



Contractor Intention on Contractors' All Risk *Takaful* Product in Malaysian Construction Industry

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Abstract

Objective – Contractors' All Risks (CAR) *Takaful* is completely different from CAR conventional insurance. CAR conventional insurance involves elements of usury (*riba*), gambling (*maysir*) and uncertainty (*gharar*) in their resources and operations which is prohibited by *Shari'ah*. This paper aims to investigate the relationship between attitude, awareness, understanding, religiosity, subjective norm, service quality and role of agents with contractor's intention in choosing CAR *Takaful* products based on theory of planned behaviour (TPB). In addition, this paper aims to address the most influential factors that affect contractor's intention in choosing CAR *Takaful* products.

Design/methodology – Using primary data collection method, 421 questionnaires were distributed to target respondents comprising *Bumiputera* contractors in Malaysia except for Sabah and Sarawak, who are registered with CIDB from grade G1 to grade G7 and also a member of *Persatuan Kontraktor Melayu Malaysia* (PKMM). The data were analysed using Statistical Package for the Social Sciences (SPSS) software version 25.

Results – This study's results reveal a significant relationship between attitude, awareness, understanding, religiosity, subjective norm, service quality, and role of agents with contractor's intention in choosing CAR *Takaful* product. In addition, this research also verifies that attitude is the most important factor that affects contractor's intention in choosing CAR *Takaful* products.

Contribution – This paper will bring significant benefits to the *Takaful* operators and *Takaful* agents in Malaysia to formulate additional strategies, policies and service quality to attract *Bumiputera* contractors to choose CAR *Takaful* product.

Keywords: Contractors' All Risks *Takaful*, Theory of Planned Behaviour (TPB), Intention, *Shari'ah* Compliant

1. Introduction

Among the most popular and all-inclusive insurance policies cover used in construction contracts is Contractors' All Risks (CAR) (Perera, Rathnayake, & Rameezdeen, 2008). CAR insurance policy is a short-term insurance policy, which insures the works in a construction contract. CAR insurance policy is specially designed to cover engineering projects involving both constructions of the building and other civil engineering works that are being carried out. CAR insurance policy provides coverage against any unforeseen and sudden physical loss or damage from any cause, other than those specifically excluded. CAR insurance policy is designed to provide cover for all the parties involved in a construction project. Hence, the policy is usually acquired in the joint names of the client or the principal agent and the contractor (Musundire & Aigbavboa, 2015).

However, an alternative to the CAR insurance is the *Shari'ah* compliant insurance, otherwise known as CAR *Takaful*. CAR *Takaful* Policy is *Shari'ah* compliant and will ensure that their work is always protected against losses or damages incurred on construction sites during the construction period. This cover also includes third party liabilities such as bodily injuries and property damage related to building and contract

work (Mohd Fauzi & Abd Rashid, 2012; Mohd Fauzi et al., 2016; Zulkifli, Abd Rahman, Yassin, & Ramly, 2012).

According to the Construction Industry Development Board Malaysia (CIDB), as of the end of 2018, the total numbers of contractors registered from grade G1 to grade G7 throughout Peninsular Malaysia are 70,586. Of these, 36,204 are Bumiputera contractors, representing 51.29 per cent of the total contractors. Non-Bumiputera contractors are free to choose between Islamic or conventional products. However now, with the advancement of *Takaful* providing an alternative to conventional insurances that conceptually follow Islamic teachings and to obey the commands of Allah in the way of the Qur'an, it has become a mandatory requirement for every Bumiputera contractors in Malaysia to choose CAR *Takaful* products.

Nevertheless, a study conducted by Mohd Fauzi et al. (2016) found that contractors' understanding of CAR *Takaful* was still low. More surprisingly, the contractor was also not aware of the concepts and principles of *Takaful* itself. In addition, the same study by Mohd Fauzi & Abd Rashid (2012) found that 31 per cent of the Muslim contractors have no experience in procuring CAR *Takaful* for construction works contract even though in a country where Bumiputera contractors are predominantly Muslim. Respondents also have never dealt with CAR *Takaful* products and have never taken CAR *Takaful* products in construction contracts.

To date, there are 15 *Takaful* operators licensed by the Bank Negara Malaysia. Four (4) *Takaful* operators are registered as General *Takaful* operators, including 7,123 registered as General *Takaful* agents (Malaysian *Takaful* Association, 2019). However, Mohamed & Alhabshi (2015) revealed that the penetration rate of *Takaful* is still relatively low compared to the conventional insurance market and lag far behind. The problem is 50 per cent of the respondents have not been approached by any *Takaful* agents, while religiosity has played a significant factor as most respondents do not plan to have *Takaful* policies as they opine that *Takaful* is not permissible being similar to conventional insurance (*haram*). In addition, The Malaysian Reserve, 3rd April 2017 also reported that until 2017, *Takaful* penetration rate is still low at 5.2 per cent of the gross domestic product (GDP). *Takaful* products have a net contribution of RM 6.3 billion or 13 per cent of the market share, while the conventional insurance segment recorded RM 42.5 billion.

