keeping in view diverse risk appetite of potential participants. The investment construct will be replaced with return on investment by incorporating the risk elements with return.

For explaining subjective norms, the original model of DTPB has used peer influence and superior influence. Keeping in view the nature of the study, the original variables are replaced with media references and words of mouth along with Islamic banking references as Islamic banking plays a major role in creating awareness among masses about shariah complaint products. In addition, Islamic banks sell many takaful products besides banking product, thus the role of Islamic banks cannot be ignored in explaining subjective norms.

In original model of DTPB, three latent variables including self-efficacy, resource facilitation, and technology facilitation were used to determine perceived behavioural control. The original model of DTPB was presented for the usage of information technology. The variable of technology facilitation was relevant to technology compatibility issues within the context of information technology. The present study aims to explore the intention towards the

adoption of family takaful and keeping in view the nature of present study, the variables of technology facilitation is dropped.

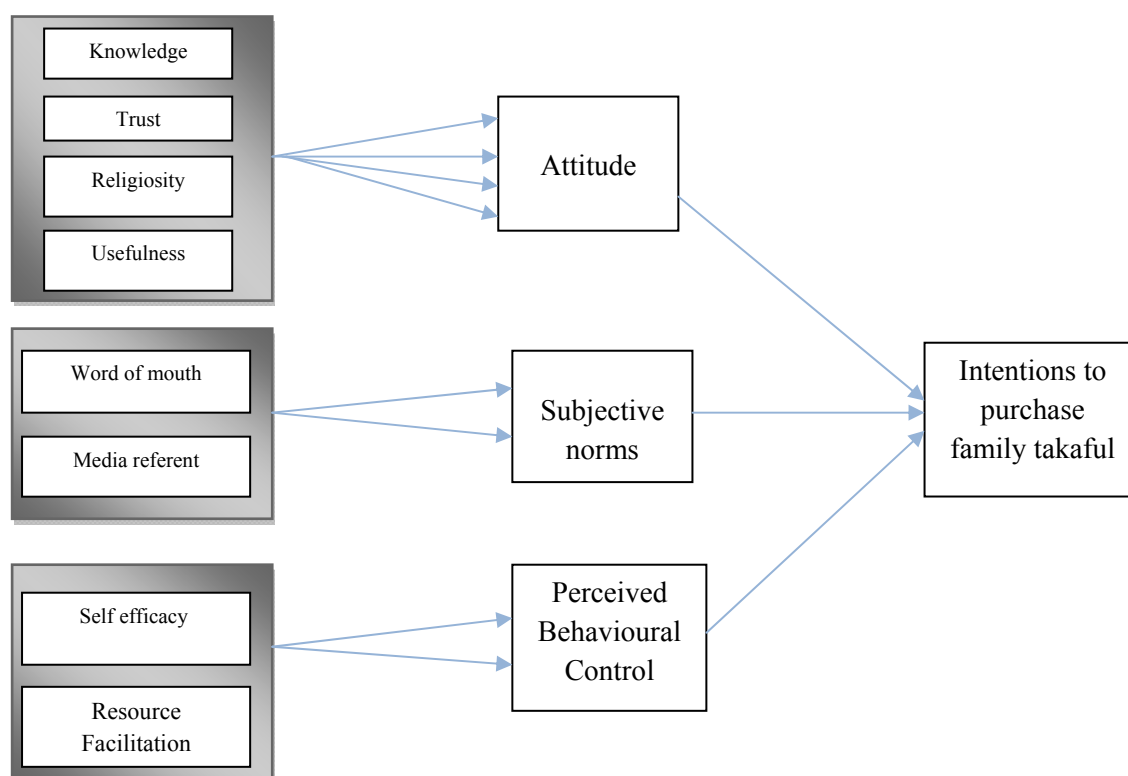


Figure 1. Theoretical Framework

Attitude

An attitude is a comparatively enduring organisation of beliefs, feelings, and behavioural inclination towards socially notable objects, groups, events or symbols (Hogg & Vaughan, 2005). It is also known as a psychological tendency that is demonstrated by assessing a certain entity with some degree of favor or disfavor (Eagly & Chaiken, 1993). According to Suki (2010), attitude is defined as the extent to which a person has favorable or unfavorable assessment of a behavior. Attitudes are used to predict intentions and behaviours of a human (Phau, Sequeira, & Dix, 2009). When people are presented with different options, they will choose the one having higher appraisal of attitude (Arvola, Lähteenmäki, & Tuorila, 1999).

Many of the previous studies have proved that attitude influences behavioural intentions to choose a certain products or services. Md Taib, Ramayah, & Abdul-Razak (2008) found that there is a significant relationship between intentions and choosing musharika mutanaqisah home financing. Lada, Tanakinjal, and Amin (2009) investigated that attitude is a significant determinant of making choice of halal food. Another study conducted by Amin, Ghazali, and Supiah (2010) proved that attitude has a pivotal role in making choice of Islamic personal finance. A study conducted by Ramayah, Roubah, Gopi, and Rangel (2009) showed that attitude has a positive impact on behavioural intentions to use internet stock trading. The idea was supported by another study conducted by Ramayah and Mohd-Suki (2006) regarding students' intention to use mobile personal computers, in which it was found that attitude has a

significant impact on behavioural intentions. Gopi and Ramayah (2007) found that attitude have significant positive impact on behavioural intentions to use online trading system. Amin, Abdul-Rahman, and Abdul-Razak (2013) proved that attitude has direct influence on the adoption of Islamic home financing. Different studies proved that attitude is a predictor of behavioural intentions (Alam et al., 2012; Hanudin & Rosita, 2011).

