

## The Scale Validation of Family *Takāful* Awareness: An Exploratory Factor Analysis

Arifin, J. (Corresponding Author)

Faculty of Business and Management, Universiti Sultan Zainal Abidin, 21300 Kuala Nerus, Terengganu, Malaysia  
Tel: +6096688226 Email: [julianaarifin@unisza.edu.my](mailto:julianaarifin@unisza.edu.my)

Ghazali, P. L.

Faculty of Business and Management, Universiti Sultan Zainal Abidin, 21300 Kuala Nerus, Terengganu, Malaysia  
Tel: +6096668296 Email: [puspaliza@unisza.edu.my](mailto:puspaliza@unisza.edu.my)

Mohd Noor, N. S.

Faculty of Business and Management, Universiti Sultan Zainal Abidin, 21300 Kuala Nerus, Terengganu, Malaysia  
Tel: +6096688805 Email: [syazwanimnoor@unisza.edu.my](mailto:syazwanimnoor@unisza.edu.my)

Abdul Razak, R.

Faculty of Business and Management, Universiti Sultan Zainal Abidin, 21300 Kuala Nerus, Terengganu, Malaysia  
Tel: +609668285 Email: [roslida@unisza.edu.my](mailto:roslida@unisza.edu.my)

Muhammad, H.

Academy of Contemporary Islamic Studies, Universiti Teknologi MARA (UiTM) Cawangan Terengganu, Kampus Dungun, Sura Hujung, 23000 Terengganu, Malaysia  
Tel: +609-8400400 Email: [hamizahmuhammad@uitm.edu.my](mailto:hamizahmuhammad@uitm.edu.my)

### Abstract

Family *takāful* awareness is gaining interest from stakeholders, including *Takāful* operators and researchers. However, the instrument for evaluating administrative support staff awareness needs some revalidation. Hence, the purpose of this study is to validate the factor structure assessed by its determinants, including attitude, subjective norm, and product knowledge. A valid sample of 368 administrative support staff from Malaysian public universities participated in the primary data collection through a structured questionnaire. The validity and reliability of the measures were assessed, showing strong reliability with Cronbach's Alpha values above 0.70. Thus, 21 modified items were used to gauge Family

*takāful* awareness. This study offers initial support for the reliability and validity of the instrument employed, suggesting its effectiveness in gathering data on family *takāful* awareness. Incorporating additional factors and conducting comparative studies can provide deeper insights into family *takāful* awareness among administrative support staff at Malaysian public universities.

**Keywords:** Awareness; Attitude; Subjective Norm; Product Knowledge; Family *Takāful*; Exploratory Factor Analysis (EFA)

### Introduction

*Takāful*, as an Islamic alternative to conventional insurance, has gained

substantial attention in Malaysia, where a predominantly Muslim population seeks financial protection while adhering to Sharia principles. According to the Islamic Financial Services Act 2013 (IFSA 2013), *takāful* is defined as an arrangement based on mutual assistance under which takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the takaful participants or their beneficiaries on the occurrence of a pre-agreed event. Hence, to safeguard against potential harms, the concept of Islamic insurance is grounded in cooperation and *tabarru'*, where the risk of a policyholder is collectively shared by all participants. In addition, *takāful* offers insurance services in line with Shariah principles, signifying the avoidance of excessive uncertainty, gambling elements, and interest transactions (Khan et al., 2020). This distinguishes *takāful* from conventional insurance and makes it a preferred choice for individuals seeking Islamic-compliant financial protection. According to Nazarov & Dhiraj (2019) both conventional and *takāful* products may appear similar in terms of the coverage they offer, but the underlying processes involved in these two types of insurance are fundamentally distinct. The differences between conventional insurance and *takāful* lie in a few distinctions. For example, in terms of the fund's distribution for conventional insurance, the premiums collected are considered income for the insurance company. After deducting operational expenses, claims, and reserves, any remaining profits belong to the company and its shareholders. Meanwhile, in *takāful*, the contributions made by participants are considered donations (*tabarru'*) to help other participants. The *takāful* operator acts as a manager, charging a fee for services. Any surplus funds after meeting claims, operational expenses, and reserves are returned to the participants or allocated to a participant's surplus fund. On the other hand, in terms of profit,

conventional insurance operates on a for-profit basis, to generate returns for shareholders. The focus is on maximizing shareholder value. Whereas, *takāful* follows a cooperative model where participants mutually benefit from the collective pool. In the event of a surplus, it is distributed among the participants based on a pre-agreed profit-sharing mechanism. This aligns with Sharia principles, ensuring compliance with Islamic finance ethics and presenting itself as the optimal alternative introduced in place of conventional insurance (Hassan et al., 2018 & Ahmad, 2020).