Moreover, Mohd Fauzi et al. (2016) highlighted that based on reports released by Bank Negara Malaysia in 2014, contribution income for CAR *Takaful* stood lower than CAR conventional insurance at RM 107.2 million only in years 2014 million compared to CAR conventional insurance at RM 472.1 million. These statistics indicate that poor participation by Bumiputera contractors on *Takaful* CAR products has affected *Takaful*'s overall contribution income. This statement is also supported by Mohd Fauzi & Abd Rashid (2012) which found that only 69 per cent of the Muslim contractors have experience in procuring CAR *Takaful* for construction works contract, and six (6) per cent of respondents will consider only if the cost will not give implication to the insured.

Based on the previous research, there are many studies related to *Takaful* such as (Abd Aziz, Abd Aziz, Wan Aris, & Abd Aziz, 2015; Aziz, Md Husin, Hussin, & Afaq, 2018; Hassan & Abbas, 2019; Mansor, Masduki, Mohamad, Zulkarnain, & Aziz, 2015; Md Husin & Ab Rahman, 2016; Md Husin, Ismail, & Ab Rahman, 2016; Muhamad, Abdullah, Abdul Aziz, & Azmi, 2016). For example, Mansor et al. (2015) investigate the causal relationship between consumer awareness, perception and religiosity towards Muslim's consumer preferences on *Takaful* product. Abd Aziz et al. (2015) study factors influencing the paddy farmers' intention to participate in agriculture *Takaful*. Md Husin & Ab Rahman (2016) studied consumer intention to participate in *Takaful*. Meanwhile, Md Husin et al., (2016) had identified subjective norm, word of mouth and the roles of mass media factors in intention to purchase family *Takaful*. Muhamad et al. (2016) had examined the perceptions and awareness of *Takaful* among Muslims in Kelantan. Additionally, Hassan & Abbas (2019) had tested knowledge and awareness of *Takaful* among consumers in Malaysia. Aziz et al. (2018) studied factors that influence

individuals' intentions to purchase a family *Takaful*. However, these studies have not been empirically verified on CAR *Takaful* in the construction industry in Malaysia except (Mohd Fauzi & Abd Rashid, 2012; Mohd Fauzi et al., 2016).

Therefore, using the theory of planned behaviour (TPB), several important variables were tested, such as attitude, awareness, understanding, religiosity, subjective norm, service quality and role of agents toward contractor's intention in choosing CAR *Takaful* products. The researcher wants to fill the gap by distributing questionnaires to the Bumiputera contractors' grade G1 to grade G7 registered with CIDB and a member of Persatuan Kontraktor Melayu Malaysia (PKMM). This scope of the study covers all regions in Malaysia except for Sabah and Sarawak.

2. Literature Review and Hypotheses Development

Attitude

Fishbein & Ajzen (1975) have provided insights into the impact of assessing individuals' positive or negative feelings on specific behaviours. Various studies have confirmed the importance of attitudes toward behavioural intention. Chang (2006) suggested consumers' attitudes, however, depend on the attributes and the benefits.

Amin & Ab. Rahim (2011) investigated the factors that influence *Takaful* acceptance among Malaysian bank customers in Labuan. The results of the multiple regression analysis showed that attitude was found to have a significant effect on *Takaful* acceptance. In addition, a study done by Md Husin & Ab Rahman (2016) in the Klang Valley found that attitude directly and significantly influenced consumers' intention to participate in the *Takaful* scheme. They suggested that consumers with a high positive attitude toward the family *Takaful* scheme will be particularly interested in participating and subsequently develop an intention to participate.

Moreover, Muhamad et al. (2016) investigated factors that influence individual intention to purchase family *Takaful* and found that attitude was positively related to purchase intention regarding family *Takaful*. This means that a positive attitude to purchase the family *Takaful* scheme will lead to positive purchase intentions. Hence, based on these empirical results, the first hypothesis is developed:

H1: There is a significant relationship between attitude and contractor's intention in choosing CAR *Takaful* products.

Awareness

Words of awareness mean the passive involvement of an individual and raise interest in specific issues (Bickford & Reynolds, 2002). Awareness is a key factor in developing a subjective idea of one's experience in relation to something (Nizam, 2006). According to Ambali & Bakar (2014), different people have different level of awareness about something. Therefore, it is important for the consumers to know about the product that is offered to them because awareness reflects the individual satisfaction associated with the product from problems that may arise due to less information (J. R. Taylor, 2005).

Mohd Fauzi & Abd Rashid (2012) examine the contractors understanding and application of CAR *Takaful* in the Malaysian construction industry. The results found that all of the respondents claimed that they are aware of CAR *Takaful* in general. In other areas of *Takaful* study, Hassan & Abbas (2019) examine the knowledge and awareness of *Takaful* among Malaysian consumers. The findings show that out of the 503 respondents, 378 or 75.2 per cent of them are aware of *Takaful*.

In addition, Muhamad et al. (2016) also investigates about Muslims perception and awareness towards *Takaful* in Kelantan. The findings show that Muslim perceptions and awareness in Kelantan are modest. Female respondents were found to have greater awareness and understanding of *Takaful*. Furthermore, Ayinde & Echchabi (2012)

studied on Malaysian customers' willingness to adopt *Takaful* services and factors that may influence their behaviour. These findings indicate that Malaysian customers are ready to use the *Takaful* service and the outcome depends on two factors i.e. compatibility and awareness.

In another field of study, Erol & El-Bdour (1989) point out that its relatives and neighbours greatly influence the awareness of Islamic bank customers with knowledge of Islamic banking in Jordan. Haron, Ahmad, & Planisek (1994) research among Muslim and non-Muslim customers. They found that 63 per cent of respondents knew the difference between Islamic and conventional banking. Thus, this study is inclining to propose a second hypothesis:

H2: There is a significant relationship between awareness and contractor's intention in choosing CAR *Takaful* products.

