

ANALYSIS OF KNOWLEDGE, AWARENESS, ATTITUDE AND PERCEPTION TOWARDS TAKAFUL: A CASE STUDY IN THE CORPORATE SECTOR OF MKH KAJANG

Azarudin Awang^{1*}
Farah Lyana Ahmad Yani²
Muhammad Hamdan Syafieq Ahmad³
Muhammad Syukri Abd Jalil⁴
Muhammad Amir Husairi Che Rani⁵
Muhammad Jamil Kamalulai⁶

¹Akademi Pengajian Islam Kontemporari, UiTM Cawangan Terengganu, Kampus Dungun, 23000, Dungun, Terengganu. (Email: azarud154@uitm.edu.my)

²Akademi Pengajian Islam Kontemporari, UiTM Cawangan Terengganu, Kampus Dungun, 23000, Dungun, Terengganu. (Email: farah17lyana@gmail.com)

³ Akademi Pengajian Islam Kontemporari, UiTM Cawangan Terengganu, Kampus Dungun, 23000, Dungun, Terengganu. (Email: hamdansyafieq@uitm.edu.my)

⁴Akademi Pengajian Islam Kontemporari, UiTM Cawangan Terengganu, Kampus Dungun, 23000, Dungun, Terengganu. (Email: syukrijalil@uitm.edu.my)

⁵Akademi Pengajian Islam Kontemporari, UiTM Cawangan Terengganu, Kampus Bukit Besi, 23000, Dungun, Terengganu. (Email: amirhusairi@uitm.edu.my)

⁶Akademi Pengajian Islam Kontemporari, UiTM Cawangan Terengganu, Kampus Bukit Besi, 23000, Dungun, Terengganu. (Email: jamilkamalulai@uitm.edu.my)

Corresponding Author; e-mail: *azarud154@uitm.edu.my

Article history

Received date : 12-5-2025
Revised date : 12-5-2025
Accepted date : 18-6-2025
Published date : 30-6-2025

To cite this document:

Awang, A., Ahmad Yani, F. L., Ahmad, M. H. S., Abd Jalil, M. S., Che Rani, M. A. H., & Kamalulai, A. L. (2025). Analysis of knowledge, awareness, attitude and perception towards takaful: aA case study in the corporate sector of MKH Kajang. *Journal of Islamic, Social, Economics and Development (JISED)*, 10 (73), 309 - 322.

Abstract: *Takaful is an insurance scheme that provides financial protection in accordance with Sharia principles, not only ensuring fair risk distribution but also meeting the needs of Muslims for insurance that aligns with religious teachings, while promoting mutual assistance and cooperation within the community. The primary objective of this study is to assess the level of knowledge, awareness, and attitudes of employees in the corporate sector towards takaful insurance. The study methodology involves a quantitative approach by distributing a questionnaire at MKH Berhad, Kajang, Selangor, with a sample size of 94 respondents. Data analysis was performed using SPSS 26 software, with t-tests for gender and ANOVA to identify differences in awareness and knowledge levels based on demographic variables such as religion, ethnicity, and age. The study results indicate that a positive attitude towards Takaful is closely related to a higher level of knowledge. This study is expected to provide guidance to planners and stakeholders in developing more effective educational and marketing strategies to enhance knowledge and acceptance of Takaful, as well as support efforts to broaden the acceptance of Sharia-compliant financial products in Malaysian society.*

Keywords: *Knowledge, Awareness, Attitude, Perception, Corporate Sector*

Introduction

One of the roles of insurance is to provide financial assistance to reduce losses resulting from disasters or calamities affecting an individual. However, certain insurance products contain elements prohibited in Islam, such as usury (*riba*), uncertainty (*gharar*), and gambling (*maysir*), which are fundamentally against Islamic principles. Takaful, which can be considered the Islamic version of insurance, is a protection scheme based on the principles of brotherhood, solidarity, and mutual support, serving as an alternative to conventional insurance.

The low level of awareness, particularly among the Muslim community, poses a major challenge for Takaful operators in Malaysia. Despite various initiatives such as briefings and lecture series to raise awareness, studies indicate that Malaysians are still more familiar with conventional insurance compared to Takaful. Hassan et al. (2018) stated that knowledge about Takaful remains low, even though this product has been available in Malaysia since 1984. Therefore, this study aims to assess the level of knowledge, awareness, and attitudes of society towards Takaful insurance. The findings from this research will provide valuable insights for policy formulation and promotional strategies, especially in encouraging the Muslim community to adopt Shariah-compliant insurance schemes.

Literature Review

The highlights of the study explain the concept of takaful, the history of takaful implementation in Islam, the differences between takaful and conventional insurance, the types of takaful protection, the mechanisms of takaful protection, as well as awareness and perception of takaful.