According to Ajzen & Fishbein (1980) and Change (2006), attitude can be formulated and decomposed on the basis of attributes and qualities being offered by a certain product. Therefore, attitude can be decomposed into three variables, namely risk protection, return on investment, and savings considering the nature of the product that is family takaful. This is because family takaful enables participants to invest their savings, to obtain protections from certain type of risks, and to earn return based on their risk appetite. On the basis of attributes being offered by family takaful, antecedents of attitude are chosen to establish the extent to which these variables shape individuals' attitudes towards adoption of family takaful.

Antecedents of Attitude

Risk Protection

Human beings face many uncertainties and these uncertainties may cause risk of loss and damage. The basic purpose of insurance is to protect against a certain risk with payment of a certain premium. Mehr and Cammack (1976) agreed that insurance is usually respected as a product that distributes the risk of significant, but low-probability, losses among a group of individuals, thus supplying some financial protections to each individual. Risk protection in the family takaful is defined as securing against possible loss of life, job, disability, and critical illness.

Omer (2007) conducted a study on life insurance in Abuja and found that risk protection is the most important factor in shaping the attitude towards life insurance. Family takaful being the shariah compliant substitute of conventional life insurance and risk protection being the prime objective of family Takaful can affect the attitude towards family takaful. Attitudes comprise of favorable or unfavourable assessments and if family takaful meets or exceeds individual's expectations regarding risk protection, favourable attitude can be expected.

Savings

Savings are defined as the remaining portion of income after meeting expenses and day to day needs of an individual. Savings from the disposable income can be invested to obtain any takaful coverage. There are other saving instruments, which are the competing products of life insurance. The relationship between savings and life insurance demand has been investigated in the past (Headen & Lee, 1974; Chang, 1995; Rahman & Aidid, 2009; Oke, Ideji, & Ibiwoye, 2010).

The choice of consumers depends upon the rate of return offered by different saving instruments. People choose the best alternative in terms of return and if an insurance policy offers less return, they switch to other saving instruments (Redzuan et al., 2009). Studies carried out previously have shown positive relationship between savings and life insurance demand. Increase in savings leads to higher expenditure per capita on insurance. However, this depends on the saving rates being offered by the life insurance policies as individuals have alternative investments (Chang, 1995).

Omer (2007) has conducted a study regarding life insurance in Abuja and found that savings is indeed one of the important factors in shaping the attitude towards the intentions to buy life insurance. Individuals have positive attitudes towards family takaful when they have reasonable amount of savings.

Return on Investment

Takaful companies offer different types of investment plans such as salary savings, flexible savings, and many investment shield plans. These plans not only provide returns, but also they produce different type of health and life risk coverage. Family takaful investment plans comprise of different risk and return strategies, namely conservative, balanced, and aggressive. Different investment plans are devised, considering diverse risk and return appetite of potential participants.

In one of the studies conducted by Omer (2007), investment has been one of the determinants of attitude towards life insurance; however, the element of risk has not been accounted for. Return on investment means expected return given the possible risk associated with the investment. Takaful companies offer different risk and return products that shape the individuals' attitudes towards family takaful. Attitudes are shaped by attributers of products and taking into consideration the products being offered by family takaful, return on investment can also be a factor influencing attitude towards the intention to adopt family takaful

Subjective Norms

Subjective norms are the influence of social factors such as social pressure exerted to adopt a certain behaviour or not. In some situations, social pressure dominates attitude towards certain behaviour (Ajzen & Fishbein, 1980). Many previous TPB studies have indicated that subjective norms are important predictors of individual's intentions (Echchabi & Olaniyi, 2012; Hanudin & Rosita, 2011; Pedersen, 2005). In financial services, the relationship between subjective norms and intentions has been proven in many studies (Razak & Abduh, 2012; Siang & Weng, 2011). A study on internet stock trading conducted by Gopi and Ramayah (2007) found that subjective norms have positive relationship with intention. Subjective norms have a significant relationship with intention towards the purchase of life insurance in Nigeria (Omar & Frimpong, 2007). Moreover, subjective norms are important factors while enrolling in Islamic accounting courses. Similarly, a study carried out by Amin (2009) showed that subjective norms are significant determinant of the intention to use internet banking. Calisir, Gumussoy, and Bayram (2009) proved that subjective norms are significant determinant of intentions to use enterprise resource planning. While studying the influence of subjective norms on the adoption of Islamic banking by the non-Muslims, Siang and Weng (2011) found that it has a significant impact in shaping intentions. Another study conducted by Razak and Abduh (2012) also found the significant impact of subjective norms on intentions when studying the acceptance of home financing. Subjective norms have been proven as a significant determinant of attitude in previous literature.

Different antecedents of subjective norms have been identified respecting the nature of phenomenon to be studied. While explaining subjective norms, the original model of DTPB has

used peer influence and superior influence as antecedents of subjective norms. The original model was presented to study information technology usage among students. Regarding the study, Taylor and Todd (1975 a,b) used peer influence (other students) and superior influence (professors) as determinants of subjective norms. According to Khalil (2005), Zainol and Kamil (2009), and Shimp and Kavas (1984), friends and family members, primer and external partner, and pouse and neighbor can have the influence and pressure to adopt a certain phenomenon, respectively. Given the nature of this study, which is to study the intentions of individuals to adopt family takaful, the original antecedents of subjective norms are replaced with media and word of mouth references which are more relevant.