Understanding

Mohd Fauzi & Abd Rashid (2012) researched contractors who are registered under grade G7 with the CIDB in Wilayah Persekutuan Kuala Lumpur and Selangor. The findings indicate the respondents' understanding of CAR *Takaful's* concept is the deficit as most of the respondents do not understand the concepts of *Takaful* itself. Furthermore, respondents justified that they do not understand the prohibited elements by *Shari'ah* in conventional insurance, and each is lacking in understanding the benefits of CAR *Takaful* product.

Similarly, Abdul Hamid & Othman (2009) test the understanding and awareness of Muslims in Malaysia regarding *Shari'ah* terms used in *Takaful*. They found that respondents' understanding of *Takaful* was still low as 67.24 per cent of respondents did not know about *tabarru'* which is the main feature and essence of *Takaful*. Most respondents did not understand the concept of *Takaful* itself.

Matsawali et al. (2012) examined the public preferences and understanding between *Takaful* and conventional insurance. It is found that a big majority of the respondents do not understand what *Takaful* is. According to Kamil & Mat Nor (2014), the respondents understood *Takaful* through reading or the internet and promotion given by *Takaful* agents only.

In another field of study, Haron et al. (1994) in one of the pioneering studies on bank patronage in Malaysia found that most respondents would like to have a relationship with an Islamic bank if they have a complete understanding of the Islamic banking system. Additionally, Bassir, Zakaria, Hasan, & Alfian (2014) have concluded that the use of Islamic home financing is determined by the high level of understanding among Muslims. Therefore, the third hypothesis is developed based on the above discussion:

H3: There is a significant relationship between understanding and contractor's intention in choosing CAR *Takaful* products.

Religiosity

Johnson, Jang, Larson, & Li (2001) defined religiosity as the extent to which an individual is committed to a religion, and he admitted to his teachings, such as attitudes and individual behaviour reflects that commitment. According to Bergan & McConatha (2000) religiosity refers to various dimensions associated with religious beliefs and involvement. Holdcroft (2006) defined the term religiosity as the notion of individuals' actions that may be influenced by the extent of their religious knowledge and beliefs. Meanwhile King & Williamson (2005) King and Williamson (2005) for their religion. One's connection is like a bond to the religion and conviction for their religion means belief in their religion.

Mohd Fauzi & Abd Rashid (2012) found that 91 per cent of the respondents will consider procuring CAR *Takaful* as the insurance for construction works because CAR *Takaful* is an Islamic product, so all the Muslims should support it. They added that CAR *Takaful* provides more benefits and profits. Thus, it should be the best insurance product to be procured by a company. It is supported by Mansor et al., (2015) indicated

that religiosity plays a significant influence towards preferences in *Takaful* product. This means that Muslim consumers of higher religiosity tend to have higher priority over *Takaful*.

Furthermore, (Hassan & Abbas, 2019) investigate factors influencing the investors' intention to adopt *Takaful* products. Using a sample of 345 individuals amongst Pakistani people, they found that religiosity mainly considered a significant factor that affects *Takaful* adoption. This shows that religiosity is also a very important factor in a religious country like Pakistan, and it affects the *Takaful* adoption very effectively.

In another field of the study conducted by Haron et al. (1994) found that Muslim customers believe if they invest in the *Shari'ah* compliance investment, they will get the blessing from *Allah* in the future. Muslim consumers are preferred to choose Islamic banking products compared to conventional products. The primary role of Muslims is a religious obligation that influences the individual behaviour to choose the activities that do not contradict the *Shari'ah*. Hence, based on these results, the fourth hypothesis is developed:

H4: There is a significant relationship between religiosity and contractor's intention in choosing CAR *Takaful* products.

Subjective Norm

Subjective norm is defined as a person's perception of the people most important to him that people should or should not do to his behaviour and motivation to comply with particular reference (Ajzen & Fishbein, 1980). Subjective norms refer to the individual's perception of social pressure around him in performing or not performing a certain behaviour. This matter is determined by the normative belief that assesses social pressures on the individual's particular behaviour (Ajzen, 1991).

Eagly & Chaiken (1993) gives the meaning of the subjective norm as the individual's perception of whether the other person is important to translate the idea of an individual in behaviour that must be done. It is also classified as peer pressure. It refers to whether the person who participates or intends to participate in such behaviour is strongly influenced by those around them or not. These people may include partners or friends, family, colleagues, community leaders and other notable people.

Abdul Razak, Muhammad, Hussin, Ramdan, & Hadi (2018) investigated micro-entrepreneurs' behaviour towards their participation in micro-*Takaful* and found that subjective norm factor had a direct and significant influence on the tendency on micro-takaful participation. This finding indicated that the greater the influence from others, the more likely that micro-entrepreneurs would participate in the schemes mentioned. In addition, Md Husin & Ab Rahman (2016) collected data from 384 Muslim consumers in Kuala Lumpur, Malaysia, using a convenience sampling approach. The result revealed that subjective norm has significant effect on intentions to purchase a family *Takaful* scheme and indicates that subjective norm plays an important role in influencing consumers' intention to purchase a family *Takaful* scheme. They suggested that the more positive the subjective norm, the more likely consumers will purchase a family *Takaful* scheme. Thus, this can lead to the following hypothesis:

H5: There is a significant relationship between subjective norm and contractor's intention in choosing CAR *Takaful* products.

