

The Role of Media, Word of Mouth, and Subjective Norms in determining Attitude and Intentions to Purchase Family Takaful Schemes

Shahab Aziz¹
Zahra Afaq²
Lakhi Muhammad³
Basharat Khan⁴

Abstract

The paper investigate the factors affecting individual's intention towards purchase of family takaful schemes and to investigate the impact of media referent and word of mouth on subjective norms. The study also examines the influence of subjective norms on attitude and intention for purchase of family takaful schemes. The study data were collected from 377 salaried individuals. The data was analysed by variance based partial least squares structural equation modeling (PLS-SEM). The results of the study shows that word of mouth and media referent are significant determinants of subjective norms, while subjective norms have a significant relationship with both attitude and intention to purchase family takaful schemes. Attitude towards family takaful is also a significant determinant of purchase of family takaful.

Keywords – Takaful Participation intention, word of mouth, media referent, family takaful.

KAUJIE Classification: I44, H21, H22, P1

JEL Classification: C3, D14, G22, Z12

Introduction

Insurance is a risk management technique where the risk of a loss is transferred from one entity to another in return for an amount called premium. The elements which sell protection products are called insurance agencies. Insurance agencies pool the assets to ensure and support the poor (Brown & Kim, 1993). Without any insurance cover, the individuals or groups have to bear the risk themselves. Islam, as a religion, characterizes standards on almost every aspect of human life. In the Islamic economic system, interest, gambling, uncertainty, and Liquor are prohibited (Amin,

¹ Shahab Aziz, the Corresponding author, is Assistant Professor at Business Studies Department, Bahria University, Islamabad, Pakistan. shahabaziz7@hotmail.com; Saziz.buic@bahria.edu.pk

Zahra Afaq is Assistant Director Corporate Linkages, Capital University of Science and Technology, Islamabad ; Lakhi Muhammad is Assistant Professor at the Capital University of Science and Technology Islamabad; Basharat Khan is Assistant Professor at Hazara University, Mansehra, KPK.

Abdul Rahman, Hwa. & Sondoh Jr, 2011). Islam also guides human beings to manage and mitigate risks to avoid losses. Further, in the Islamic system, risk can be managed or mitigated, but not transferred to any other, as in the latter case the exchange becomes commutative as the case of insurance. Takaful system, as suggested in Islamic finance, has to be non-commutative (Ayub, 2014).

Insurance contradicts Islamic shariah because of the presence of *Gharar*, *Maisir*, *Riba* which are prohibited. Islamic and conventional insurance frameworks are not the same and are conceptually different (Hamid et al., 2011). There is *riba* in insurance as the premium amounts are invested in *riba* based modes. Nik Ramlah, (1991) states that *gharar* is identified with the exchange in question, and *maisir* is included when an insurance agency pays guarantees more than the premium paid.

Like Islamic banking, takaful has also evolved in Muslim as well as non-Muslim countries. According to Earns and Young (2014), the worldwide takaful market had reached over US \$20 billion with a yearly development pace of 14%. As indicated by this report, Saudi Arabia was driving the Takaful market with practically half of the worldwide share. Regardless of the competition with the conventional insurance, family takaful is as yet an awesome zone to extend the piece of the overall industry.

Pakistan has a huge population of 200 million and almost 98% of the population is comprised of Muslims showing the huge potential of takaful. However, insurance penetration, has remained very low around 0.7 percent of GDP over the last decade and has recently increased to 0.9 % of GDP which is the third-lowest in Asia (Sigma 03/2018). There is gigantic potential for family takaful business and takaful organizations are developing and the current portion of takaful in insurance industry remains at 5% which is not exactly the portion of Islamic banking in the absolute banking in the nation that is 10%. Takaful organizations are offering both family and general takaful spreads. Nonetheless, there exists a huge potential market that is still untapped.

Family Takaful companies are facing the challenge of stiff competition from conventional life insurance companies. To better compete with the insurance companies takaful companies need effective marketing strategies to develop and expand their presence in overall industry. For developing an effective marketing strategy, it is vital for family takaful companies to explore and find out underlying factors which contribute towards attitude and intentions to participate in takaful schemes. This leads to find the answer of why people purchase takaful and what are the driving force which stimulates people towards buying takaful schemes? The present study is an attempt to answer these questions.

Behavioural theories i.e. Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB) have long been used to study consumer behavior (Husin & Rahim, 2016; Aziz, Hussin & Husin, 2017; Bigne, Andreu, Hernandez & Huiz, 2018; Nguyen, de Leeuw & Dullaert, 2018). The present study uses TRA and TPB as a starting point to develop a framework for the study. The present study aims to find out the role of media and word of mouth in explaining subjective norms and attitudes which determines the participation intention regarding family takaful. There are a few justifications to select Pakistan for the present study. Initially, takaful is a shariah-consistent substitute of ordinary insurance and it focuses on the Muslim populace and 98% of the populace in Pakistan comprises of Muslims. Furthermore, it has been progressively 10 years since takaful has been working in Pakistan. In any case, the share of takaful in the overall insurance industry is very small. In this context, the current investigation will help in distinguishing the

precursors of emotional standards and disposition which might be potential determinants of goal for cooperation in family takaful plan.

Literature Review

An overview of Takaful

Takaful is a kind of insurance in Islam in which people contribute their money being a member and guarantee each other (member) with the loss or any kind of damages in the future. This is an alternative to the conventional insurance. History of takaful can be followed back to approximately fourteen centuries before the Holy Prophet Muhammad (SAW) as an antiquated Arab's act of the idea of al-aqilah (Billah, 2003b, p.3). The idea of 'aqila' was that all the people from any Arab clans will undoubtedly pay cash in commitment to pay blood cash to the beneficiaries of the person in question. The intention was to give pay and money related assistance to the casualty's family. Holy Prophet and his allies affirmed this idea as an insurance apparatus (Billah, 2003b; pp.5-7).

The cutting edge takaful practice began from Sudan in the year 1979. Since its beginning Takaful business has been developing in Muslim and Non-Muslim nations. The key takaful markets players are Saudi Arabia, UAE, and Malaysia. South Asia and Africa takaful have small market share. As indicated by Ernst and Young (EY) Global Takaful Insights, 2014 worldwide gross share remained at US\$14 Billion. As per the report Year on year development rate declined from 22% (2007-2011) to 14% (2012-2014). In any case, the development rate was remarkable in ASEAN nations (Malaysia, Indonesia, Brunei, Singapore, and Thailand) which remained at 22%. In GCC nations (barring Saudi Arabia) development rate was lower for example 14%. In Pakistan, takaful organizations began their business in 2005. The key takaful markets players on the planet are Saudi Arabia, UAE, and Malaysia. South Asia and Africa takaful have a by and large little bit of the general business. However, window takaful was allowed in 2012 by the Securities and Exchange Commission of Pakistan. Toward the finish of 2016, five full-fledged takaful organizations were working in Pakistan. Presently, pretty much every insurance agency working in Pakistan has its takaful window. As indicated by the Pakistan Islamic Finance Report PIFR (2016), the commitment of protection premium remained at 0.9% of GDP, while the takaful division's commitments were just 0.04% of GDP. The low Takaful commitments show the presence of tremendous undiscovered Takaful markets.