The Concept of Takaful

The word Takaful originates from the Arabic term *kafala*, which means mutual guarantee or collective assurance (Tahir & Rashid, 2021). Conceptually, participants in a Takaful scheme agree to contribute a sum of money to support one another financially in the event of an unforeseen misfortune. In relation to this, Hafiz (2020) describes Takaful as the Islamic equivalent of traditional insurance, referring to it as an Islamic approach to risk protection. According to the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), Takaful is defined as “a contractual agreement among a group of individuals to collectively handle losses arising from specific risks that they are all exposed to.” Similarly, the Islamic Financial Services Board (IFSB) (2009) explains that Takaful is “a mutual guarantee based on a commitment to contribute a specified amount to a participants' risk fund, where a group of participants agree to assist one another in cases of potential losses.” Additionally, the Takaful Act of Malaysia (1984) describes Takaful as “a scheme based on brotherhood, solidarity, and mutual assistance, providing financial aid and support to participants in times of need, where all participants agree to contribute towards this purpose.”

Dahnoun and Alqudwa (2018) emphasize that the three fundamental principles of Takaful are assistance, responsibility, and loss protection. As a protection mechanism for all members, Takaful participants must contribute collectively to a pooled fund. This means that each member agrees to collaborate with others to help those in need while also seeking protection against personal losses. Takaful Ta'awuni (cooperative Takaful) is not a contract of sale where one party sells protection and the other purchases it for a fixed fee. Instead, Nazarof and Dhiraj

(2019) extend this perspective by stating that Takaful is not just a form of mutual assistance and protection but also encompasses elements of compensation, consensus, and shared financial responsibility among participants. In other words, individuals participating in a Takaful plan willingly contribute a specific amount of money into a collective fund, which can then be used to compensate any member facing misfortune. For instance, motorcyclists are constantly at risk of accidents while commuting daily. By pooling their contributions into a shared fund, they ensure that any member involved in an accident receives financial compensation. Thus, the primary objective of Takaful is not profit maximization but communal financial security.

The Qur'an (see Surah Al-Baqarah, 2:240) highlights Takaful as a form of "preparation" to mitigate uncertainties in life. Moreover, Prophet Muhammad (SAW) stated in a hadith narrated by Abdullah ibn Umar (RA): *A Muslim is a brother to another Muslim. He should neither oppress him nor abandon him to oppression. Whoever fulfills the needs of his brother, Allah will fulfill his needs.* (Hadith narrated by Bukhari). From the above Qur'anic verse and hadith, it is clear how Islam places great emphasis on mutual support, justice, and safeguarding each other's rights. This encapsulates the essence of the Takaful concept in Islam, which prioritizes concern for the needs of others and the commitment to mutual assistance in times of hardship and adversity.

The History of Takaful Implementation in Islam

Dahnoun and Alqudwa (2018) state that the history of Takaful dates back to Prophet Muhammad's (SAW) approval of an ancient Arab custom that involved *diyat* (blood money). The fundamental principle of Takaful in Islam is collective responsibility, known as *aqila*. Hassan et al. (2018) also mention that Takaful began approximately 1,400 years ago in Mecca and Medina, where tribes agreed to compensate one another in case of loss. As Arab Muslims expanded their trade across Asia, this principle was applied to various aspects of life, including maritime commerce. They formed a collective group where all policyholders contributed funds, ensuring that if any member suffered a loss, the pooled money would cover the damages. From this practice, the concept of financial security was further developed into different forms of Takaful agreements. During the early Islamic era, Arab Muslim traders introduced this insurance-like system to regions such as India and the Malay Archipelago by contributing to a communal fund used to compensate members who faced financial losses (Eldaia et al., 2020). According to Azzahro (2022), while insurance does not have a well-defined legal status in traditional *fiqh*, numerous modern studies have explored the concept of insurance from an Islamic perspective. Findings indicate that the legal status of insurance remains ambiguous and is considered a contemporary issue that requires further scholarly discussion.

Differences Between Takaful and Conventional Insurance

Takaful involves a contract that integrates *tabarru'* (donation) and an agency/profit-sharing agreement while complying with both national laws and Shariah principles. In contrast, conventional insurance operates purely as a commercial transaction, adhering only to national regulations. In a Takaful scheme, participants contribute to a mutual fund, where several factors—such as contribution amounts and previous claims are considered. Any surplus is shared equitably among participants, whereas in conventional insurance, premiums are paid to the insurer without any surplus distribution. Additionally, Takaful operators must provide interest-free loans if the fund faces a shortfall, whereas conventional insurers are only obligated to fulfill the promised benefits (Muhd Yamin, 2006).