Antecedents of Subjective Norms

Word of Mouth Reference

Word of Mouth (WOM) has long been considered as one of the vital notions in consumer behaviour studies in shaping the attitudes of consumers. WOM is defined as non-commercial and informal sharing of information between persons about a brand, product or service (Anderson, 1975; Arndt, 1967; Crocker, 1986). WOM involves face-to-face communication (Arndt, 1967; Godes & Mayzlin, 2004) and was found to be the most useful method of communication (Rogers, 1995). The pioneer study by Katz and Lazarsfeld (1955) showed that WOM is a vital source of marketing for household and food products. It provides a way of sharing information and is helpful for promoting the product at the initial stage of distribution.

According to Villanueva, Yoo, and Hanssens (2008), customers that are obtained via WOM are more plausible to be faithful than customers via traditional marketing media. Nowadays, WOM plays a significant role in distributing information to others and consumers feel that it is a reliable source for them to make decisions. According to Brooks (1957), the most influential sources and effective forms of WOM are friends and acquaintances. The importance of WOM in financial services has been highlighted by Hastings and Fletcher (1983). According to Hastings and Fletcher (1983), employers as well as insurance brokers (agents) are extremely relevant in affecting a person's beliefs to buying insurance. The impact of WOM in financial services has proven in many studies. According to File, Judd, and Prince (1992), purchase decisions of financial services are influenced by opinion of other individuals. They also concluded that WOM is a powerful variable in financial services. Several previous studies have proven the significant impact of word of mouth on subjective norms (Battacherjee, 2000; Zolait & Ainin 2009). There are two types of WOM references, namely personal and impersonal. According to the studies conducted by Brown and Reingen (1987), friends, family, and colleagues are personal sources of references and impersonal sources that comprise of comments and writings of columnist, journalists, and publications of experts on the topics. This study considers two types of word of mouth references, which are family takaful agents and employer. Studies conducted by Suddin, Geoffrey, and Hanudin (2009) and Yap and Noor (2008) have found that friends, family, colleagues and peers have impacted on behavioural intentions.

The roles of agents and employer cannot be ignored. In insurance services, the role of agents and employers has been proven by Hasting and Fletcher (1983) while determining the

intentions to purchase insurance products. Employers sometimes arrange for family takaful coverage for its employees in accordance to the respective employment policies. Employees are also encouraged to arrange comprehensive coverage to their personal liking at their own expense. Due to these reasons, the role of agents and employers has been included in explaining intentions towards the adoption of family takaful.

Mass Media References

The mass media are generally the quickest and logical means of notifying an audience of probable adopters about the existence of an innovation, that is, to generate awareness-knowledge (Rogers, 1995). The mass media includes all the means of transmitting mass messages such as the radio, television, newspapers and the online advertisement, social media, and road shows. Regarding Ernst and Young Global Insight 2014, print media is the most dominant advertising tool (28%) followed by outdoor advertisement (13%), radio (12%), social media (12%), online advertisement (10%), and TV/cinema (7%). According to Rogers (1995), mass media has advantages in terms of the extent to which it could reach out to the audience, gain knowledge, and spread information.

A study conducted by Battacherjee (2000) showed that mass media has a strong influence on the adoption of electronic commerce. Various studies have been conducted regarding the impact of mass media on subjective norms (Conner, Kirk, Cade, & Barrett, 2001; Limayem, Khalifa, & Frini, 2000; Zolait & Ainin, 2009). For example, Zolait and Ainin (2009) have conducted a study on the intention to use internet banking in Yemen. The results of the study showed that mass media has a significant influence on the adoption of internet banking.

According to Rogers (1995), the role of mass media is very important in the stages of knowledge and innovations. The impact of mass media on subjective norms in financial service industry has been proven as well. The results of the study by Ayinde and Echchabi (2012) on the adoption of Islamic insurance in Malaysia media can have an influence on the subjective norms in order to adopt Islamic insurance.

Perceived Behavioural Control

Human behaviour in adopting or performing a certain act depends on both motivation and ability to perform that particular act. Theory of Planned Behaviour incorporates perceived behavioural control in the model (Ajzen, 1988). When a consumer feels the lack of ability and resources to perform a certain act, there are less chances of performing that particular behaviour (Ajzen, 1988; Schifter & Ajzen, 1985). According to Madden, Ellen, & Ajzen (1992), when individuals are not equipped with sufficient resources or information to perform a particular behaviour, their intention to behave as such will be weaker in spite of having positive attitude and subjective norms.

Studies conducted in the context of financial services have shown the validity of perceived behavioural control on the intention to adopt certain services. Sari and Rofaida (2011) and Rutherford and DeVaney (2009) have undertaken a study that hastaken place in Indonesia and United States, respectively. The outcome revealed that attitude, subjective norms, and perceived behavioural control were crucially related to credit card usage. Jin and Kang (2011) have conducted a study on the purchase intentions of Chinese consumers towards US apparel

brands and found that perceived behavioural control is a significant determinant of purchase intentions. Salamah (2012) and Echchabi and Abd. Aziz (2012) have conducted researches on customers' intention towards Islamic banking services by using TRA and TPB, respectively. Salamah performed her study on a Muslim community in Indonesia while Echchabi and Abd. Aziz did their study in Morocco. Their results demonstrated that attitude and social influence as well as perceived behavioural control are remarkable factors of the intention towards Islamic banking services. There are a number of studies conducted that show positive impact of perceived behavioural control on a person's intentions to perform certain acts (Armitage, 2005; Leng, Lada, Muhammad, Ibrahim, & Tamrin, 2011).