Hypothesis development

Media referent and subjective norms

The media referent are frequently the most fast and effective methods for advising a crowd of people regarding possible adopters about the presence of advancement, that is, to make mindfulness information (Rogers, 1995). The media incorporate all the media of transmitting messages, for example, the radio, TV, papers, and online notice, web-based life and street appears. As per EY Global Takaful Insights (2014), print media is the most predominant publicizing apparatus (28%) trailed by outside promotion (13%), radio (12%), web-based life (12%), online

ad (10%) and TV/film (7%). As indicated by Rogers (1995), media referent has a few favorable circumstances as far as a way to deal with the crowd, information, and spreading data.

As indicated by Aggarwal et al., (1998) media referent channel has an informational role. An examination directed by Battacherjee (2000) concerning electronic trade selection has indicated that media affects the appropriation of Takaful. In writing, different results have been found in literature regarding the effect of media referent on choice standards (Zolait and Ainin, 2009; Conner et al., 2001; Limayem et al., 2000). The after effects of these examinations show that media referents affect emotional standards.

The impact of media referent on subjective norms in the financial service industry has been studied previously. A study by Husin *et al.*, (2016) and Ayinde and Echchabi (2012) on Islamic insurance has proved that media referent had a significant positive relationship with subjective norms. According to Rogers (1995), the role of media is very important in early stages of products innovations. Keeping in view the importance of media in determining subjective norms and limited studies on family takaful context, it seems appropriate to study in the family takaful context. Based on the extant literature, the following hypothesis is formulated.

H₁: There is a positive relationship between Media referent and Subjective norms for participation in family takaful schemes.

Word of Mouth and Subjective Norms

Word of Mouth (WOM) correspondence has for some time been considered as one of the basic considerations in shopper conduct examines molding the mentality and conduct of purchasers. WOM is characterized as non-business and casual sharing of data among individuals about a brand, item, or administration (Anderson, 1998; Arndt J, 1968; Crocker, 1986). Eye correspondence is included in WOM (Arndt, 1967; Godes and Mayzlin, 2004). The most helpful technique for correspondence is WOM (Rogers, 1995). The spearheading concentrate by Katz and Lazarsfeld (1955) demonstrated that WOM helped in buying household items.

As indicated by Villanueva J et al., (2008), "Clients gained through informal (WOM) are bound to be steadfast than the clients using customary showcasing media". Nowadays, WOM expects a critical activity in scattering information to others and clients feel that it is a reliable hotspot for them to choose purchase decisions. Arndt J (1967) characterized WOM as the "oral, individual to individual correspondence between a beneficiary and a communicator whom the recipient sees as non-business, concerning a brand, an item or an assistance". Streams, R. C. (1957) expressed that the most powerful sources are companions and associates, and these are the best wellsprings of WOM. Along these lines, customers' dynamic strategies are out which are influenced by WOM, especially during the thing information search stage.

WOM impact in financial services has been proved in many studies. According to File and Price (1992), purchase decisions of financial services are influenced by the opinion of other individuals. In writing, a few examinations have demonstrated a critical effect of WOM on emotional standards (Jalilvand *et al.*, 2012; Zolait&Ainin, 2009; Xia &Bechwati, 2008; Battacherjee, 2000). A study conducted by Zolait and Ainin (2009) showed that WOM had a significant influence on subjective

norms. According to Lada *et al.*, (2009) purchaser condition significantly affects his conduct and verbal exchange from a companion, an instructor, and guardians that are noteworthy while deciding abstract standards.

WOM referent can be grouped into two kinds for example individual and indifferent. As indicated by Brown and Reingen(1987) and Duhanet *al.*, (1997), friends, family, colleagues are personal sources of referent, while impersonal sources are the comments and writings of columnists, journalists, and publications of experts on the topics. The examinations drove by Hung et al., (2003) and Pedersen (2001) found that enthusiastic principles are directed by near and dear referent, to be explicit, peer sway, and outside social effect.

Studies by Suddinet *al.*, (2009)and Yap and Noor (2008) found that companions, family, partners, and friends had an extraordinary effect as an individual referent. However, the role of Islamic banks, agents, employers, and religious teachers, in the context of WOM,has been given little consideration in family takaful examination.

According to EY Global Takaful Insights (2014), brokers along with retail agents are the most powerful distribution channels. Agents are specially trained marketing individuals who always try to convince and persuade potential customers to buy family takaful. Employers too sometimes arrange for family takaful cover for their employees.

Islamic banks, presently days have a significant job in making mindfulness among masses about shariah grumbling items. Along these lines, the job of Islamic banks can't be disregarded in clarifying the abstract standards. As indicated by EY worldwide takaful knowledge (2014), takaful is the second biggest dispersion channel after intermediaries.The role of religious teachers and affiliates is important as family takaful is a shariah-compliant substitute for life insurance. Because of these reasons, the job of Islamic banks, specialists, managers, and strict educators has been talked about in clarifying WOM.

H₂: There is a positive relationship between WOM referent and Subjective norms for participation in family takaful schemes.

Subjective Norms and Attitude

The purchase decisions are influenced by social factors as social pressure is one of the important factor to adopt a certain behaviour (Fishbein and Ajzen, 1975). Subjective norm is the social pressure exerted on consumer's decision to make choices. TPB and TRA have used subjective norms as one of the constructs to explain buying behavior. According to the TPB, subjective norms not only predict the buying intention but simultaneously affect the attitude. However, the relationship between subjective norms and attitude has been less explored even though few of the studies have proved that there is a significant relationship between subjective norms and attitude. (Shimp & Kavas, 1984; Vallerand et al, 1992).

The past investigations which have demonstrated the connection between emotional standards and demeanor include moral or good dynamic. These outcomes fortify that the relationship can be tried with regards to the current investigation. These results reinforce that the relationship can be tested in the context of the present study and these outcomes fortify that the relationship can be tried with regards to the current investigation. Change (1982) tested the causal link between subjective norms

and attitudes and found it significant. The relationship has been less explored in literature and needs to be tested by keeping family takaful in consideration. Therefore, the following mentioned hypothesis has been formulated.

H₃: There is a positive relationship between subjective norms and attitudes towards adopting family takaful schemes.

Subjective Norms and Purchase Intentions

Social factors which are influenced by the underlying belief structures are subjective norms also called normative beliefs (Fishbein and Ajzen, 1975). Normative beliefs are related to the sensitivity of individual's choices to purchase. Moreover in normative belief the aspect of subjective norms along with their importance is assessed.

Some of the previous literature posits that subjective norms have limited effect on behavioural intention (Bagozi *et al.*, 2000; Dabholkar, 1994b). The previous studies show conflicting results hence further study is required to explore this relationship. Studies carried out by Echchabi and Olaniyi (2012); Hanudin and Rosita (2011) and Pedersen, 2005 have indicated that subjective norms are important predictors of an individual's intentions. In the domain of financial services, the relationship between subjective norms and intentions is tested in many studies (Razak & Abduh, 2012; Saad *et al.*, 2010).