Service Quality

Parasuraman, Zeithaml, & Berry (1985) defined service quality as a function of the difference between expectations and performance across the quality dimensions. Therefore, the issue of service quality refers to customer expectations of the service and their perception of how the service has been provided. According to Shin & Kim (2008), service quality is the effect of consumer service efficiency and it is strongly related to

customer satisfaction. Moreover, the service quality is often considered the effect of customer superiority or inferiority of the service provider and its services (Tsoukatos & Rand, 2006).

In order to compete among each other, providing high level of service quality is crucial for service providers (Bharati & Berg, 2005; Kemp, 2005; Yoo & Park, 2007). Service quality creates a competitive advantage and allows the company to distinguish itself from the competitors by attracting more consumers and increasing company market share (Huseyin, Salih, & Salime, 2005). Service quality is important because the customer may switch to another service if they are not satisfied (Ryals & Knox, 2001).

Kashif, Anjum, Ashfaq, Azeem, & Khurshid (2017) examined service quality on customer loyalty in the *Takaful* sector in Pakistan. They found that service quality is strongly correlated with customer satisfaction, trust and customer loyalty. Md Razak, Idris, Yusof, Jaapar, & Ali (2013) investigated the factors that influence the acceptance of *Takaful* among people in Malaysia. They also found that the most dominant factor influencing *Takaful* customer acceptance was the quality of service.

In addition, Mohd Shaladdin, Z F Mokhtar & Muhammad Zawawi (2018) was conducted research on 210 respondents from Universiti Sultan Zainal Abidin (UniSZA) and Universiti Malaysia Terengganu (UMT), including both staff (lecturers and administrative staff) and students (undergraduates and postgraduates). The finding indicates that high quality service will positively enhance customer satisfaction in *Takaful* Insurance services and make *Takaful* remain competitive in the market. Based on the above discussions, the following hypothesis is proposed:

H6: There is a significant relationship between service quality and contractor's intention in choosing CAR *Takaful* products.

Role of Agents

Takaful agents have become one of the leading channels in the *Takaful* industry to market *Takaful* products to the public. In addition to promoting *Takaful* products, agents must practice Islamic ethics in helping customers and play an important role in recognizing *Takaful* as an alternative to conventional insurance (Samsuri & Jamal, 2017). Agents are responsible for assisting their customers in all matters related to their financial well-being and disseminating information about *Takaful* to the public (IBFIM, 2011).

Hui-Chen (2006) claimed that the agents portray a vital role in developing relationship among the buyer and seller. While Kamil & Mat Nor (2014) indicated the important of *Takaful* agents in explaining the concept of *Takaful* can influence the choice of *Takaful* and promotes customer satisfaction. The agent's role is considered as an aspect of *Ibadah* and the obligation in promoting the *Takaful* product to Muslims is being attributed as *Da'wah*. It has been self-evident in this study where respondents stated that one of the factors that led them to purchase *Takaful* products was the agent.

Mohd Salleh, Abdullah, & Razali (2013) provide evidence that there is a significant positive relationship between Islamic ethics practices by *Takaful* agents regarding *Takaful* products. *Takaful* operators should play their part in guiding and encouraging their agents to adopt Islamic ethics in order to attract customers to choose their *Takaful* scheme. Mohd Shaladdin et al., (2018) proved that the role of agents has a positive relationship for *Takaful* services. *Takaful* agents act as the leader representing the firm to serve the customers. Hence, based on these results, the following hypothesis is developed:

H7: There is a significant relationship between role of agents and contractor's intention in choosing CAR *Takaful* products.

Theoretical Framework

In this study, modifications have been made on TPB which was developed by Ajzen (1991). In the field of CAR *Takaful*, this study considers the TPB models that explain

the factors in determining the contractor's intention in choosing CAR *Takaful* products. Figure 1 shows the framework of the TPB applied to this study.