In original model of DTPB, three latent variables, namely self-efficacy, resource facilitation, and technology facilitation were used to determine perceived behavioural control. Taylor and Todd (1995a, b) conducted their study on the usage of information technology, as opposed to the present study on the adoption of family takaful. Concerning the nature of the present study, the variable technology facilitation is dropped.

Antecedents of Perceived Behavioural Control

Self- Efficacy

Self-efficacy is defined as the extent or strength of one's belief in one's own ability to complete tasks and reach goals. Perceived self-efficacy represents an individual's appraisal of their capability to perform the actions that are necessary to achieve an outcome in a given situation. Self-efficacy forms part of an individual's self-belief system that is used to exert control over one's environment. According to Bandura (1986), self-efficacy is an individual's belief of having the ability to behave.

Bandura (1977) proposed that self-efficacy advances firstly, and most powerfully, through personal attainments from direct experience. It can also arise indirectly from vicarious experience (i.e. modelling), verbal persuasion and related social influences indicating that one has particular capabilities, and from physiological or affective states. It is through the cognitive processing and integration of this experiential information that self-efficacy beliefs are finally established (Bandura, 1997a, b).

Self-efficacy can be an influencing factor in determining perceived behaviour control. Study conducted by Shih and Fang (2004) on the behaviour to study internet banking in Taiwan have found that self-efficacy is a significant determinant of perceived behavioural control. Tan & Teo (2000) conducted a study regarding factors influencing the adoption of internet banking and found that self-efficacy plays an important role in the adoption of internet banking. Another study undertaken by Abu Shanab, Pearson, and Setterstrom (2010) on the acceptance of internet banking in Jordan has found that self-efficacy is a significant determinant of the acceptance of internet banking.

Resource Facilitation

According to Taylor and Todd (1995 a,b), resource facilitation is defined as having the required resources to carry out a certain task. The original model of DTPB by Taylor and Todd (1995a,b) is related to IT usage and two antecedents of facilitation condition were incorporated

in the model, of which the first is to possess the required resources and the second is to have technology compatibility. Required resources refer to having sufficient time and money, and technology facilitation stands for resources relevant to technology. According to Madden et al. (1992), when people lack required resources to perform certain behavior, the intention to behave as such will be lower in spite of having favorable attitude and subjective norms. Having the necessary resources is crucial for takaful purchase intentions. One's belief of having the required resources will enhance his/her intentions to purchase takaful. Redzuan et al. (2009) has carried out a study regarding economic determinants of the demand of family takaful in Malaysia. The result of the study showed that financial resources is one of the significant determinants of the demand for family takaful. Kang, Hahn, Fortin, Hyun, and Eom (2006) investigated the effect of perceived behavioural control on consumer usage intention of e-coupons. The result of the study showed that having required resources is one of the significant determinants of e-coupons usage.

Conclusion

This study has used DTPB as a theoretical foundation to develop framework for better understanding of the intention to adoption of family takaful. After thorough literature survey the author has proposed a theoretical framework along with antecedents of attitude, subjective norms, and perceived behavioural control. In the current paper, a few moderating variables have also been proposed to enhance explanatory power of the framework. DTPB was originated from researches on information systems. However, the model has been used to study consumer behaviour in different contexts. The model is useful in the context of financial services to explain consumer behaviour to adopt certain product. On the basis of DTPB, a framework has been proposed which will not only enrich existing literature on family takaful, but will also help takaful companies to better market their products.

The proposed framework has a few limitations. Firstly, this model is theoretical in nature based on the existing literature and is not empirically tested. An empirical analysis of the model is required in order to substantiate the framework. Secondly, there may be some other variables of interest to be included in the future research. However, in developing the framework, the most relevant variables have been included concerning the existing literature. Thirdly, there is a limited available literature regarding intention-behaviour theories and takaful. In spite of the limitations, the framework still provides a strong theoretical foundation to better understand individual's intentions towards the adoption of family takaful.

There are theoretical and practical implications of this research. Theoretical implications stem from the fact that DTPB has not been used in family takaful studies. The proposed theoretical framework is comprehensive in nature as it has incorporated a number of variables from the existing takaful and insurance literature. Firstly, on the basis of DTPB, attitude, subjective norms, and perceived behavioural control are included. Antecedents of these three constructs have been developed regarding the attributes of family takaful. Secondly, the study also incorporates demographic variables along with awareness, knowledge, religiosity, reputation, and confidence as moderator. This study is an extension of existing takaful literature and works done by few researchers, for instance Husin and Rahman (2016), Sherif and Shaairi (2013), Akhtar and Hussain (2012).

There are practical implications of the research for family takaful companies. This research is being carried out from marketing perspective as the framework tries to explain what drives individuals to adopt family takaful. Family takaful companies confront hard competition from conventional insurance companies. Therefore, it is vital for companies to have good understanding of factors that potential consumers consider while making a choice to buy family takaful products. This model proposes that takaful companies need to highlight risk protection features along with better return on investment to attract customers. The role of takaful agents and advertisement through print, electronic, and social media can help potential clients to decide and choose. The framework also highlights the importance of awareness and knowledge campaigns as people are not much aware and they do not have sufficient knowledge of takaful. The importance of demographic variables such as age, income, and education has been highlighted, which can better assist companies in market positioning and segmentation of their brands.