Nowadays, the *takāful* market has witnessed substantial growth and the emergence of new competitors following the introduction of Sharia-compliant products. As a vital component of Islamic financial services, *takāful* made a substantial contribution of \$27.6 billion to the global market in 2021 (Research and Markets, 2022). The data clearly illustrates that the *takāful* market has experienced growth over time, both on a global scale and within Malaysia. This growth is evident through the significant increase in the Compound Annual Growth Rate (CAGR) and the number of *takāful* operators operating worldwide as well as in Malaysia. As per the Islamic Finance Development Report 2020, the assets within the Islamic finance industry increased from US\$2.5 trillion in 2018 to US\$2.8 trillion in 2019, reflecting a 3% growth (Thomson Reuters, 2020). Malaysia has emerged as the foremost global hub for Islamic financial services due to its continuous developments in this sector. *Takāful* operators in Malaysia typically offer both general and family *takāful* businesses. According to the Malaysian Takaful Association (2022), the Malaysian Takaful sector experienced remarkable expansion, as the general *takāful* business recorded Gross Written Contributions of around RM4.64 billion. This marked a notable increase of 21.1%

compared to the corresponding period in 2021. In 2022, the family *takāful* sector reported RM7.87 billion in new business gross contributions, reflecting a 25.4% growth compared to the RM6.28 billion recorded in 2021. In terms of contribution, the family *takāful* business showed a more robust performance compared to the general *takāful* business. Hence, analyzing the contribution of general *takāful* provides a holistic view of the *takāful* sector, allowing researchers and stakeholders to understand the industry comprehensively. Furthermore, as reported by the Malaysian Takaful Association (2022), the market penetration rate for family *takāful* stood at just 20.1%. This data underscores that the penetration of family *takāful* is still low compared to conventional insurance. According to Husin (2019), the lack of awareness is one of the factors that hinders further development of the *takāful* market. If individuals are not aware of *takāful* options or their benefits, they are less likely to actively seek out Takaful products. This limits the market potential and slows down the growth of the Takaful industry. It is critical to create awareness and retain current family Takaful participants who can help enhance the Takaful industry's market penetration rate (Arifin et al., 2020 & Arifin et al., 2022). This is supported by Ali and Jama (2016) that the lack of awareness regarding Islamic Insurance products has led to low demand for Islamic Insurance products such as *takāful*. On the other hand, the study conducted by Hassan et al. (2018) indicated that despite *takāful* being available in Malaysia since 1984, its awareness is still low, and *takāful* operators should enhance their marketing strategies and streamline product features to meet the current needs. Consequently, the lack of awareness intensifies the challenge of penetrating the *takāful* market to promote their product. Kazaure (2019) explained that awareness can also be perceived as the capability of an individual to know directly, understand, feel, and receive a product or

service in their environment. Besides, awareness plays a vital role in this matter to improve the financial and *takāful* market (Md. Husin et al., 2016). Hence, addressing the lack of awareness is crucial for overcoming these challenges and unlocking the full potential of the *takāful* market. It requires concerted efforts from Takaful operators, regulators, and other stakeholders to educate the public, build trust, and promote the value proposition of *takāful*.

#### *Previous Studies of Awareness of Family Takāful*

Many recent studies have been conducted to examine the effect of awareness on family *takāful*. For example, a study by Hassan et al. (2018) found that out of the 503 respondents, 124 have no knowledge of *takāful* and 45% are not aware that *takāful* policyholders share risks mutually.