Studies carried out in multiple disciplines have shown significant role of subjective norms in Islamic insurance (Hanudin Amin 2012; Omar and Frimpong, 2007); Islamic house finance products (Ali *et al.*, 2015; Amin *et al.*, 2014; Razak and Abduh (2012); internet banking Nor (2013), Juwaheer *et al.*, 2012 and Amin (2009). However, a few studies as conducted by Husin *et al.*, (2016), Husin and Rahman (2016) and Syed *et al.*, (2012) found that subjective norms were not significant determinants of behavioral intentions. The conflicting results in previous studies show that it is important to carry out more studies.

H₄: There is a positive relationship between subjective norms and an individual's intentions to participate in family takaful schemes.

Attitude and family takaful Purchase Intention

Attitude is a belief system which shapes behavioural tendencies towards socially important objects (Hogg, & Vaughan, 2005). It is a psychological tendency to evaluate and act in favour or against anything (Eagly & Chaiken, 1993). It can also be said that an attitude is the tendency of expressing favourable or unfavourably (Mohd Suki, 2010). Human intentions and behaviours are dependent upon attitude towards that behaviour (Phau *et al.*, 2009; Karas, 1995). People most often choose the option for which they have higher attitude (Arvola *et al.*, 1999). The extant literature has posited that attitude influences choice of products or services (Md. Taib *et al.*, 2008; Jamal and Ahmed, 2007; George, 2002).

The extant literature. Ali and Jama (2016); Husin and Rehman (2016); Ali *et al.*, (2015); Amin *et al.*, (2015); Ali *et al.*, (2014); Amin *et al.*, (2014); Wahyuni and Arifin, (2013); Ajman and Noor, (2013); Amin *et al.* (2012); Nasir and Charfeddine, (2012); Juwaheer *et al.*,

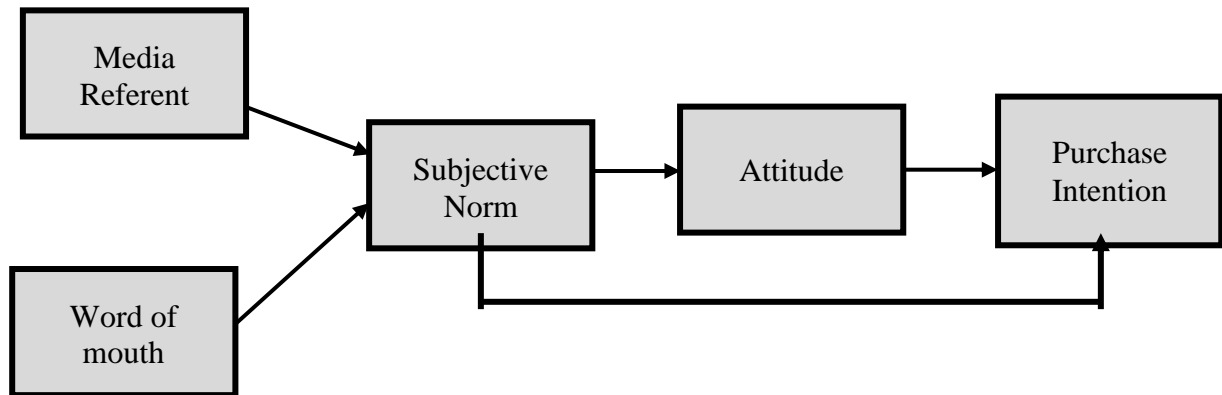
(2012); AbdelghaniEchchabi, (2012) have shown that attitude and intention have a positive relationship. More grounded aura prompts more grounded lead objectives to purchase. Regardless, two or three past examinations have found a negative association among air and lead desires (Othman *et al*, 2012; Armitage, 2005; Omer, 2007. As the previous studies show inconsistent results, the phenomenon needs to be explored further.

H₅: An individual's intentions are positively influenced by attitudeforparticipationin family takaful schemes

Conceptual Framework

According to the data, a structure has been proposed as appeared in the figure below:

Figure I: Proposed Conceptual Framework



Research Design

Unit of analysis for the present study are the salaried individuals belonging to the working class of the society who are not availing any takaful or insurance cover and these have to be the main target market for the takaful companies to offer their schemes as they are most vulnerable to the uncertainties in terms of financial loss. The members were asked before filling the questionnaire whether they are availing any takaful or insurance or not. The information was gathered from just those people who were not enjoying takaful or insurance. Two cities of Pakistan that have been selected for data collection, Rawalpindi and Islamabad. Both of these cities are also known as twin cities being adjacent to each other. The sample selected ranges between the age 24-50 years. This is also called insurable age as the takaful companies offering their product generally target this age group. People of this age bracket are more likely to be part of this Non-probability, judgmental sampling method has been adopted due to the non-availability of the sampling frame of such individuals.

The size of the sample selected for this research is 377 which is more than the minimum sample requirement according to the "G*Power" calculator as recommended for presenting the minimum

sample size (Hair et al., 2016). The required minimum sample size for two predictors, effect size 0.05, and power 0.95 is 312. This approach for the calculation of the sample is advantageous and used in literature (Hair et al., 2014; Yeap et al., 2016). The data was collected during May-December 2017 by distributing questionnaires personally to the target sample. Almost 600 questionnaires were distributed among the respondents belonging to the working class of various industries, and 420 questionnaires were returned and according to this, the response rate of 70% is observed. However, the useable sample was 377 as the rest of the questionnaires were incomplete and dropped for the analysis.

Research Instrument

The constructs were measured through a 5-point Likert scale ranging from strongly disagree (1) to strongly agree (5). The items for media have been taken from Pedersen (2005), while word of mouth items have been taken from Husin and Rahman (2016). Subjective norms (4 items) and purchase intention (4 items) have been taken from Khalil (2005). The items for attitude have been adapted from Husain and Rahman (2016). The detailed questionnaire is given in Annexure 1.

A pilot study was carried out to establish the reliability of the data before full-scale data collection. The pilot study established the reliability for the sample data as the value of Cronbach's Alpha of all the constructs was above the minimum threshold value of 0.7 as shown in table I.

Table I

Reliability of each construct		
Name of the construct	Number of Items	Cronbach's Alpha
Purchase Intention	4	0.902
Attitude	5	0.921
Subjective Norms	4	0.897
Media Referent	4	0.829
Word of Mouth	6	0.823

Respondent Profile

In total, around 377 respondents were considered during the data analysis. From all the respondents, 268 people were male respondents and 109 female who participated in filling the questionnaires. The respondents' profile exhibited that of all the 377 respondents, 164 people were single while 207 people shared a marital status. Furthermore, most of the respondents lied between the age openings of 25-29 years. Most of the respondents for example 198 held a graduate degree, 62 had MS/MPhil/Doctorate degrees, while the rest had a four-year certification.