References

- Maiyaki, A., & Ayuba, H. (2015). Consumers' attitude toward Islamic insurance services (Takaful) Patronage in Kano Metropolis, Nigeria. *International Journal of Marketing Studies*, 7(2), 27–34.
- Arvola, A., Lähteenmäki, L., Tuorila, H. (1999). Predicting the intent to purchase unfamiliar and familiar cheeses: The effects of attitudes, expected liking and food neophobia. *Appetite*, 32(1), 113–126.
- Aaker, D. A. (1996). Measuring brand equity across products and markets. *California Management Review*, 38(3), 102–120.
- AbuShanab, E., Pearson, J. M., & Setterstrom, A. J. (2010). Internet banking and customers' acceptance in Jordan: The unified model's perspective. *Communications of the Association for Information Systems*, 26, 493–525.
- Aertsens, J., Mondelaers, K., Verbeke, W., Buysse, J., & Van Huylenbroeck, G. (2011). The influence of subjective and objective knowledge on attitude, motivations and consumption of organic food. *British Food Journal*, 113(11), 1353–1378.
- Ahmad, S. Y., Juliana, A., Mohd. R. H., & Wan Norhayate, W. D. (2012). Determinants of family Takaful (Islamic life insurance) demand: A conceptual framework for a Malaysian study. *International Journal of Business & Management*, 7(6), 115–127.
- Ajzen, I. (1988). *Attitudes, personality, and behavior*. Chicago, IL: Dorsey, Press.
- Ajzen, I., & Fishbein, M. (1980). *Understanding attitudes and predicting social behavior*. Englewood Cliffs, NJ: Prentice-Hall.
- Akhter, W., & Hussain, T. (2012). Takāful standards and customer perceptions affecting Takāful practices in Pakistan: A survey. *International Journal of Islamic & Middle Eastern Finance & Management*, 5(3), 229–240.
- Alam, S. S., Janor, H., Zanariah, C. A. C. W., & Ahsan, M. N. (2012). Is religiosity an important factor in influencing the intention to undertake Islamic home financing in Klang Valley? *World Applied Sciences Journal*, 19(7), 1030–1041.
- Ali, R. (2006). *Islamic finance: A practical guide*. London, United Kingdom: Globe Business Publishing Ltd.
- Amin, H., Abdul-Rahman, A. R., Abdul-Razak, D. (2013). An integrative approach for understanding Islamic home financing adoption in Malaysia. *International Journal of Bank Marketing*, 31(7), 544–573.
- Amin, H., Abdul Rahman, A. R., Sondoh Jr, S. L., Chooi Hwa, A. M. (2011). Determinants of customers' intention to use Islamic personal financing: The case of Malaysian Islamic banks. *Journal of Islamic Accounting & Business Research*, 2(1), 22–42.
- Amin, H., Ghazali, M. F., & Supinah, R. (2010). Determinants of Qardhul Hassan financing acceptance among Malaysian bank customers: An empirical analysis. *International Journal of Business & Society*, 11(1), 1–16.
- Amin, H., Rahim, A., Sondoh, S. L. Jr, & Hwa, A. M. C. (2011). Determinants of customers' intention to use Islamic personal financing: the case of Malaysian Islamic banks. *Journal of Islamic Accounting & Business Research*, 2(1), 22–42.
- Armitage, C. J. (2005). Can the theory of planned behavior predict the maintenance of physical activity? *Health Psychology*, 24(3), 235–245.
- Arndt, J. (1967). Role of product-related conversations in the diffusion of a new product. *Journal of Marketing Research*, 4(3), 291–295.
- Arndt, J. (1968). Selective processes in word of mouth. *Journal of Advertising Research*, 8(3), 19–22.