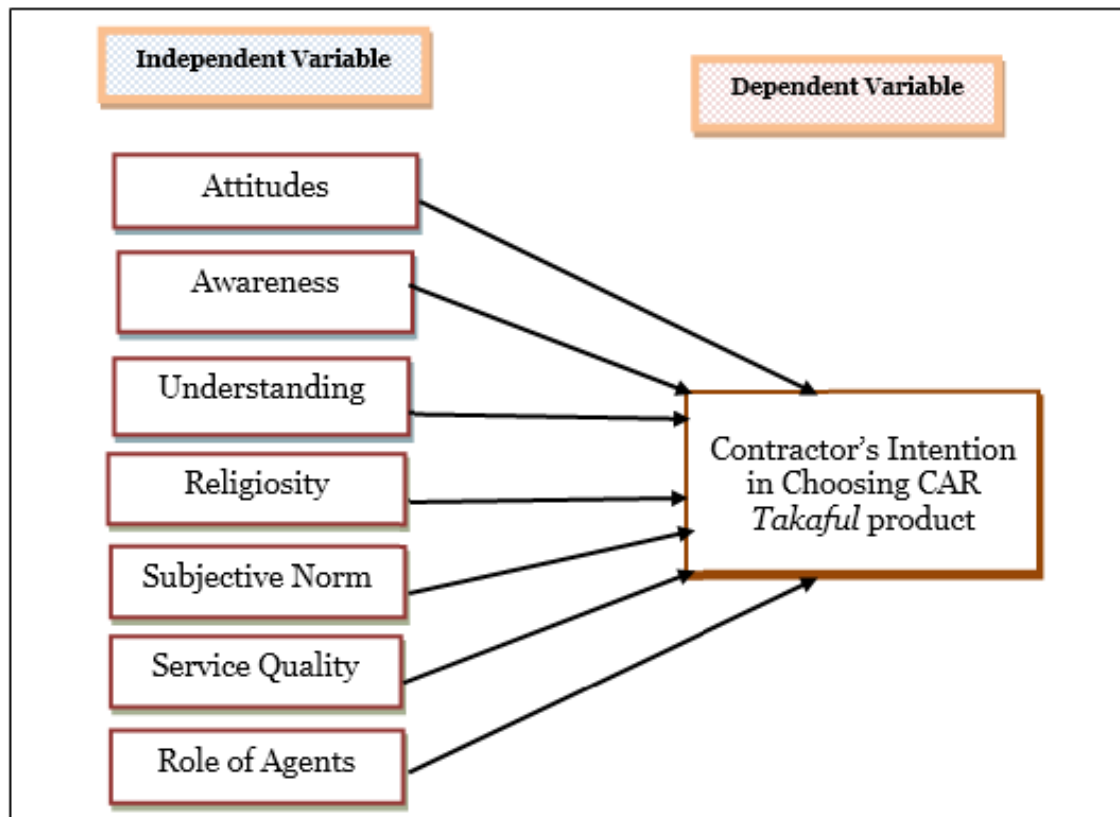


Figure 1. Theoretical Framework of the Study

3. Research Method

Sample, Procedure, and Instruments

This study only focuses on Bumiputera contractors registered in grade G1 to grade G7 with CIDB and a member of PKMM. This scope of study covers all regions in Malaysia except Sabah and Sarawak. On the other hand, PKMM is an NGO organization where members consist of Malay contractors who have a 100 per cent Malay or Bumiputera registered with the CIDB from grade G1 to grade G7 throughout Malaysia. At the end 2018, the total number of Bumiputera contractors registered in all grades, namely grade G1 to grade G7, throughout Malaysia except Sabah and Sarawak are 36,204.

The main advantage of using proportionate stratified sampling is representativeness concerning variables used to classify categories and increase chances of making comparisons between strata (Singh, 2006). In other words, the use of this method is to increase accuracy without incurring costs. Therefore, for this research, by referring to Krejcie & Morgan (1970), the researcher has personally distributed 760 sets of questionnaires to the respective respondents, which is Bumiputera contractors registered with CIDB in all grades, namely grade G1 to grade G7 and also a member of PKMM in Malaysia except Sabah and Sarawak. 471 questionnaires were returned by the respondents. However, only 421 completed and can be used for data analysis which about 55.39 per cent of response rate.

The dependent variable in this study is contractor's intention in choosing CAR *Takaful* products. Meanwhile, the independent variables are attitude, awareness, understanding, religiosity, subjective norm, service quality and role of agents. These variables are adopted from the previous research and have been validated by the authors. In addition, the questionnaires consist of eight variables. The items in the questionnaire

is adapted from more than single authors. Variable of intention adapted from (Aziz et al., 2018; Nor & Pearson, 2008; Taylor & Todd, 1995). In addition, four (4) variables which are attitude, awareness, understanding and subjective norm adapted from (Amin, Abdul Rahman, & Abdul Razak, 2013; Aziz et al., 2018; Md Husin & Ab Rahman, 2016; Md Husin et al., 2016; Soualhi & Al Shammari, 2015). Meanwhile variable of religiosity adapted from (Alam, Janor, Zanariah, & Ahsan, 2012; Aziz et al., 2018; Bassir et al., 2014). Additionally, two (2) variables, service quality and role of agents adapted from (Kumar, 2010; Mohd Shaladdin et al., 2018). The operational definition refers to the items of questions used in the survey. Measurement variables in this study were adopted from previously validated instruments and available in the table 1.