Table II

Demographic profile of the correspondents

Demographic		Number of Respondents	Percent	Cumulative percent
Gender	Male	268	71.1	71.9
	Female	109	28.9	100
Age	25-29 years,	161	42.7	42.7
	30-34 years,	100	26.5	69.2
	35-39 years,	61	16.2	85.4
	40-44 years,	32	8.5	93.9
	45-50 years,	23	6.1	100
Occupational Status	Public Sector	92	24.4	24.4
	Private Sector	243	64.5	89.9
	Self Employed	19	5.0	93.9
	Other	23	6.1	100
Marital status	Single	164	43.5	43.5
	Married	207	54.9	98.4
	Divorce	06	1.6	100
Educational level	A-level.	08	2.1	2.1
	Matriculation			
	Tech diploma	07	1.9	4.0
	Bachelor's Degree	102	27.1	31.0
	Master's Degree	198	52.5	83.6
	MS/ MPhil/ Doctorate	62	16.4	100

Common Method Bias

According to Spector (2006), in quantitative analysis, common method bias may arise when the data is collected from a single source. This issue can be checked through Harman's single factor test once the data is collected. The current research has also made use of Harman's single factor statistical technique to address this issue. The analysis showed a four-factor solution with a total variance of 72% and the one factor showed 49% total variance as shown in table III. From the results, it could be gathered that the common method bias issue remained nonexistent. Hence, the researchers can carry on with the data analysis.

Table III

Harman's single-Factor Test

Component	Initial Eigenvalues			Extraction Sum of Square Loadings		
	Total	Variance	%	Total	Variance	%
1	11.359	49.38	49.38	11.35	49.386	49.386

2	2.706	11.76	61.15	2.706	11.767	61.153
3	1.472	6.399	67.55	1.472	6.399	67.552
4	1.134	4.931	72.48	1.134	4.931	72.483

Extraction Method: Principal Component Analysis

Structural equation modeling

PLS-SEM effectively explains complicated relationships (Sarstedt, 2008). For that reason, Chin (1998) and Rezaei (2015) indicated that to evaluate the measurement model and hypotheses testing, PLS-SEM should be preferred. PLS-SEM is widely used in consumer behavior researches where the objective of the research is to explain the variance in endogenous variable (Henseler, 2010; Hair et al, 2011; Rezaei, 2015). Another preferred position of applying PLS-SEM is that it can deal with the informational index that isn't standardized just as estimating the heterogeneity inside the way demonstrating. Aside from that, PLS is additionally fit for taking care of an informational collection in which the information dispersions are not standardized (Vinzi et al., 2010). Also, PLS is effective in terms of allowing researchers to measure heterogeneity within path modeling (Chin, 2010). Hence PLS-SEM is selected for the present study. So, PLS-SEM will be conducted by using Smart PLS software version 3.2.7 for the current research. PLS-SEM is a two-step process where firstly measurement model is evaluated which is followed by a structural model as discussed in the proceeding sections.

Measurement Model

The estimation model is typically surveyed to decide the unwavering quality and legitimacy (Hair et al, 2014). To evaluate the construct's reliability, composite reliability is measured whose value should be higher than 0.7 (Gefen et al, 2000; Chin 2010). Similarly, the items' reliability is assessed through the outer loadings which should be higher than 0.70 (Hair et al, 2010). The AVE values specify that the convergent validity should be above 0.5. Table IV precisely summarizes the outer loadings of all the items of each construct which are all above 0.7. The composite dependability fulfills the base estimation of 0.7, subsequently implying merged legitimacy for all examination develops as appeared in table IV.

Table IV

Validity and reliability for constructs.

Constructs	Items	Loading	AVE	CR
Purchase Intention	PI1	0.914	0.835	0.953
	PI2	0.927		
	PI3	0.929		
	PI4	0.885		
Subjective Norms	SN1	0.866	0.789	0.937
	SN2	0.906		
	SN3	0.899		
	SN4	0.882		
Word of Mouth	WOM1	0.801	0.674	0.892

	WOM2	0.764		
	WOM3	0.879		
	WOM4	0.836		
Media Referent	MREF1	0.712	0.725	0.913
	MREF2	0.843		
	MREF3	0.763		
Attitude	ATT1	0.891	0.786	0.948
	ATT2	0.894		
	ATT3	0.903		
	ATT4	0.868		
	ATT5	0.877		

Further, to assess the discriminant validity, Fornell and Larcker (1981) criterion were used (Hair et al., 2014) to assess the discriminant validity according to which, the square root of AVE of each construct was paralleled with its correlation of another construct. As displayed in Table V, the square root of AVE of every construct had a value greater than its correlations with other constructs. Fornell and Lacker criterion is criticized for not being reliable in detecting discriminant validity (Henseler et al., 2015). An improved method to detect the presence of discriminant validity is HTMT. It is registered as the mean of the considerable number of relationships of the pointers estimating various develops, comparative with the geometric mean of the normal connections of the markers estimating a similar build. SmartPLS generated the HTMT values as shown in Table VI. The criterion for assessment of discriminant validity is that the value should be below the cut of point 0.85 (Kline, 2011) or 0.90 (Gold et al., 2001).

The data in table V and VI shows that both the criterion of discriminant validity, fornell and lacker and HTMT are established. Therefore the varaiblesa re discriminant from each other.

Table V

Discriminant Validity

Constructs	1	2	3	4	5
Attitude	0.887				
Intention	0.806	0.914			
Media Referent	0.503	0.451	0.851		
Subjective Norms	0.575	0.605	0.540	0.888	
Word of Mouth	0.536	0.502	0.708	0.613	0.794

Table VI

HTMT

	Attitude	Purchase Intention	Media referent	Subjective norms	Word of mouth
Attitude					
Purchase Intention	0.846				
Media referent	0.546	0.493			

Subjective norms	0.615	0.652	0.605		
Word of mouth	0.511	0.487	0.713	0.566	

Structural Model

Following the analysis of the measurement model, the inner model was assessed. Coefficient of variation and prediction of the model was assessed. The table VII, R^2 for purchase intention was 68%, and subjective norms were 34%. Thus, showing that the model has a sizeable explanatory power. To find out the predictive relevance of the model, the blindfolding technique was applied. The criterion for assessment is that if $Q^2 > 0$, then the model does have a predictive relevance. As shown in Table V, Q^2 for purchase intention was 0.534, for attitude 0.242, and for subjective norms, it was 0.294.

Effect-size (f^2) is also evaluating the structural model in which the effect of each individual variable on the dependent variable is examined. According to Cohen (1988), (f^2) of 0.02 is deemed as small, 0.15 is considered as medium and 0.35 is considered as large. Therefore, the effect sizes (f^2) of attitude towards takaful purchase intention are 0.996 subjective norms towards Takaful purchase intention is 0.480 i.e. large and media referent towards subjective norms is 0.136 i.e. small. Word of the mouth towards subjective norms is medium i.e. 0.070.