- Ayinde, L. O., & Echchabi, A. (2012). Perception and adoption of Islamic insurance in Malaysia: An empirical study. *World Applied Sciences Journal*, 20(3), 407–415.
- Ayuba, H. (2014). *Non-Economic Factors Influencing the Islamic Insurance (Takaful) Services Consumption in Kano Metropolis, Nigeria* (Unpublished master's thesis). Department Business Administration and Entrepreneurship Studies, Bayero University Kano (BUK), Nigeria.
- Bandura, A. (1977). Self-efficacy: Toward a unifying theory of behavioral change. *Psychological Review*, 84, 191–215.
- Bandura, A. (1986). *Social foundations of thought and action*. Eaglewood Cliffs, NJ: Prentice-Hall.
- Bandura, A. (1997a). Personal efficacy in psychobiologic functioning. In G. V. Caprara (Eds.), *Bandura: A leader in psychology* (pp. 43–66). Milan, Italy: Franco Angeli.
- Bandura, A. (1997b). *Self-efficacy: The exercise of control*. New York: W. H. Freeman Co.
- Battacherjee, A. (2000). Acceptance of e-commerce services: the case of electronic brokerages", *IEEE Transactions on Systems, Man and Cybernetics – Part A: Systems and Humans*, 30(4), 411–420.
- Beiginia, A. R., Besheli, A. S., Soluklu, M. E., & Ahmadi, M. (2011). Assessing the mobile banking adoption based on the decomposed theory of planned behavior. *European Journal of Economics, Finance & Administrative Sciences*, 28, 7–15.
- Berger, Ida. (1993). A Framework for Understanding the Relationship between Environmental Attitudes and Consumer Behaviours. In R. Vardarajan & B. Jaworski (Eds.), *Marketing theory and applications* (pp. 157–163). Chicago, American Marketing Association.
- Billah, M. M. (2003). *Islamic and modern insurance: Principles and practices*. Malaysia: Ilmiah Publishers.
- Bredahl, L. (2001). Determinants of consumer attitudes and purchase intentions with regard to genetically modified foods – results of a cross-national survey. *Journal of Consumer Policy*, 24, 23–61.
- Brooks, R. C. (1957). Word-of-mouth advertising in selling new products. *The Journal of Marketing*, 22(2), 154–161.
- Brown, J. J., & Reingen, P. H. (1987). Social ties and word-of-mouth referral behavior. *Journal of Consumer Research*, 14(3), 350–362.
- Brucks, M. (1985). The effect of product class knowledge on information search behavior. *Journal of Consumer Research*, 12(1), 1–16.
- Burger, I. (1993). A framework for understanding the relationship between environmental attitude and consumer behaviours in marketing theory and application. *American Marketing Association*, 4, 157–163.
- Burton, S., Howlett, E., & Tangari, A. H. (2009). Food for thought: How will the nutrition labeling of quick service restaurant menu items influence consumers' product evaluations, purchase intentions, and choices? *Journal of Retailing*, 85(3), 258–273.
- Calisir, F., Gumussoy, C. A., & Bayram, A. (2009). Predicting the behavioral intention to use enterprise resource planning system. *Management Research News*, 32(7), 597–613.
- Chang, D. H. (1995). Economic analysis of the development of universal life insurance in the 1980s. *Journal of American Society of CLU & ChFC*, 49(1), 82–87.
- Chang, H. (2006). Integrating the role of sales agent into the branding model in the insurance industry. *The Journal of American Academy of Business, Cambridge*, 8(2), 278–285.
- Cheung, M., Luo, C., Sia, C., & Chen, H. (2009). Credibility of electronic word-of-mouth: Informational and normative determinants of on-line consumer recommendations. *International Journal of Electronic Commerce*, 13(4), 9–38.
- Conner, M., Kirk, S. F. L., Cade, J. E., & Barrett, J. H. (2001). Why do women use dietary supplements? The use of the theory of planned behaviour to explore beliefs about their use. *Social Science & Medicine*, 52(4), 621–633.
- Crocker, K. (1986). The influence of the amount and type of information on individuals' perception of legal services. *Journal of the Academy of Marketing Science*, 14(4), 18–27.
- Dinev, T., & Hu, Q. (2007). The centrality of awareness in the formation of user behavioural intention toward protective information technologies. *Journal of the Association for Information Systems*, 8(7), 386–408.
- Dodds, W. B., Monroe, K. B., & Grewal, D. (1991). Effect of price, brand and store information on buyer's product evaluation. *Journal of Marketing Research*, 28(3), 307–319.
- Duhan, D. F., Johnson, S. D., Wilcox, J. B., & Harrell, G. D. (1997). Influences on consumer use of WOM recommendation sources. *Journal of the Academy of Marketing Science*, 25(4) 283–295.
- Eagly, A. H., & Chaiken, S. (1993). *The psychology of attitudes*. Fort Worth, TX: Harcourt, Brace, Jovanovich College Publishers.

- Echchabi, A., & Abd. Aziz, H. (2012). Empirical investigation of customers' perception and adoption towards Islamic banking services in Morocco. *Middle-East Journal of Scientific Research*, 12(6), 849–858.
- File, K. M., Judd, B. B., & Prince, R. A. (1992). Interactive marketing: The influence of participation on positive word of-mouth and referrals. *The Journal of Services Marketing*, 6(4), 5–14.
- Flanagan, P., Johnston, R., & Talbot, D. (2005). Customer confidence: The development of a "pre-experience" concept. *International Journal of Service Industry Management*, 16(4), 373–384.
- Hall, G. E., George, A. A., & Rutherford, W. L. (1977). Measuring stages of concern about the innovation: A manual for use of the SoC questionnaire. Austin: TX: Southwest Educational Development Laboratory (SEDL).
- Ghazali, P. L. B., Mohd, I. B., Mamat, M. B., & Ahmad, W. M. A. W. (2011). Mathematical modelling in family Takaful. *Journal of Applied Science*, 11(19), 3381–3388.
- Godes, D., & Mayzlin, D. (2004). Using online conversations to study word-of-mouth communication. *Marketing Science*, 23(4), 545–560.
- Gopi, M., & Ramayah, T. (2007). Applicability of theory of planned behavior in predicting intention to trade online: Some evidence from a developing country. *International Journal of Emerging Markets*, 2(4), 348–360.
- Gustafson, T., & Chabot, B. (2007). Brand awareness. Cornell Maple Bulletin, 105, Cornell University College of Agriculture and Life Science.
- Hamid, M. A., & Rahman, N. M. N. A. (2011). Commitment and performance: A case of Takaful (Islamic insurance) representatives in Malaysia. *Australian Journal of Basic & Applied Sciences*, 5(10), 777–785.
- Hanudin, A., & Chong, R. (2011). Is the theory of reasoned action valid for Ar-Rahnu? An empirical investigation. *Australian Journal of Basic & Applied Sciences*, 5(10), 716–726.
- Hastings, W. J., & Fletcher, K. P. (1983). The relevance of the Fishbein model to insurance buying. *The Service Industries Journal*, 3(3), 296–307.
- Headen, R. S., & Lee, J. F. (1974). Life insurance demand and household portfolio behavior. *Journal of Risk and Insurance*, 41(4), 685–698.
- Hogg, M., & Vaughan, G. (2005). *Social psychology* (4th ed.). London, UK: Prentice-Hall.
- Hoyer, W. D., & Brown, S. P. (1990). Effects of brand awareness on choice for a common, repeat-purchase product. *The Journal of Consumer Research*, 17(2), 141–148.
- Husin, M. M., Ismail, N., Rahman, A. A. (2016). The roles of mass media, word of mouth and subjective norm in family Takaful purchase intention. *Journal of Islamic Marketing*, 7(1), 59–73.
- Husin, M. M., & Rahman, A. A. (2016). Do Muslims intend to participate in Islamic insurance? *Journal of Islamic Accounting & Business Research*, 7(1), 42–58.
- Jaruwachirathanakul, B., & Fink, D. (2005). Internet banking adoption strategies for a developing country: The case of Thailand. *Internet Research*, 15(3), 295–311.
- Jin, B., & Kang, J. H. (2011). Purchase intention of Chinese consumers toward a US apparel Brand: A test of a composite behavior intention model. *Journal of Consumer Marketing*, 28(3), 187–199.
- Kang, H., Hahn, M., Fortin, D. R., Hyun, Y. J. & Eom, Y. (2006). Effects of perceived behavioral control on the consumer usage intention of e-coupons. *Psychology & Marketing*, 23(10), 841–864.
- Katz E., & Lazarsfeld, P. F. (1955). *Persona influence: The part played by people in the flow of mass communication*. Glencoe, IL: Free Press.
- Keller, K. L. (1993). Conceptualizing, measuring, and managing customer-based brand equity. *Journal of Marketing*, 57(1), 1–22.
- Khalil, M. N. (2005). *An empirical study of internet banking acceptance in Malaysia: An extended decomposed theory of planned behavior* (Doctoral Dissertation). Department of Management, College of Business and Administration, Southern Illinois University Carbondale.
- Lada, S., Tanakinjal, G. H., & Amin, H. (2009). Predicting intention to choose halal products using theory of reasoned action. *International Journal of Islamic & Middle Eastern Finance & Management*, 2(1), 66–76.
- Leng, G. H., Lada, S., Muhammad, M. Z., Ibrahim, A. A. H. A. and Tamrin, A. (2011). An exploration of social networking sites (SNS) adoption in Malaysia using technology acceptance model (TAM), theory of planned behaviour (TPB) and intrinsic motivation. *Journal of Internet Banking & Commerce*, 16(2), 1–27.
- Limayem, M., Khalifa, M., & Frini, A. (2000). What makes consumers buy from internet? A longitudinal study of online shopping. *IEEE Transactions on Systems, Man, & Cybernetics-Part A: Systems and Humans*, 30(4), 421–432.