Contractor Intention, Contractors' All Risk Takaful Product, Shari'ah Compliant

Variables	Items	Sources
Intention	1. I think to select CAR <i>Takaful</i> product. 2. I plan to select CAR <i>Takaful</i> product. 3. I intend to select CAR <i>Takaful</i> product. 4. I expect to select CAR <i>Takaful</i> product. 5. I want to select CAR <i>Takaful</i> product. 6. I am interested to select CAR <i>Takaful</i> product. 7. I feel to select CAR <i>Takaful</i> product.	Aziz et al. (2019), Nor and Pearson (2008) and Taylor and Todd (1995)
Attitude	1. I feel selecting CAR <i>Takaful</i> product is a wise idea. 2. I feel selecting CAR <i>Takaful</i> product is a good idea. 3. I like the idea of selection CAR <i>Takaful</i> product. 4. I feel choosing CAR <i>Takaful</i> product is beneficial. 5. I feel CAR <i>Takaful</i> product is a pleasant idea. 6. I feel CAR <i>Takaful</i> product is an appealing idea. 7. I feel CAR <i>Takaful</i> product achieve the objectives of <i>Shari'ah</i>. 8. I feel CAR <i>Takaful</i> product is one of the best Insurance products.	Aziz et al. (2019), Md Husin et al. (2016), Md Husin and Ab Rahman (2016), Soualhi and Al Shammaari (2015), Amin et al. (2014) and Amin et al. (2013)
Awareness	1. I receive enough information about the CAR <i>Takaful</i> product. 2. I receive enough information about the benefits of CAR <i>Takaful</i> product. 3. I know that CAR <i>Takaful</i> product offered is <i>Shari'ah</i> compliant. 4. I know that CAR <i>Takaful</i> product is free from interest (<i>riba</i>). 5. I know that the CAR <i>Takaful</i> product is according to the needs of customers. 6. I know that the CAR <i>Takaful</i> product really helps in the promotion of Islamic values to customers and the public.	Aziz et al. (2019), Md Husin et al. (2016), Md Husin and Ab Rahman (2016), Soualhi and Al Shammaari (2015), Amin et al. (2014) and Amin et al. (2013)
Understanding	1. <i>Takaful</i> product is based on the concept of mutual cooperation among the participant, whereby conventional insurance is based on the concept of exchange contract. 2. <i>Takaful</i> is different from conventional insurance by distributing surplus to participants. 3. Participants in <i>Takaful</i> cooperate among each other, against specific dangers. 4. In <i>Takaful</i>, surplus or profit distribution is made by <i>Takaful</i> operators, while in conventional insurance, profit is only taken by insurance companies. 5. <i>Takaful</i> coverage is the same as conventional insurance. 6. <i>Takaful</i> product is similar to conventional insurance.	Aziz et al. (2019), Md Husin et al. (2016), Md Husin and Ab Rahman (2016), Soualhi and Al Shammaari (2015), Amin et al. (2014) and Amin et al. (2013)
Religiosity	1. CAR <i>Takaful</i> product is based on Al-Quran and Hadith. 2. CAR <i>Takaful</i> product is compliance with Islamic Law. 3. CAR <i>Takaful</i> product meets the objectives of <i>Shari'ah</i>. 4. CAR <i>Takaful</i> product is free from <i>riba</i>. 5. CAR <i>Takaful</i> product is free from gambling. 6. CAR <i>Takaful</i> product is free from fraud. 7. CAR <i>Takaful</i> product is free from any doubt in their transaction.	Aziz et al. (2019), Bassir et al. (2014) and Alam et al. (2012)

Table 1. Instruments for Measurement and Sources

	8. CAR <i>Takaful</i> product is in line with an Islamic principle of doing business.	
Subjective Norm	1. People who influence my behavior think I should select CAR <i>Takaful</i> product. 2. People who are important to me think that I should select CAR <i>Takaful</i> product. 3. People who are close to me think that I should select CAR <i>Takaful</i> product. 4. People who influence my decisions think that I should select CAR <i>Takaful</i> product. 5. I am influenced by my family to select CAR <i>Takaful</i> product. 6. I am influenced by my close friend to select CAR <i>Takaful</i> product. 7. It is expected by others that I should select CAR <i>Takaful</i> product.	Aziz <i>et al.</i> (2019), Md Husin <i>et al.</i> (2016), Md Husin and Ab Rahman (2016), Soualhi and Al Shammaari (2015), Amin <i>et al.</i> (2014) and Amin <i>et al.</i> (2013)
Service Quality	1. <i>Takaful</i> operator provides access to product information. 2. <i>Takaful</i> operator provides information on products offered. 3. <i>Takaful</i> operator performs the services as promised. 4. <i>Takaful</i> operator provides short waiting time when offering the product. 5. <i>Takaful</i> operator's staffs are consistently courteous. 6. <i>Takaful</i> operator provides individual attention (caring regarding claim). 7. <i>Takaful</i> operator's customer services staffs are well dress. 8. <i>Takaful</i> operator's customer services staffs are customer friendly.	Mohd Shaladdin (2018), Kumar (2010)
Role of agents	1. My agent is able to communicate efficiently. 2. My agent explains the information regarding the <i>Takaful</i> products well. 3. My agent is knowledgeable in diagnosing problems related to <i>Takaful</i> policy. 4. My agent provides up-to-date information of the <i>Takaful</i> products. 5. My agent is easy to contact. 6. I can trust my agent. 7. I feel secure in dealing with my agent.	Mohd Shaladdin (2018), Kumar (2010).

Data Analysis Technique

The raw data obtained in this study analysed using several statistical tools. The statistical tools and interpretation of the results in quantitative data analysis used the Statistical Package for the Social Sciences (SPSS) software version 25. It aims to test the influence of independent variables on the contractor's intention in choosing CAR *Takaful* products. In this study, descriptive statistical analysis methods, reliability test, correlation analysis and multiple regression analysis were used to analyse the collected data. The data later were analysed and the hypothesis is tested.

Descriptive statistical is the transformation of data into a format that will make it easy for researchers to understand and interpret. It was a common method of organising, summarising and presenting the variable (Zikmund, 2003). Descriptive analysis was conducted to summarize the information about the population or sample in this study. It transformed raw data into a set of information in describing a set of factors in a situation. Descriptive analysis presented the mean score and standard deviation of the data collected. According to Hair (2006) the spread or variability of the sample values from the mean will be explained by the standard deviation. If the value of the standard deviation is small, so, the reaction in a sample distribution of number will be fall very close to the mean.