Figure II. PLS path model

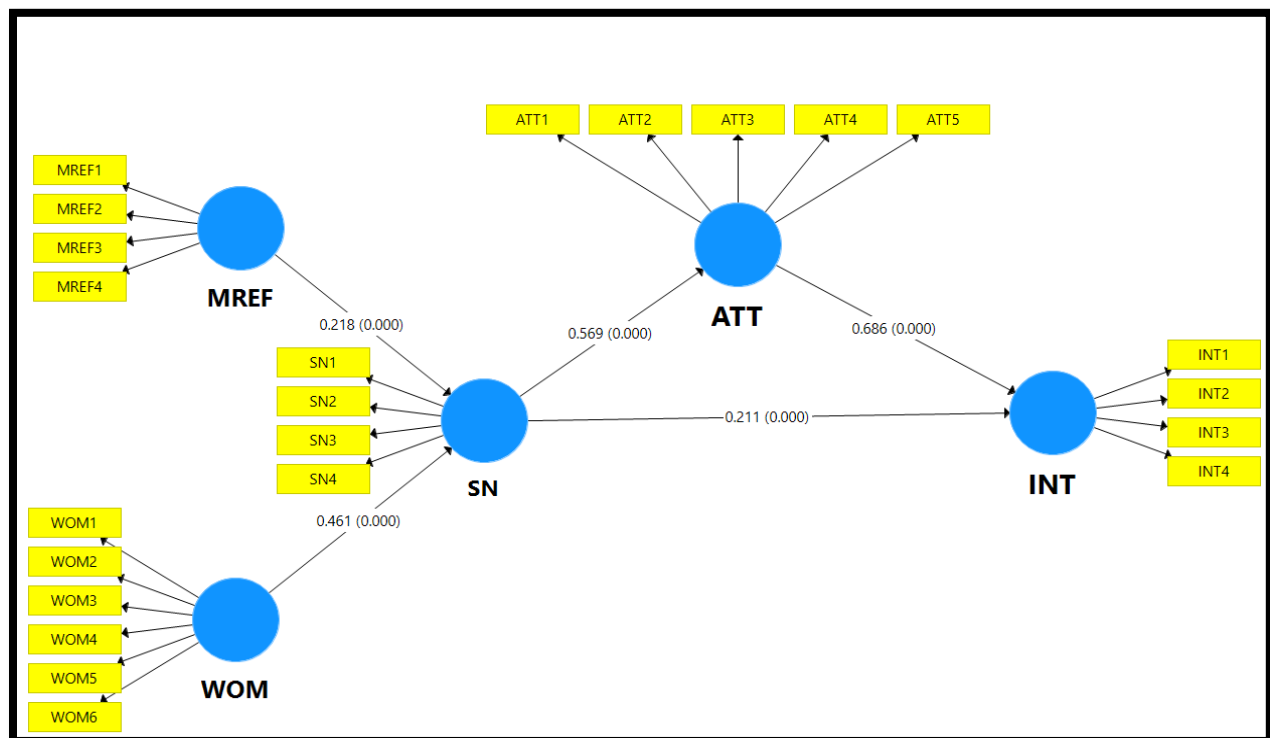


Table VII

The goodness of Fit and Predictive relevance

	R ²	Q ²	f ²
Purchase intentions	0.681	0.534	0.996
Attitude	0.324	0.242	0.480
Subjective Norms	0.341	0.294	

Hypothesis testing was completed and assesses were accomplished for the way coefficients. PLS-SEM algorithm was performed for that purpose. Bootstrapping was applied for a sample of 5,000. Table VIII offers a summary of the posited and hypothesized relationships among the constructs.

H₁ showing the relationship between media referent and subjective norms is supported, with B=0.213, P=0.001 and T statistics 3.271. H₂ shows the relationship between WOM and subjective norms which is also supported, with B=0.463, P=0.000, and T statistics 7.893. H₃ showed the relationship between subjective norms and attitude which was also supported with B=0.575, P=0.000 and T statistics 14.213. H₄ is also supported which shows that subjective norms as a significant determinant of attitude towards family takaful with B= 0.212, P= 0.000, and T value 5.365. And lastly, H₅ was supported with B=0.685, P=0.000, and T statistics 19.031 thus, showing a strong significant relationship between attitude and intentions.

The data set for the current research confirmed the hypotheses and supported them. And in the light of the result, the current research has important implications for takaful companies.

TABLE VIII

Hypotheses Testing

Hyp	Relationship	Beta	Std Error	T-value	Decision	P-Value
H1	Mref->SNorm	0.213	0.065	3.271	Supported	0.001
H2	WOM>SNorm	0.463	0.059	7.839	Supported	0.000
H3	SNorm>Att	0.575	0.040	14.213	Supported	0.000
H4	SNorm->Int	0.212	0.039	5.365	Supported	0.000
H5	Att>Int	0.685	0.036	19.031	Supported	0.000

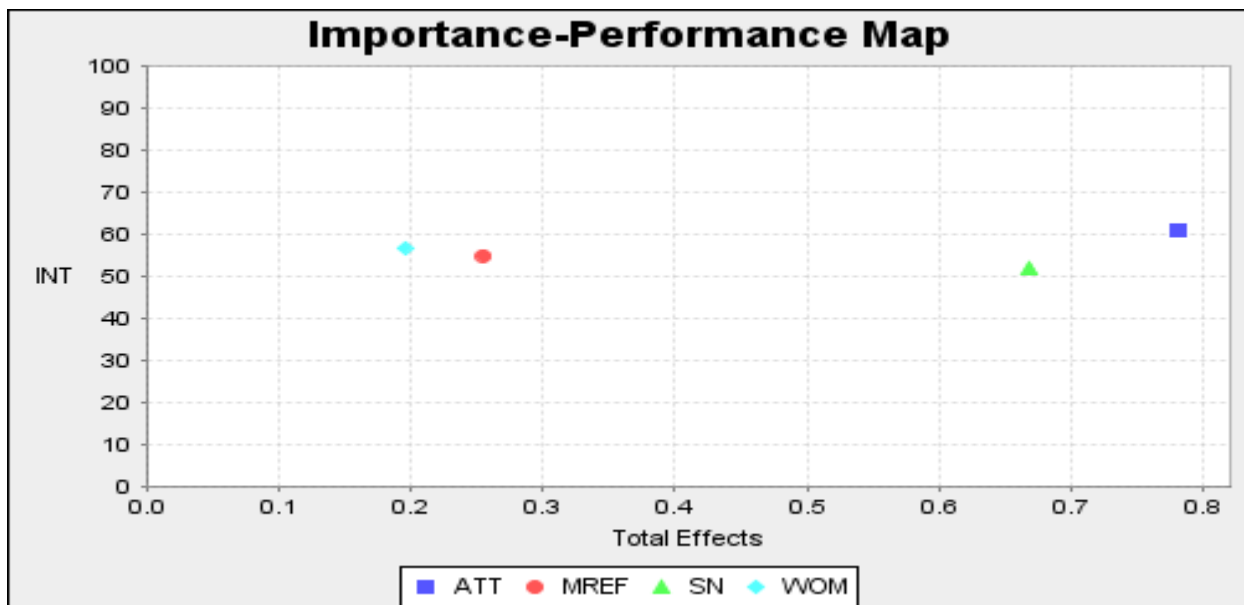
Importance performance Map Analysis

The important performance map analysis (IPMA) further provides information about the variables. IPMA analysis helps in identifying the importance of a construct in predicting a targeting construct and their performance. To carry out IPMA, three requirements need to be fulfilled: firstly, the indicators' scales used needs to be at equidistance. Secondly, all the indicators' coding must be in the same direction. Thirdly, outer weight estimates should be positive. The analysis showed that attitude is the most important variable in determining Takaful taking intention followed by subjective norms, media referent, and WOM. In terms of performance, attitude is the most important variable followed by WOM, media, and subjective norms.