- Lin, L. Y., & Chen, Ch. Sh. (2006). The influence of the country-of-origin image, product knowledge and product involvement on consumer purchase decisions: An empirical study of insurance and catering services in Taiwan. *Journal of Consumer Marketing*, 23(5), 248–265.
- Macdonald, E. K., & Sharp, B. M. (2000). Brand awareness effects on consumer decision making for a common, repeat purchase product: A replication. *Journal of Business Research*, 48, 5–15.
- Madden, T. J., Ellen, P. S., & Ajzen, I. (1992). A comparison of the theory of planned behavior and the theory of reasoned action. *Personality & Social Psychology Bulletin*, 18, 3–9.
- Mathieson, K. (1991). Predicting user intentions: Comparing the technology acceptance model with the theory of planned behaviour. *Information Systems Research*, 2(2), 173–191.
- Md Taib, F.M., Ramayah, T., & Abdul-Razak, D. (2008). Factor influencing intention to use diminishing partnership home financing. *International Journal of Islamic & Middle Eastern Finance & Management*, 1(3), 235–248.
- Mehr, R. I., & Cammack, E. (1976). *Principles of insurance* (6th ed.). Homewood, IL: R.D. Irwin.
- Mohammed, M. A., & Ortmann, G. (2005). Factors influencing adoption of livestock insurance by commercial dairy farmers in three Zobatats of Eritrea. *Agrekon*, 44(2), 83–92.
- Nurul, H., Nova, R., Yosi, M., & Purnama, P. (2012). The analysis of attitudes, subjective norms, and behavioral control on muzakki's intention to pay zakah. *International Journal of Business & Social Science*, 3(22), 271–279.
- Oke, B. O., Ideji, J. O., & Ibiwoye, A. (2010). The determinants of life insurance consumption in Nigeria: A co-integration. *International Journal of Academic Research*, 2(4), 351–358.
- Oldenboom, N., & Abratt, R. (2000). Success and failure factors in developing new banking and insurance services in South Africa. *International Journal of Bank Marketing*, 18(5), 233–245.
- Omar, O. E. (2007). The retailing of life insurance in Nigeria: An assessment of consumers' attitudes. *Journal of Retail Marketing Management Research*, 1(1), 41–47.
- Omar, O. E., & Frimpong, N. O. (2007). Life insurance in Nigeria: An application of the theory of reasoned action to consumers' attitudes and purchase intention. *The Service Industries Journal*, 27(7), 963–976.
- Pedersen, P. E. (2005). Adoption of mobile internet services: An exploratory study of mobile commerce early adopters. *Journal of Organizational Computing & Electronic Commerce*, 15(3), 203–222.
- Percy, L., & Rossiter, J. R. (1992). A model of brand awareness and brand attitude advertising strategies. *Psychology & Marketing*, 9(4), 263–274.
- Phau, I., Sequeira, M., & Dix, S. (2009). Consumers' willingness to knowingly purchase counterfeit products. *Direct Marketing: An International Journal*, 3(4), 262–281.
- Rahman, Z. A. (2009). Takaful: Potential demand and Growth. *Journal of Kau, Islamic Economics*, 22(1), 53–70.
- Ramayah, T., & Mohd-Suki, N. (2006). Intention to use mobile PC among MBA students: Implications for technology integration in the learning curriculum. *UNITAR e-Journal*, 1(2), 1–10.
- Ramayah, T., Roubah, K., Gopi, M., & Rangel, G. J. (2009). A decomposed theory of reasoned action to explain intention to use internet stock trading among Malaysian investors. *Computers in Human Behavior*, 25(6), pp. 1222–1230.
- Rao, A. R., & Kent B. M. (1988). The moderating effect of prior knowledge on cue utilization in product evaluations. *Journal of Consumer Research*, 15(2), 253–264.
- Rogers, E.M. (1995). *Diffusion of innovations*. New York, NY: Free Press.
- Rutherford, L. G., & DeVaney, S. A. (2009). Utilizing the theory of planned behaviour to understand convenience use of credit cards. *Journal of Financial Counseling and Planning*, 20(2), 48–63.
- Salamah, W. (2012). Moslem community behavior in the conduct of Islamic bank: The moderation role of knowledge and pricing. *Procedia Social & Behavioral Sciences*, 57, 290–298.
- Sari, M., & Rofaida, R. (2011). Factors affecting the behaviour of university community to use credit card. *International Research Journal of Business Studies*, 4(3), 217–228.
- Schifter, D. B., & Ajzen, I. (1985). Intention, perceived control, and weight loss: An application of the theory of planned behavior. *Journal of Personality & Social Psychology*, 49, 843–851.
- Sherif, M., & Shaairi, N. A. (2013). Determinants of demand on family Takaful in Malaysia. *Journal of Islamic Accounting & Business Research*, 4(1), 26–50.
- Shih, Y., & Fang, K. (2004). The use of a decomposed theory of planned behavior to study internet banking in Taiwan. *Internet Research*, 14(3), 213–223.
- Shimp, T. A., & Kavas, A. (1984). The theory of reasoned action applied to coupon usage. *Journal of Consumer Research*, 11, 795–809.