To test for reliability, Cronbach's Alpha was used. The most common measure of scale reliability is equivalent to Cronbach's Alpha. Cronbach's Alpha is indicated the reliability coefficient and how the items correlated to the one another (Sekaran, 2003). Cronbach's Alpha can be explained as a correlation coefficient that ranges from 0 to 1. The closer the coefficient to 1 is the better the result (Sekaran, 2003). Reliabilities ranging from 0.50 to 0.60 are sufficient for exploratory studies (Nunnally, 1978), in the range of 0.70 are acceptable and over 0.80 are good (Sekaran, 2003). The values of Cronbach's Alpha closer to 1 ensure the higher internal consistency reliability.

Pearson correlation is an important statistical method that measures the strengths among the variables and the relationships between those involved variables (Hair, 2006). Correlation analysis in this research is to detect the relationship between the independent variables and the dependent variable. Moreover, this analysis is used to test Hypothesis H₁, Hypothesis H₂, Hypothesis H₃, Hypothesis H₄, Hypothesis H₅, Hypothesis H₆ and Hypothesis H₇ studied in this research. According Veal (2005), if the value of the Pearson correlation coefficient (*r*) showed a positive (+) 1.0, so there is a positive correlation between the two variables. If the negative (-) 1.0 then there is a negative correlation between the two variables. While the correlation coefficient indicates zero then there is no relationship between two variables. If the correlation coefficient indicates between 0 and 1.0, there are some positive correlation coefficient is positive or between 0 and negative (-) 1.0 showed a negative relationship between two variables.

Multiple regression analysis was carried out to determine the effect of independent variables on dependent variable. In addition, this analysis also helps understand the extent to which the independent variables explain the variance in the dependent variable. Therefore, it explains significant effects between seven factors, i.e. attitude, awareness, understanding, religiosity, subjective norm, service quality and role of agents with contractor's intention in choosing CAR *Takaful* products.

4. Result and Discussion

Reliability Test

The position of the reliability test for each construct in this study reported in table 2. Reliability is measured by using Cronbach's Alpha (Churchill, 1979). There are eight (8) constructs was tested in the reliability test which were of intention, attitude, awareness, understanding, religiosity, subjective norm, service quality and role of agents. The result 0.80 and above are considered good, those in the range 0.70 was acceptable and those below than 0.60 was considered as poor (Cavana, Delahaye, & Sekaran, 2001). In this study, the results for all constructs are situated in the range of 0.752 and 0.984. Therefore, the result of this study can be considered good and acceptable.

Variables	No. of Item	Cronbach's Alpha
Intention	7	0.983
Attitude	8	0.974
Awareness	6	0.955
Understanding	6	0.752
Religiosity	8	0.984
Subjective Norm	7	0.952
Service Quality	8	0.939
Role of Agents	7	0.918

Table 2. Reliability Analysis

Pearson Correlation Analysis

Correlation analysis was used to assess the strengths and the relationship between two variables. This analysis is also used to test the hypothesis that has been formulated to make a conclusion whether to accept or reject the hypothesis. Researcher will use the Pearson correlation analysis to test Hypothesis H₁, Hypothesis

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H₂, Hypothesis H₃, Hypothesis H₄, Hypothesis H₅, Hypothesis H₆ and Hypothesis H₇ whether the hypothesis is significantly correlated with the dependent variable, namely contractor's intention in choosing CAR *Takaful* products or vice versa.

The results in the present study showed that the Pearson correlation coefficient (*r*) have a positive and significant relationship between independent variables of intention, attitude, awareness, understanding, religiosity, subjective norm, service quality and role of agents with the dependent variable, contractor's intention in choosing CAR *Takaful* products. The star (**) sign shows that there is a significant relationship at the confidence level of 99 per cent (***p* < 0.01). Therefore, Hypothesis H₁, Hypothesis H₂, Hypothesis H₃, Hypothesis H₄, Hypothesis H₅, Hypothesis H₆ and Hypothesis H₇ are accepted.

Table 3. The Pearson Correlation Coefficient between Independent Variables and the Dependent Variable

		Inten- tion	Attitude	Aware- ness	Under- standing	Religiosity	Subjective Norm	Service Quality	Role of Agents
Inten- tion	Pearson Corre- lation	1	.860**	.824**	.436**	.806**	.456**	.698**	.666**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000
	N	421	421	421	421	421	421	421	421
Attitude	Pearson Corre- lation	.860**	1	.911**	.453**	.848**	.458**	.746**	.693**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000
	N	421	421	421	421	421	421	421	421
Aware- ness	Pearson Corre- lation	.824**	.911**	1	.514**	.890**	.513**	.841**	.783**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000
	N	421	421	421	421	421	421	421	421
Under- standing	Pearson Corre- lation	.436**	.453**	.514**	1	.513**	.270**	.444**	.433**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000
	N	421	421	421	421	421	421	421	421
Religios- ity	Pearson Corre- lation	.806**	.848**	.890**	.513**	1	.408**	.738**	.705**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000
	N	421	421	421	421	421	421	421	421
Subjec- tive Norm	Pearson Corre- lation	.456**	.458**	.513**	.270**	.408**	1	.525**	.443**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000
	N	421	421	421	421	421	421	421	421
Service Quality	Pearson Corre- lation	.698**	.746**	.841**	.444**	.738**	.525**	1	.876**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000
	N	421	421	421	421	421	421	421	421
Role of Agents	Pearson Corre- lation	.666**	.693**	.783**	.433**	.705**	.443**	.876**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	421	421	421	421	421	421	421	421