Table IX: Important Performance Map Analysis

Criterion: Investment Decision	Total Effect	Performance
Attitude	0.781	60.709
Media Referent	0.255	54.852
Subjective Norms	0.669	52.067
Word of Mouth	0.195	56.697

Figure III. Important performance map analysis



Discussion

The purpose of this study was to examine the influence of WOM and media referent on subjective norms and to find out the influence of subjective norms on attitude and takaful taking intentions. H₁ hypothesized the relation between media referent and subjective norms; the findings of the study have confirmed that the subjective norms are positively affected by referent. These findings confirm the previous findings of the literature (Ayinde&Echchabi 2012; Husinet *al.*, 2016). Similarly, H₂ hypothesized the relationship of WOM with subjective norms and as predicted according to the previous literature (Jalilvand&Samiei, 2012, a, b; Jalilvand *et al.*, 2012; Zolait and Ainin, 2009), WOM showed a positive relationship with the subjective norms. The findings of the study confirm that WOM and media referent are significant determinants of subjective norms; however, the WOM channel is stronger as compared to media referent.

H₃ predicted a positive relationship between subjective norms and attitudes. The results confirmed the findings of the prior studies, showing that subjective norms positively affected the attitude (Change 1982; Vallerand, 1992). H₄ was about the relationship between subjective norms and takafultaking intention. The findings of the study were aligned with the previous literature and can be generalized (Echchabi&Olaniyi, 2012; Hanudin& Rosita, 2011; Pedersen, 2005). The results also show that where subjective norms lead to both attitude and intentions to participation family takaful, the influence of subjective norms on attitude is stronger as compared to the intentions. H₅ showed the relation between the attitude and intentions and as predicted, the results showed a positive and significant relationship between the attitudes and intentions (Ali & Jama, 2016; Husin&Rehman, 2016).

Implications of the study

This study contributes to the body of knowledge in two different ways. Firstly, the study establishes and confirms the relationship between WOM and media referent with the subjective norms. These two constructs contribute significantly to explaining the subjective norms. The clarification of these builds inside the customer setting gives a prevalent comprehension of the takaful administrators in building up the items just as empowering them to upgrade their comprehension of how to showcase their items. This way, the present study furthers the body of knowledge by incorporating WOM and media referent together to explain the subjective norms construct. Secondly, the present study has also proved that subjective norms are a significant determinant of attitude along with intentions that have only been explored in a few studies.

Practically implied, marketing managers can get an enlightening insight from this research. Abstract standards have been demonstrated as a significant determinant of building up a positive goal to taking family takaful plans. In that context, WOM and media referent play a vital role in determining the subjective norms. Takaful companies can create a positive WOM by improving their service quality and increasing the satisfaction level of the existing consumers. Media is likewise a noteworthy device in making mindfulness among masses to profit the chance to relieve their life-related dangers through takaful inclusion.

Conclusion

The current research sought to find out the role of media referent and word of mouth in shaping the subjective norms to predict a positive attitude for purchasing the family takaful schemes. The main purpose of this study was to find the association among attitude and intention of subjective norms and integration of study with family takaful schemes. The study used the theory of planned behavior as its underpinning theory. For that purpose, five hypotheses were formulated and tested in this empirical study. All the hypotheses generated positive and significant results and the findings were in line with the previous literature. The media referent and WOM both had a significant relationship with subjective norms. The subjective norms, in turn, had a significant relation with not only attitude but takaful taking intentions as well.

The findings of the study that can be generalized in the Pakistani context which can pave a pathway for the takaful operators to increase their customer base through effective marketing strategies keeping in view not only their customers but also their referent groups. Takaful companies can

focus on media campaigns by providing the relevant information to their target market. Moreover spreading the information about takaful through referent groups can have significant impact. Therefore takaful companies can disseminating the information regarding takaful in communities through seminars and workshops. The peers groups are very important in shaping the opinion of the individuals therefore these seminars should attract the peers and influential people within the communities to create a positive word of mouth. Moreover the services to the existing clients needs to be enhanced which can also help in creating a positive word of mouth. These services can be improved through enhanced customer services, meeting clients expectations, handling claims effectively and timely and providing the return which has been agreed. The satisfied customers can spread the positive attributes to others. This can help in creating a positive attitude which will lead to taking a decision to purchase family takaful schemes.

References

- Ab Rahim, F., & Amin, H. (2011). Determinants of Islamic insurance acceptance: an empirical analysis. *International Journal of Business and Society*, 12(2), 37.
- Agarwal, R., & Prasad, J. (1998). The antecedents and consequents of user perceptions in information technology adoption. *Decision support systems*, 22(1), 15-29.
- Ajzen, I., & Fishbein, M. (1980). Understanding attitudes and predicting social behaviour.
- Ajzen, I., and Fishbein, M. (1975). Belief, attitude, intention and behavior: An introduction to theory and research.
- Al-Ajam, A. S., and Nor, K. M. (2013). Influencing factors on behavioral intention to adopt Internet banking service. *World Applied Sciences Journal*, 22(11), 1652-1656.
- Ali, A.Y.S., and Jama, A.K.A. (2016). Determinants of Islamic insurance Acceptance: Empirical Evidence from Somalia. *European Journal of Business and Management*, 8(15), 102-108.
- Ali, R. (2006). *Islamic finance: A practical guide*. London, United Kingdom: Globe Business Publishing Ltd.
- Altawallbeh, M., Soon, F., Thiam, W., & Alshourah, S. (2015). Mediating Role of Attitude, Subjective Norm and Perceived Behavioural Control in the Relationships between Their Respective Salient Beliefs and Behavioural Intention to Adopt E-Learning among Instructors in Jordanian Universities. *Journal of Education and Practice*, 6(11), 152-159.
- Amin, H. (2009). An analysis of online banking usage intentions: an extension of the technology acceptance model. *International Journal of Business and Society*, 10(1), 27.
- Amin, H. (2012). An analysis on Islamic insurance participation. *Jurnal Pengurusan*, 34, 11-20.
- Amin, H., Rahim Abdul Rahman, A., Laison Sondoh Jr, S., and Magdalene Chooi Hwa, A. (2011). Determinants of customers' intention to use Islamic personal financing: The case of Malaysian Islamic banks. *Journal of Islamic Accounting and Business Research*, 2(1), 22-42.

An empirical study of internet banking acceptance in Malaysia: An extended decomposed theory of planned behavior. Southern Illinois University at Carbondale.