- Showers, V. E., & Shotick, J. A. (1994). The effects of household characteristics on demand for insurance: A Tobit analysis. *Journal of Risk & Insurance*, 61(3), 492–502.
- Siegrist, M., Earle, T. C., & Gutscher, H. (2003). Test of a trust and confidence model in the applied context of electromagnetic field (EMF) risks. *Risk Analysis*, 23(4), 705–716.
- Stokes, R. (1985). The effects of price, package design, and brand familiarity on perceived quality. In J. Jacoby & J. Olson (Eds.), *Perceived Quality*. Lexington: Lexington Books.
- Suddin, L., Geoffrey, H. T., & Hanudin, A. (2009). Predicting intention to choose halal products using theory of reasoned action. *International Journal of Islamic & Middle Eastern Finance & Management*, 2(1), 66–76.
- Suki, M. N. (2010). An empirical study of factors affecting the Internet banking adoption among Malaysian consumers. *Journal of Internet Banking & Commerce*, 15(2), 1–11.
- Tan, M., & Teo, T. (2000). Factors influencing the adoption of Internet banking. *Journal of the Association for Information Sciences*, 1(5), 1–42.
- Taylor, S., & Todd, P. (1995a). Understanding information technology usage: A test of competing models. *Information Systems Research*, 6(2), 144–176.
- Taylor, S., & Todd, P. A. (1995b). Assessing IT usage: The role of prior experience. *MIS Quarterly*, 19(2), 561–570.
- Tyagi, C. L., & Kumar, A. (2004). *Advertising management*. New Delhi, India: Atlantic Publishers & Distributors.
- Villanueva, J., Yoo, S., & Hanssens, D. M. (2008). The impact of marketing-induced versus word-of-mouth customer acquisition on customer equity growth. *Journal of Marketing Research*, 45(1), 48–59.
- Wang, X., & Yang, Z. (2010). The effect of brand credibility on consumers' brand purchase intention in emerging economies: The moderating role of brand awareness and brand image. *Journal of Global Marketing*, 23(3), 177–188.
- Worthington, E., Wade, N., Hight, T., Ripley, J., McCullough, M., Berry, J.,... & O'Connor, L. (2003). The religious commitment inventory- 10: Development, refinement, and validation of a brief scale for research and counseling. *Journal of Counseling Psychology*, 50(1), 84–96.
- Yap, S. F., & Noor, A. (2008). An extended model of theory of planned behaviour in predicting exercise intention. *International Business Research*, 1(4), 108–122.
- Yaseen, N., Tahira, M., Gulzar, A., & Anwar, A. (2011). Impact of brand awareness, perceived quality and customer loyalty on brand profitability and purchase intention: a resellers' view. *Interdisciplinary Journal of Contemporary Research in Business*, 3(8), 833–839.
- Yuan, J., & Jang, S. (2008). The effects of quality and satisfaction on awareness and behavioural intentions: Exploring the role of a wine festival. *Journal of Travel Research*, 46, 279–288.
- Zainol, B., & Kamil, M. I. (2009). Sikap, norma subjektif dan persepsi kawalan ditanggap terhadap niat gelagat kepatuhan zakat pendapatangaji. *International Journal of Management Studies*, 16(1), 31–55.
- Zolait, A. H. S., & Ainin, S. (2009). The influence of communication channels on internet banking adoption. *Asian Journal of Business & Accounting*, 2(1/2), 115–134.