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

Multiple Regressions Analysis

Multiple regression analysis was applied in this study to examine the factor affecting contractor's intention in choosing CAR *Takaful* products and also to proof Hypothesis H₈. Table 3 presents the results of the analysis of multiple regressions. The result from multiple regression showed that *R* square was 0.767; adjusted *R* square was 0.763 and the F-Ratio was 194.058. *R* square in this result tells the variation in the independent variables accounted for 76.7 per cent of variance in the dependent variable. In other words, it portrays about 76.7 per cent of the variance in compliance intention behaviour on CAR *Takaful* products was significantly explained by the variable of intention, attitude, awareness, understanding, religiosity, subjective norm, service quality and role of agents. However, another 23.3 per cent can be explained by other variables.

Regression model reaches statistically significant as the *p* value is less than 0.01. Based on the analysis, attitude shows a significant effect on contractor's intention in choosing CAR *Takaful* products ($\beta=0.597$, $p<0.01$). Same result with religiosity which shows a significant effect on contractor's intention in choosing CAR *Takaful* products

($\beta=0.250$, $p<0.01$). In contrast, there is no significant affect between awareness ($\beta=-0.030$, $p=0.718$), understanding ($\beta=0.007$, $p=0.814$), subjective norm ($\beta=0.067$, $p=0.020$), service quality ($\beta=-0.017$, $p=0.768$) and role of agents ($\beta=-0.082$, $p=0.104$) on contractor's intention in choosing CAR *Takaful* products..

The standardized coefficients for variable in this present study were 0.597(attitude), -0.030 (awareness), 0.007(understanding), 0.520(religiosity), 0.67(subjective norm), -0.296(service quality) and 0.082(role of agents) respectively. According to the finding, attitude scored the highest beta value among the seven independent variables at 0.597. Therefore, in this study, the most influential factors that affect the contractor's intention in choosing CAR *Takaful* products fall under the attitude.

This study confirmed that attitude is the most important factor that affect contractor's intention in choosing CAR *Takaful* products. This result reinforces earlier studies carried out by Amin & Ab. Rahim (2011); Aziz et al. (2018); Md Husin & Ab Rahman, (2016) where attitude appears to be the strongest determinant for adopting CAR *Takaful* products.

Table 4. Multiple Regression Analysis

		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	-1.418	1.512			-.937	.349
	Attitude	.583	.058	.597		10.091	.000
	Awareness	-.037	.102	-.030		-.362	.718
	Understanding	.014	.058	.007		.236	.814
	Religiosity	.218	.047	.250		4.609	.000
	Subjective Norm	.084	.036	.067		2.340	.020
	Service Quality	-.025	.084	-.017		-.296	.768
	Role of Agents	.134	.082	.082		1.632	.104

a. Dependent Variable: Intention

Note:

$p<0.01$ (significant), $R^2 = 0.767$, Adjusted $R^2 = 0.763$, F statistic = 194.058, Sig. = 0.000

5. Conclusions

This study shows that variables of attitude, awareness, understanding, religiosity, subjective norm, service quality and role of agents play an important role in affecting the contractor's intention to choose CAR *Takaful* products. This study's results reveal a significant relationship between attitude, awareness, understanding, religiosity, subjective norm, service quality, and role of agents with contractor's intention in choosing CAR *Takaful* products. The results also verify that attitude is the most important factor that affects contractor's intention in choosing CAR *Takaful* products. These findings can contribute to the knowledge and increase awareness to the *Bumiputera* contractors in Malaysia about the importance of choosing CAR *Takaful* products. The model theory that was developed in this study can be used as model information to the researchers who will come to measure knowledge in other fields. Therefore, the current study provides some implications and valuable benefits to the academician and the practitioners of *Takaful*.

These results can significantly benefit the *Takaful* operators in Malaysia towards developing and expanding their future business in the *Takaful* industry. In other words, by knowing the factors that affect the contractor's intention in choosing CAR *Takaful* products, *Takaful* operators may use these findings to formulate additional strategies, policies and service quality to attract *Bumiputera* contractors to accept and select CAR *Takaful* product. *Takaful* operators can understand the needs of *Bumiputera* contractors by providing services that meet their needs. Because CAR *Takaful* product is an alternative to CAR conventional insurance, *Takaful* operators need to have the correct information to meet the contractor's requirements. These findings also will help *Takaful* operators to evaluate and modify the design of current marketing strategies in a

competitive environment and in a more effective manner to increase their market share. The growth of *Takaful* operators in Malaysia can become one of the investment choices to the community in today's world.

The researchers recommend *Takaful* agents in Malaysia to develop strategies for promotional activities. Promotions not only need to be aggressive but also need to be consistent. All statistically significant variables can help *Takaful* agents better understand the influence of variables and the decision-making process underlying their insurance options. Therefore, *Takaful* agents must understand their customers better to influence and determine contractor behaviour and then educate Bumiputera contractors further to understand the mechanisms and benefits of CAR *Takaful*. Besides that, the results of this research are believed to serve as guidelines for *Takaful* agents to plan and implement approaches or methods that are of particular interest to Bumiputera contractors. Agent attitudes can drive greater market penetration and thus contribute to the development of the nation through the demand and trust of the agent's transparency and sincerity.

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