- Anderson, E.W. (1998), "Customer satisfaction and word of mouth", *Journal of Service Research*, Vol. 1 No. 1, pp. 5-17.
- Armitage, C. J. (2005). Can the theory of planned behavior predict the maintenance of physical activity? *Health psychology*, 24(3), 235.
- Arndt, J. (1967), "Role of product-related conversations in the diffusion of a new product", *Journal of Marketing Research*, Vol. 4, pp. 291–295.
- Arvola, A., Lähteenmäki, L., and 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.
- Ayinde, L.O. and Echchabi, A. (2012), "Perception and adoption of Islamic insurance in Malaysia: An empirical study", *World Applied Sciences Journal*, Vol. 20 No. 3, pp. 407- 415.
- Ayub, M. (2014); Making *Takāful* System Really Worthwhile; *Journal of Islamic Business and Management* Vol.4 No.1, June.
- Bagozzi, R. and Yi, Y. (1988), "On the evaluation of structural equation models", *Journal of the Academy of Marketing Science*, Vol. 16, pp. 74-94.
- Bagozzi, R. P., & Warshaw, P. R. (1990). Trying to consume. *Journal of consumer research*, 17(2), 127-140.
- 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*, Vol. 30 No. 4, pp. 411-420.
- Bhattacharjee, 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.
- Billah, M. M. (2003). *Islamic and modern insurance: Principles and practices*. Malaysia: Ilmiah Publishers.
- Brooks, R.C. Jr. (1957). "Word-of-Mouth Advertising in Selling New Products" *Journal of Marketing*, 22 (2), p. 154-61.
- Brown, J. J., and Reingen, P. H. (1987). Social ties and word-of-mouth referral behavior. *Journal of Consumer research*, 14(3), 350-362.
- Browne, M. J., and Kim, K. (1993). An international analysis of life insurance demand. *Journal of Risk and Insurance*, 616-634.
- Chin, W. W. (2010). How to write up and report PLS analyses. In *Handbook of partial least squares* (pp. 655-690). Springer, Berlin, Heidelberg.
- Chin, W. W. (2010). How to write up and report PLS analyses. In *Handbook of partial least squares* (pp. 655-690). Springer, Berlin, Heidelberg.
- Conner, M., Kirk, S.F.L., Cade, J.E. and 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 and Medicine*, Vol. 52 No. 4, pp. 621-633.
- Dabholkar, P.A. (1994b), "Incorporating choice into an attitudinal framework: analyzing models of mental comparison processes", *Journal of Consumer Research*, Vol. 21, pp. 100-18.
- Devi Juwaheer, T., Pudaruth, S., & Ramdin, P. (2012). Factors influencing the adoption of internet banking: a case study of commercial banks in Mauritius. *World Journal of Science, Technology and Sustainable Development*, 9(3), 204-234.

- Eagly, A. H., & Chaiken, S. (1993). *The psychology of attitudes*. Harcourt Brace Jovanovich College Publishers.
- Echchabi, A., and Nafiu Olaniyi, O. (2012). Malaysian consumers' preferences for Islamic banking attributes. *International journal of social economics*, 39(11), 859-874.
- File, K. M. and Prince, R. A. (1992), "Positive word of mouth: Customer satisfaction and buyer behaviour", *International Journal of Bank Marketing*, Vol. 10 No. 1, pp. 25-29.
- George, J. F. (2002). Influences on the Internet to make Internet purchases. *Internet Research: Electronic Networking Applications and Policy*, 12(2), 165-180.
- Godes, D. and Mayzlin, D. (2004), "Using online conversations to study word of mouth communications", *Marketing Science*, Vol. 23 No. 4, pp. 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.
- Guoqing, G., Zhongke, Z., Kai, C., & Xiaofan, W. (2010). The Influence of WOM on Consumer'Intention of Brand Switching: The Mediate Role of Subjective Norms [J]. *Management Review*, 12.
- Hair Jr, J. F., Hult, G. T. M., Ringle, C., and Sarstedt, M. (2016). A primer on partial least squares structural equation modeling (PLS-SEM). Sage Publications.
- Hamid, M. A., and Rahman, N. M. N. A. (2011). Commitment and Performance: A Case of Takaful (Islamic Insurance) Representatives in Malaysia. *Australian Journal of Basic and Applied Sciences*, 5 (10), 777-785.
- Hampson, S. E., Andrews, J. A., Barckley, M., & Severson, H. H. (2006). Personality predictors of the development of elementary school children's intentions to drink alcohol: The mediating effects of attitudes and subjective norms. *Psychology of Addictive Behaviors*, 20(3), 288.
- Hanudin A., Rosita C. (2011), Determinants for ar-Rahnu usage intentions: An empirical investigation, *African Journal of Business Management* Vol. 5(20), pp. 8181-8191.
- Hastings, W.J. and Fletcher, K.P. (1983), "The relevance of the Fishbein model to insurance buying", *The Service Industries Journal*, Vol. 3 No. 3, pp. 296-307.
- Hastings, W.J. and Fletcher, K.P. (1983), "The relevance of the Fishbein model to insurance buying", *The Service Industries Journal*, Vol. 3 No. 3, pp. 296-307.
- Hung, S. Y., Ku, C. Y., and Chang, C. M. (2003). Critical factors of WAP services adoption: an empirical study. *Electronic Commerce Research and Applications*, 2(1), 42-60.
- Jalilvand, M. R., and Samiei, N. (2012). The impact of electronic word of mouth on a tourism destination choice: Testing the theory of planned behavior (TPB). *Internet Research: Electronic Networking Applications and Policy*, 22(5), 591-612.
- Jalilvand, M. R., Samiei, N., Dini, B., and Manzari, P. Y. (2012). Examining the structural relationships of electronic word of mouth, destination image, tourist attitude toward destination and travel intention: An integrated approach. *Journal of Destination Marketing and Management*, 1(1), 134-143.
- Jamal, A. S., and Ahmed, A. F. (2007). Socio-cultural factors influencing consumer adoption of on-line transactions. *Proceedings of Eight World Congress on Management of e- Business*. Held on 11-13 July 2007, Toronto, Canada, 5(5).
- Katz, E., and Lazarsfeld, P. (1955). Personal Influence, Glencoe. *Free Press*, 394, 659-741.