The findings have implications for the *takāful* industry, policymakers, and regulatory authorities. This indicated a low level of that awareness can hinder market growth, consumer protection, and the effectiveness of risk-sharing mechanisms within *takāful* schemes. Therefore, understanding the extent of awareness gaps is crucial for devising strategies to promote awareness and enhance the sustainability of the *takāful* industry. In another study by Salman et al. (2017), insurance policyholder respondents had not heard about *takāful*, and non-Muslim respondents were not aware of elements of interest, uncertainty, and gambling awareness involvement in the insurance practices. While Muslims were aware of those elements and because of religious factors, conventional insurance must be prohibited. Both Muslims and non-Muslims consider the ethics in insurance practices. Moreover, the creation of consumer awareness and the formation of trust are needed to promote Islamic insurance (*takāful*) (Poan et al., 2021). In addition, the findings conducted

by (Gupta, 2021) revealed that all commerce students, undergraduate and postgraduate, were aware of the fundamentals of insurance, regardless of gender or family income. Students have a positive attitude towards insurance but are unaware of professions in the insurance industry. The positive relationship between education level and awareness of the availability of community-based health insurance schemes is found in a paper by Bousmah et al. (2021). Besides, awareness has a significant effect on the behavioral intention of *takāful* in Pakistan. Even though *takāful* has great potential in the Pakistan market as the *takāful* concept is in line with their cultural, social values, and subjective norms, *takāful* share is still far behind conventional insurance due to a lack of awareness (Hassan & Abbas, 2020). Without sufficient awareness of *takāful* and its principles among potential customers, the *takāful* companies face difficulties in reaching their target market. Lack of awareness may result in a smaller pool of potential customers who are receptive to *takāful* products, making it challenging to expand market reach.

This is in line with the study conducted by Ali and Jama (2016) that the lack of awareness regarding Islamic Insurance products such as *takāful* has led to low demand for Islamic Insurance products such as *takāful*. Customers may be hesitant to purchase *takāful* products if they are unfamiliar with the concept or uncertain about its legitimacy, leading to slower market penetration rates. Therefore, due to the lack of awareness, penetrating the *takāful* market to market their product will be very challenging. Addressing this challenge requires comprehensive educational efforts, strategic marketing initiatives, and a long-term commitment to building consumer trust and confidence in the *takāful* industry.

#### *Determinants of Awareness of Family*

#### *takāful*

*Takāful* is perceived as an ethical and morally upright alternative to conventional insurance due to its adherence to Islamic principles. Individuals who prioritize ethical considerations in their financial decisions are more likely to have positive attitudes toward *takāful* and prefer its products and services over conventional options. *Takāful* embodies the principle of mutual assistance, where participants collectively bear risks and share in the benefits of protection. According to Maiyaki & Ayuba (2015), an individual's attitude functions as a tool that leads them to think about whether they like certain objects, products, or services. Numerous earlier studies have demonstrated that one's attitude influences their preferences regarding a product or service (Aziz et al., 2019; Paul et al., 2016; Yusuf et al., 2019). For example, Aziz et al. (2019) found that individuals with positive attitudes toward environmentally friendly products were more likely to prefer eco-friendly brands. Similarly, Paul et al. (2016) observed that consumers' attitudes toward health and wellness influenced their preferences for organic food products. Furthermore, Yusuf et al. (2019) reported that attitudes toward customer service quality significantly impacted consumers' preferences for particular retail stores. These findings underscore the importance of understanding consumers' attitudes in predicting their product or service preferences. This is supported by Mohamad Basir and Abd Rahman (2022) that clients generally display a more favorable attitude when they are aware of the fundamental components of *takāful*. Their study likely provides empirical evidence or findings indicating that clients who possess an awareness of *takāful*'s fundamental components are indeed more likely to exhibit a favorable attitude towards *takāful*. Attitudes towards *takāful* are often shaped

by cultural and religious beliefs, particularly among Muslim populations. *Takāful* operates on Islamic principles of cooperation and risk-sharing, which resonate with individuals who prioritize adherence to Islamic teachings.