Financial protection in Takaful is based on cooperation and contributions, free from prohibited elements such as *riba* (interest) and *maysir* (gambling), ensuring compliance with Shariah principles. In contrast, financial protection in conventional insurance is structured as a business transaction, potentially involving prohibited elements. In Takaful, participant funds are managed by the Takaful operator under stakeholder governance and remain the property of the policyholders. Meanwhile, in conventional insurance, all funds belong to the insurance company, even if assets are segregated. In Takaful, contributions are regarded as savings and collective donations, whereas, in conventional insurance, premiums create a contractual obligation for the insurer to pay claims (Asmak et al., 2022). Takaful funds must be invested in Shariah-compliant assets, whereas conventional insurance funds can be invested without restrictions. Profits in Takaful are distributed to policyholders based on risk management performance, while in conventional insurance, profits are gained by stakeholders through investment returns and underwriting surplus (Nazarof & Dhiraj, 2019; Eldaia et al., 2020).

Types of Takaful Protection

Generally, the Islamic insurance system follows principles that encompass various forms of protection, including:

- i. Family Takaful: Provides financial security for families or dependents in cases of death or disability.
- ii. General Takaful: Covers property and liability risks such as motor, fire, marine, health, and travel Takaful.
- iii. Liability Takaful: Protects individuals or businesses from legal claims due to negligence.
- iv. Credit Takaful: Shields financial institutions from the risk of borrowers defaulting on loan repayments.
- v. Group Takaful: Offers protection for groups of individuals, such as employees within a company.

Each type of Takaful is designed to provide financial support based on Shariah principles, ensuring participants receive protection in times of risk or adversity (Joni Tamkin & Che Zarrina).

Mechanisms of Takaful Protection

Mudharabah is one of the oldest Islamic business models, involving profit-sharing between the Takaful operator and participants. The Takaful operator acts as the fund manager (*mudarib*), while participants provide the capital (*rabb-ul-maal*) (Hafiz et al., 2018). Profits are distributed based on a predetermined ratio, whereas losses are borne entirely by participants without compensation for the *mudarib* (Nazarof & Dhiraj, 2019). Hassan (2020) elaborates that the *Mudharabah* model is applied to both General Takaful and Family Takaful. In General Takaful, participant contributions are pooled into a Takaful fund for Shariah-compliant investments, with profits allocated for operational costs and claims. Meanwhile, Family Takaful manages participants' accounts and related expenses.

In Takaful utilizing the *Wakalah* mechanism, the operator serves as a wakeel (agent), receiving a pre-agreed service fee at the start of the contract while bearing no investment risks (Hafiz et al., 2018). This arrangement allows the operator to act on behalf of participants in legal and investment matters, with profits and losses absorbed by participants (Nazarof & Dhiraj, 2019). Unlike *Mudharabah*, where risk-sharing is key and the operator has no right to underwriting surplus, *Wakalah* involves a fixed agency fee agreed upon by both parties, making it more

transparent compared to speculative insurance models. Some companies also impose additional charges or offer performance-based incentives for effective financial management (Eldaia et al., 2020).

A hybrid *Wakalah-Mudharabah* model combines both approaches, where the Takaful operator earns fees for services under *Wakalah* and shares profits under *Mudharabah*. However, operators can only claim a portion of investment returns and have no right to surplus funds after claims are settled. Takaful contributions are maintained in two separate accounts: the Contribution Management Account (PSA) and the Investment Management Account (PA). The operator receives a *Wakalah* fee for managing PSA while serving as the investment manager for PA. Shariah-compliant investment profits are distributed based on an agreed ratio and reinvested into PA, along with any PSA surplus. Some Takaful operators retain a portion of this surplus as compensation. This model integrating *Wakalah* for underwriting and *Mudharabah* for investment is widely used in global Takaful businesses, including Malaysia's Takaful Nasional Berhad and Maybank Takaful Berhad (Hafiz et al., 2018; Nazarof & Dhiraj, 2019; Hassan, 2020; Eldaia et al., 2020).

Awareness and Perception of Takaful

A person's depth of knowledge about Takaful is closely linked to their awareness of its importance. Individuals who understand its concepts, principles, and benefits are more likely to recognize the need for Shariah-compliant financial protection. Proper education and access to accurate information help reduce misconceptions and increase trust in Takaful. However, beyond knowledge, factors such as attitudes and social influence also shape awareness levels (Mohd Jalaluddin, 2018).

Attitude plays a crucial role in forming the intention to act. This can be seen in how positively Takaful users receive and accept the concept (Nur Amirah et al., 2019). In other words, a significant relationship exists between awareness and the attitude of Takaful contributors—the more positive an individual's attitude toward Takaful, the higher their awareness of its protection benefits (Nurulhayah et al., 2019). Attitudes are influenced by perception, which determines how individuals interpret, organize, and understand information. For employees, perception refers to how they receive, process, and interpret training content through their senses (Chew Fong Peng, 2023). This means perception affects how individuals assess and internalize knowledge, which in turn shapes their awareness. Gained knowledge enhances awareness of an issue's significance, which then influences their attitude toward it. Thus, a clear and accurate perception can enrich knowledge, ultimately boosting awareness and fostering a more positive attitude.