- Kraus, S. J. (1995). Attitudes and the prediction of behavior: A meta-analysis of the empirical literature. *Personality and Social Psychology Bulletin*, 21, 58–75
- Lada, S., Harvey Tanakinjal, G., & Amin, H. (2009). Predicting intention to choose halal products using theory of reasoned action. *International Journal of Islamic and Middle Eastern Finance and Management*, 2(1), 66-76.
- Lada, S., Harvey Tanakinjal, G., and Amin, H. (2009). Predicting intention to choose halal products using theory of reasoned action. *International Journal of Islamic and Middle Eastern Finance and Management*, 2(1), 66-76.
- Lajunen, T., & Räsänen, M. (2004). Can social psychological models be used to promote bicycle helmet use among teenagers? A comparison of the Health Belief Model, Theory of Planned Behavior and the Locus of Control. *Journal of safety research*, 35(1), 115-123. Nor, K. M. (2005).
- Lean, O. K., Zailani, S., Ramayah, T., & Fernando, Y. (2009). Factors influencing intention to use e-government services among citizens in Malaysia. *International Journal of Information Management*, 29(6), 458-475
- Lee, Y. K., Park, J. H., Chung, N., & Blakeney, A. (2012). A unified perspective on the factors influencing usage intention toward mobile financial services. *Journal of Business Research*, 65(11), 1590-1599
- Limayem, M., Khalifa, M. and Frini, A. (2000), "What makes consumers buy from internet? A longitudinal study of online shopping", *IEEE Transactions on Systems, Man, and Cybernetics-Part A: Systems and Humans*, Vol. 30 No. 4, pp. 421-432.
- Md Husin, M., & Ab Rahman, A. (2016). Do Muslims intend to participate in Islamic insurance? Analysis from theory of planned behaviour. *Journal of Islamic Accounting and Business Research*, 7(1), 42-58.
- Md Husin, M., Ismail, N., and Ab Rahman, 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.
- Md. Taib, F. M., Ramayah, T., and Razak, D. A. (2008). Factors influencing intention to use diminishing partnership home financing. *International Journal of Islamic and Middle Eastern Finance and Management*, 1(3), 235-248.
- Nasri, W., and Charfeddine, L. (2012). Factors affecting the adoption of Internet banking in Tunisia: An integration theory of acceptance model and theory of planned behavior. *The Journal of High Technology Management Research*, 23(1), 1-14.
- 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. and 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*, Vol. 27 No. 7, pp. 963-976.
- Pedersen, P.E. (2005), "Adoption of mobile internet services: an exploratory study of mobile commerce early adopters", *Journal of Organizational Computing and Electronic Commerce*, Vol. 15 No. 3, pp. 203-222.
- Pedersen, P.E. "Adoption of Mobile Internet Services: An Exploratory Study of Mobile Commerce Early Adopters," *Journal of Organizational Computing & Electronic Commerce* (15:3), 2005, pp. 203-222.
- Phau, I., and Teah, M. (2009). Devil wears (counterfeit) Prada: a study of antecedents and outcomes of attitudes towards counterfeits of luxury brands. *Journal of Consumer Marketing*, 26(1), 15-27.
- Ramayah, T., and Mohd Suki, N. M. (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., Rouibah, K., and Rangel, G. J. (2009). A decomposed theory of reasoned action to explain intention to use Internet stock trading among Malaysian investors. *Computer in Human Behavior*, 25(6), 1222-1230.
- Razak, D.A. and Abduh, M. (2012), "Customers' attitude towards diminishing partnership home financing in Islamic banking", *American Journal of Applied Sciences*, Vol. 9 No. 4, pp. 593-599
- Rogers, E.M. (1995), *Diffusion of Innovations*, The Free Press, Collier Macmillan, New York, NY.
- Saad, R.A.J., Bidin, Z., Md Idris, K. and Md Hussain, M.H. (2010), "Faktor-faktor yang mempengaruhi gelagat kepatuhan zakat perniagaan", *Jurnal Pengurusan*, Vol. 3, pp. 49-61.
- Shimp, T.A., and Kavas, A. (1984), "The theory of reasoned action applied to coupon usage", *Journal of Consumer Research*, Vol. 11, pp. 795-809.
- Siang, L.C. and Weng, L.K. (2011), "Factors affecting non-Muslim consumers' towards intention to use Islamic banking products and services", paper presented at the 2011 Las Vegas International Academic Conference, Las Vegas, Nevada, USA.
- Suddin, L., Geoffrey, H.T. and Hanudin, A. (2009), "Predicting intention to choose halal products using theory of reasoned action", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 2 No. 1, pp. 66-76.
- Suki, N. M. (2010). An empirical study of factors affecting the internet banking adoption among Malaysian consumers". *Journal of Internet Banking and Commerce*, 15(2), 1-11.
- Syed, S.A., Rohani, M. and Badrul, H. (2012), "Is religiosity an important determinant on Muslim consumer behaviour in Malaysia?" *Journal of Islamic Marketing*, Vol. 2 No. 1, pp. 83-96.
- Taylor, S., & Todd, P. A. (1995). Understanding information technology usage: A test of competing models. *Information systems research*, 6(2), 144-176.
- Towler, G., and Shepherd, R. (1992). Modification of Fishbein and Ajzen's theory of reasoned action to predict chip consumption. *Food Quality and Preference*, 3(1), 37-45.
- Vallerand, R.J., Deshaies, P., Cuerrier, J-P, Pelletier, L.G. and Mongeau, C. (1992), "Ajzen and Fishbein's theory of reasoned action as applied to moral behavior: a confirmatory analysis", *Journal of Personality and Social Psychology*, Vol. 62 No. 1, pp. 98-109
- Vaughan, G., & Hogg, M. A. (2005). *Introduction to social psychology*. Pearson Education Australia.
- 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.
- Wahyuni, S., Sakur, S., & Arifin, T. (2013, November). Knowledge as an antecedent variable of intention to use Islamic banking product. In *ASEAN/Asian Academic Society International Conference Proceeding Series*.
- Wahyuni, S., Sakur, S., & Arifin, T. (2013, November). Knowledge as an antecedent variable of intention to use Islamic banking product. In *ASEAN/Asian Academic Society International Conference Proceeding Series*.
- Xia, L., and Bechwati, N. N. (2008). Word of mouse: the role of cognitive personalization in online consumer reviews. *Journal of interactive Advertising*, 9(1), 3-13.
- Yap, S.F. and Noor, A. (2008) An extended model of theory of planned behaviour in predicting exercise intention. *International Business Research*, Vol. 1 No. 4, pp. 108-122.
- Zolait, A.H.S. and Ainin, S. (2009), "The influence of communication channels on internet banking adoption", *Asian Journal of Business and Accounting*, Vol. 2 No. 1 and 2, pp. 115-134.

Annexure 1
Questionnaire2

Constructs	Items
Purchase Intention	<p>I am likely to choose a family takaful scheme in the future.</p> <p>I expect to choose a family takaful scheme.</p> <p>I want to participate in family takaful scheme.</p> <p>Given the chance, I predict I will purchase the family takaful scheme in the future.</p>
Subjective Norms	<p>People who influence my decision think that I should purchase the family takaful scheme</p> <p>People who influence my decision think that I should purchase the family takaful scheme</p> <p>People who are close to me think I should participate in family takaful scheme</p> <p>People who influence my behavior think I should participate in family takaful scheme</p>
Word of Mouth	<p>The family takaful specialists/Islamic banks feel that I ought to take an interest in the family takaful plan.</p> <p>The family takaful specialists/Islamic banks feel that I should evaluate a family takaful plan to shield myself and my family from unanticipated hazards.</p> <p>My manager imagines that I ought to take part in family takaful plan.</p> <p>My boss imagines that I should evaluate family takaful designs to shield myself and my family from unanticipated hazards.</p>
Media Referent	<p>The media and advertisement consistently recommend participation in family takaful scheme</p> <p>In my profession, it is advisable to have a family takaful scheme</p> <p>Media are full of reports, articles and news suggesting taking family takaful scheme is a good idea.</p>
Attitude	<p>I think takinga family takaful scheme is a good thing to do.</p> <p>I think takinga family takaful scheme is beneficial.</p> <p>I think takinga family takaful scheme is valuable.</p> <p>I think takinga family takaful scheme is a wise idea.</p> <p>I would be happy if I take family takaful scheme</p>