Meanwhile, the subjective norm is defined by (Husin et al., 2016) as an individual's perceptions of how social pressure affects behavior. The subjective norm is not based on objective measures of social pressure but rather on an individual's subjective perception of such pressure. It reflects how individuals interpret and internalize the expectations, opinions, and behaviors of others around them. Yadav and Pathak (2017) also defined subjective norms as the social pressure that someone feels to do certain things. The subjective norms are the social pressures that customers feel to keep using the services or stop. The subjective norms reflect the social context and interpersonal dynamics that influence decision-making by emphasizing the importance of significant individuals or groups in shaping attitudes, beliefs, and behaviors. The subjective norm from the insurance services perspective can be perceived as the social pressure on whether to continue or discontinue the insurance services (Ismail et al., 2023). In the context of insurance services, subjective norm encompasses how individuals perceive the expectations, opinions, and behaviours of others such as family, friends, peers, or societal norms regarding their insurance coverage decisions. Subjective norms show that important individuals or groups influence how people make decisions (Jing et al., 2019). The presence of family and close friends in a place is a strong reason to do something (Johan & Putit, 2015). When looking to buy insurance, people will pay attention to the opinions of people they think are important to them (Kharde et al., 2018). In line with this, subjective norms in *takāful* decision-making are influenced by

cultural and societal norms that emphasize the importance of cooperation, solidarity, and ethical conduct. Individuals internalize these norms and perceive *Takaful* participation as a socially responsible and morally upright choice, aligning their decisions with cultural and societal expectations.

In addition to this, knowledge also plays a significant role in increasing awareness and influencing individuals to buy *takāful* policies. It empowers consumers to make informed decisions based on their understanding of the product's features, benefits, pricing, and alignment with their values and needs. Knowledge of the distinctions between *takāful* and conventional insurance enables customers to identify tailored solutions that meet their specific needs and preferences. Ahmad Mokhtar et al. (2017) found respondents were aware of the availability of *takāful*. The finding showed that the respondents' awareness of *takāful* indicates that they possess knowledge about different insurance options beyond conventional insurance. This suggests a level of familiarity with Islamic finance principles and the concept of mutual risk-sharing inherent in *takāful*. Meanwhile, Husin and Ab Rahman (2016) discovered awareness understanding, and experience have an impact on *takāful* involvement. The findings underscore the significance of knowledge both in terms of awareness and understanding in shaping individuals' involvement with *takāful*. Knowledge about *takāful* principles, products, and experiences with *takāful* operations directly impacts individuals' decisions and behaviors related to *takāful* participation. Besides, knowledge is the ability to anticipate and identify something or someone based on one's background of experience and education, encompassing information, facts, and skills. An individual's knowledge can encompass

both practical and theoretical understanding. According to Nasir et al. (2021), many potential customers compare *takāful* products with conventional insurance products. Knowledge of the differences between both products is important because it allows customers to compare better alternatives before opting for a protection policy (Wahab & Tajuddin, 2019). Therefore, having good knowledge and understanding of both options allows individuals to make informed choices based on their beliefs, preferences, and financial goals.

It is important to highlight that while previous studies have addressed the awareness of *takāful*, the discussions primarily focus on mainstream *takāful* rather than specifically delving into the realm of family *takāful*. The present study analyzed the factors influencing the awareness of family *takāful* among the administrative support staff in a Malaysian public university. By delving into these specific aspects, researchers can uncover nuanced insights that go beyond the general landscape of *takāful* awareness. This targeted approach can inform more tailored awareness campaigns and contribute to a more comprehensive understanding of the factors influencing awareness among diverse segments of the population. Hence, certain specific variables have the potential to influence awareness of family *takāful*. These variables include attitude, subjective norm, and product knowledge (Mohamad Basir & Abd Rahman (2022; Yusuf et al., 2019; Wahab & Tajuddin, 2019). This study used instruments that were adapted from previous related literature and customized to the context of the study. The validated and reliable instrument plays a crucial role in ensuring the quality of the research. Hence, customizing the instruments within the context of the study is essential to minimize errors and effectively evaluate the factors linked to family *takāful* awareness

among administrative support staff in a Malaysian public university. This paper is organized as follows in section two, a brief description of the methodology is presented followed by the results and discussion of the data in the third section. The last section provides the conclusion of the study.

## Methodology

### *Population and Sample*

The first step in any research methodology is defining the target population which is the group of individuals or entities that the study aims to investigate. This section discusses how the population was identified and outlines the sampling strategy employed to select a representative subset for the study. Barreiro and Albandoz (2001) stated that the population represents overall the sum of all the objects, which may include individuals, groups, organizations, or other objects. At the same time, Yates (1953) noted that it is the total number of people, organizations, or things that are subject of interest for the researcher. The target population in this study includes all the administrative support staff in a Malaysian public university. This is because public universities in Malaysia typically have diverse administrative support staff, representing various departments and functions. This diversity allows for a more comprehensive and representative sample that can offer insights into different facets of *takāful* awareness. The study utilized a survey method, and the sample comprised of 400 potential respondents selected through random sampling. Therefore, the selection of 400 samples for this study is more than adequate for generalizing findings to the population and is suitable for applying exploratory factor analysis (EFA) (Field, 2013).

### *Instrumentation*

Research instrumentation refers to the tools and techniques used to collect data. This may include surveys, interviews, observations, or experimental setups. For this study, a set of survey questions consisting of five sections that aimed to gauge the response from the administrative support staff in a Malaysian public university was used. The questionnaire in this current study is divided into five sections; demographics profile; awareness; attitude; subjective norm; and product knowledge. Section one consists of seven questions to measure the demographic background of the respondents including gender, age, race, religion, education, marital status, and income. The items in this section were rated using nominal and ordinal scales, hence they are not included in the factor analysis.

The second section is regarding the dependent variable, which comprises a set of items that show the extent of respondents' awareness of the family *takāful*. There are five items (Htay et al., 2013) that were adapted to measure the family *takāful* awareness. The following sections are related to the independent variables, they were divided into three independent variables namely attitude, which contains six items adapted from Reyna and Meier (2018); subjective norm which contains five items adapted from Rahman (2015), and product knowledge which contains five items adapted from Htay et al. (2013). The researcher adapted the items, to which the respondents had to respond by using interval measures based on the Likert scale, with ratings indicating how much the respondents agree or disagree with the item statement ranging from a scale of 1, which indicates strongly disagree, to a scale 10 indicate strongly agree on a ten-point scale of the designed questionnaire, 10 points of Likert scale are

better than short scale and more effective than another point of Likert scale in operating of the measurement model, which is considered to reflect the perceived quality of the subject which meet with the such requirement of parametric based SEM (Awang et al., 2016). A 10-point Likert scale which ranges from 1- 'strongly disagree' to 10- 'strongly agree' was used for these variables in this study.

### *Data Collection*

The study employed a probability sampling method by adapting a systematic sampling method that produces a random sample. This is because it could eliminate sample selections that create bias. Two steps were imposed in this study. First, a continuous list was made containing 600 emails selected from 20 public universities in Malaysia. In the second step, the study used a systematic sampling method, in which the questionnaires were used to systematically sample the 400 respondents by the distribution of survey form links through email and face-to-face distribution. During the actual field study in 2023, 600 questionnaires were distributed, accounting for the unlikely scenario of 100% return and completion of the questionnaires (Hair et al., 2010). However, out of 600 questionnaires that were sent out, only 402 were returned, but usable questionnaires are only 368 (61%). It is reported that 34 questionnaires were excluded because they were returned unanswered and incomplete to the researcher.

### *Data Analysis*

Before conducting the EFA test, proposing a theoretically driven factor structure is necessary.

The model posits that the observed variables are indicative of underlying factors. There are two types of factors involved which are the unique factors that

are particular to each variable and statistically uncorrelated with all common factors, as well as two or more observed variables that can be correlated or uncorrelated to all observed variables. First, there are common factors that are identified as two or more of the variables but can be correlated or uncorrelated with all of the observed variables. Secondly, the specific factors are recognized, unique to each variable, and statistically uncorrelated with both one another and all common factors (Watkins, 2018).

The factor analysis process comprises three stages: pre-analysis checks, extraction, and rotation. Pre-analysis checks are conducted to ensure the dataset's suitability for the EFA application. Conversely, the extraction stage aims to identify and retain factors essential for adequately reproducing the initial correlation matrix. According to Costello and Osborne (2019) during factor extraction the shared variance of a variable is partitioned from its unique variance and error variance to reveal the underlying factor structure; only shared variance appears in the solution. After extraction, the researcher must decide how many factors to retain for rotation. Both over-extraction and under-extraction of factors retained for rotation can have deleterious effects on the results. However, if the extraction procedure produces more than one factor, the extracted factors should be rotated for easier interpretation.

## Results and Discussion

### *Demographic Profiles of the Sample*

A total of 368 questionnaires were deemed usable and included in the sample. This number provides a robust sample size for conducting meaningful analysis and drawing reliable conclusions about *takāful* awareness among administrative support staff from Malaysian public universities.

Approximately, 57.60% of them were females and 42.39% were males. This skew towards female participants suggests either a higher willingness or availability of female respondents to participate in the study compared to males. The respondents were from various age groups, with 92 respondents (25%) within the 25 to 30 years age range, 67 respondents (18.20%) in the 31 to 35 years category, 63 respondents (17.11%) aged between 36 to 40 years, and 146 respondents (39.67%) aged 40 years and above. Overall, the diverse age distribution among the respondents provides a comprehensive insight into family *takāful* awareness across different life stages. The majority of the respondents held a degree as their highest level of education (63.70%). This finding suggests that individuals with higher educational attainment levels are more likely to participate in surveys related to financial matters, including *takāful*. Furthermore, a significant portion of respondents reported household incomes ranging from RM 2,000 to RM 5,000 (76.41%). Despite the financial challenges they may encounter, the fact that a significant portion of respondents within this income range participated in the survey indicates a potential interest or awareness of the importance of financial protection for their families. It underscores the need for accessible and affordable *takāful* options that cater to the financial circumstances of individuals with moderate incomes.

### *Exploratory Factor Analysis*

In multivariate statistics, EFA is a statistical technique utilized to detect the underlying components or groupings of items measuring the particular construct (Hair et al., 2007; Awang, 2012, 2015; Awang et al., 2018). Kaiser-Meyer-Olkin (KMO) and Bartlett's test were used in this study as a Measure of Sampling Adequacy (MSA), which is a statistic that indicates the



proportion of variance in a variable that is caused by an underlying factor. High values of KMO (close to 1.0) indicate the factor analysis is useful with the data.

Results of the Kaiser-Mayer-Olkin (KMO) and Bartlett Test (for all variables - KMO>0.60, and Bartlett Test  $p<0.000$ ) supported the use of factor analysis for examining the factor structure of the 21 items for family *takāful* awareness in this study. Based on Oblique Rotation, results show that both dependent and independent variables were suitable for EFA analysis with a KMO above 0.60 and the Bartlett

Test was significant ( $p< 0.05$ ) (Table I). In the factor extraction process, Kaiser's Criterion results indicate that all three independent variables consisting of attitude, subjective norms, and product knowledge, as well as the dependent variable, which is family *takāful* awareness, were loaded onto a single factor. The Scree Plot results reveal that all dependent and independent variables were loaded onto a single factor. The factor structures of the instrument were confirmed by the literature, validating its suitability for use in data collection.

Table 1: Summary Result on EFA

Variables	Constructs	Factor Suitability		Factor Extraction			
		Bartlett Test ( $p<0.05$ )	Kaiser-MayerOlkin (KMO> 0.6)	Eigenvalues > 1	Variance Explained (%)	Scree Plot	
Dependent Variables	Awareness	.000	.0784	One Factor	3.482	51.044	One Factor
Independent Variables	Attitude	.000	0.762	One Factor	3.071	49.778	One Factor
	Subjective Norms	.000	0.806	One Factor	3.733	57.332	One Factor
	Product Knowledge	.000	0.810	One Factor	3.829	54.446	One Factor

The items for each construct have been validated through the results obtained from the eigenvalue and the scree plot. Specifically, the eigenvalue for the dependent variable of family *takāful* awareness was 3.482, explaining a variance of 51.044. In contrast, the eigenvalue results for the independent variables were as follows: 3.071 for attitude with a variance explained of 49.778, 3.733 for subjective norm with a variance explained of 57.332, and 3.829 for product knowledge with a variance explained of 54.446. However, since only a one-factor structure has been obtained, factor rotation is deemed unnecessary (Table 1).

### Reliability of Instruments

The reliability is related to the degree of consistency of the questionnaire item to measure the study variables. Reliability can

be defined as consistency in measurement (Hair et al., 2010). Reliability is the internal consistency of measurement instruments. It assessed whether a measurement error would result in an inaccurate result (Straub, 1989). The main criteria for testing the reliability of questionnaire items are estimated by using Cronbach's Alpha measure. This value can ensure a good reliable questionnaire coefficient before being distributed to the sample. The reliability of the study instrument is often estimated by using Cronbach's Alpha (Sekaran 2007; Awang, 2012). The value of reliability coefficients of items is between ranges from 0 to 1. Many opinions present the value of reliability coefficients received in any study. Nunnally (1978) said that the minimum reliability coefficient is 0.5 acceptable. However, according to Sakaran (2007), the coefficient value is directly proportional to the degree of confidence

that the higher the coefficient value, the higher the degree of reliability. Hair et al. (2010) suggests the generally acceptable coefficient of value is 0.70 or above. Cronbach's Alpha value up to 0.6 is said to have good reliability (Awang, 2012, 2015; Awang et al., 2018).

A test of reliability construct has been performed to assess internal consistency

among variables. The Cronbach's Alpha results for consistency indicate that all variables, both dependent and independent, surpass the threshold of 0.70. The reliability coefficients for each of the four variables in this study were as follows: (i) family *takāful* awareness (0.863), (ii) attitude (0.886), (iii) subjective norm (0.875), and (iv) product knowledge (0.842) (Table 2).

Table 2: Summary of Reliability Statistics (n=368)

Variables	Item After EFA Testing	
	Number of Items	Cronbach's Alpha
Awareness	5	0.863
Attitude	6	0.886
Subjective Norm	5	0.875
Product Knowledge	5	0.842

Regarding generalization, the original instrument from prior literature requires adjustments to gather data in a different study context. Therefore, the instrument adapted from previous studies has been modified to align with the current research context. The findings of this study demonstrate that in the dependent variable, which is family *takāful* awareness, 5 items were retained in this study. As for independent variables, which is attitude, 6 items were retained; for subjective norm, 5 items were retained, and for product knowledge, 5 items were also retained. Regarding inter-item reliability, the adapted instruments demonstrated good reliability for items under these variables. The Cronbach's Alpha values for all variables in this study significantly exceed the 0.70 threshold.

Collectively, these findings provide preliminary evidence for the reliability and validity of the instrument in gathering data from potential respondents. However, it is worth noting that in this study, the sampling location may be perceived as limited to a certain area that is not large enough. Therefore, future research could benefit from exploring diverse locations and concentrating on alternative organizations

to capture a broader range of public perspectives.

## Conclusion

The family *takāful* market penetration is still low compared to other developing countries. This is due to the lack of awareness regarding Islamic Insurance products which can lead to low demand for *takāful* products. Hence, this study provided insights into the awareness of family *takāful* among administrative support staff from Malaysian public universities. This study demonstrates that three independent variables, namely attitude, subjective norm, and product knowledge have significantly influenced awareness among administrative support staff from Malaysian Public Universities. The findings will be useful for policymakers as they can tailor initiatives to target specific factors identified in the study to enhance *takāful* awareness among administrative support staff in public universities in Malaysia. For example, public universities can emphasize community welfare by aligning family *takāful* awareness campaigns with these

institutional values creating a more receptive audience among administrative support staff and fostering a positive environment for learning and awareness. In addition, the results of this study will assist both the government and players in the *takāful* sector in advancing ideas and incorporating input on public awareness of family *takāful* in Malaysia. By acting on these insights, policymakers and *takāful* providers can implement more effective initiatives to enhance family *takāful* awareness and ultimately increase participation among administrative support staff at Malaysian public universities. This, in turn, can contribute to the broader goal of improving financial security and well-being within this important segment of the workforce.

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