Methodology

This case study was conducted to identify the tendency of employees at MKH Corporate Company, Kajang, Selangor, in making Takaful insurance contributions. The company was chosen as the research site because it represents a large corporate entity with a complex organizational structure, and the majority of its employees are Muslim, making it an ideal place to assess the effectiveness of Takaful in risk management. Abdul Majid Konting (2009) explains that a case study is an in-depth research method focusing on smaller social units, such as individuals, families, organizations, or specific communities. Given the large number of corporate companies in Selangor, the researcher used purposive sampling, a technique where the sample is selected based on specific characteristics that represent the target population (Mokhtar, 2011). MKH Company was chosen with a total population of 113 employees, and

the sample size obtained was 94 respondents. According to Krejcie and Morgan (1970), for a population of 120, a sample of 92 is sufficient. Therefore, the sample size of 94 exceeds the recommended number suggested by Krejcie and Morgan.

After expert review, the questionnaire was distributed via Google Forms to collect feedback from respondents. The questionnaire was divided into five main sections:

- Section A: Respondents' profile and demographic information
- Section B: Respondents' knowledge of insurance
- Section C: Respondents' awareness of insurance
- Section D: Respondents' attitude towards making contributions
- Section E: Respondents' perception of insurance contributions

To ensure the reliability of the research instrument, a reliability test using Cronbach's Alpha was conducted. The analysis results showed a Cronbach's Alpha value of 0.816. According to Pallant (2007), the closer the reliability coefficient is to 1.0, the higher the reliability of the instrument. Additionally, Rowntree's reliability index states that a Cronbach's Alpha value between 0.71 and 0.90 indicates a high level of reliability (Ahmad Sunawari, 2009). The collected data was analyzed descriptively using SPSS 26. Mean values and standard deviation (s.d.) were used to describe data distribution, while the t-test was conducted to determine whether there was a significant difference based on gender. Furthermore, ANOVA tests were used to examine the significant relationship between variables based on demographic factors.

A five-point Likert scale was used to evaluate respondents' responses and was categorized into three levels:

- Low Level: Mean between 1.00 – 2.49
- Moderate Level: Mean between 2.50 – 3.49
- High Level: Mean between 3.50 – 5.00

This scale consists of five response options: (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) Agree, and (5) Strongly Agree.

Research Findings

Respondent Demographics

The respondents consisted of 94 employees working at MKH Berhad Kajang, Selangor. MKH Berhad is a property development company established in 1979, operating in Klang Valley, China, and East Kalimantan, Indonesia. Additionally, MKH Berhad is involved in the sale of building materials, property investment, and furniture manufacturing. In 2008, the company ventured into oil palm plantation as part of its long-term sustainability efforts for crude palm oil production (MKH Berhad, 2019).

In terms of age distribution, the majority of respondents were in the 51 and above category, with 40 individuals (42.6%), representing the largest group in this study. This was followed by the 31–40 age group with 23 individuals (24.5%) and the 41–50 age group, which accounted for 17.0% (16 individuals). The 20–30 age group had the smallest percentage, comprising 16.0% or 15 respondents. Regarding gender, there was a notable difference, with 55 female respondents (58.5%) compared to 39 male respondents (41.5%). The majority of respondents were of Malay ethnicity, making up 74 individuals (78.7%), followed by 18 Chinese respondents (19.1%), while Indian and other ethnicities each accounted for 1.1%. The majority

of respondents were Muslims, with 76 individuals (80.9%), followed by 14 Buddhists (14.9%), 3 Christians (3.2%), and one respondent who identified as having no religion (1.1%). Marital status distribution showed that 67 respondents (71.3%) were married, 22 were single (23.4%), and 5 respondents (5.3%) were divorced.

In terms of monthly income, there was significant variation. The lowest income group, earning below RM2,500, constituted 11.7% of respondents, while 25.5% earned above RM15,000. Other income categories included RM2,501–RM5,000 (22.3%), RM5,001–RM10,000 (23.4%), and RM10,001–RM15,000 (17.0%). These figures suggest that most respondents fall within the middle-to-high income category. Regarding insurance contributions, 42 respondents (44.7%) contributed to Takaful insurance, while 36 individuals (38.3%) opted for conventional insurance. Additionally, 16 respondents (17.0%) did not have any insurance. This data indicates a higher inclination towards Takaful insurance compared to conventional insurance among the respondents. Detailed respondent information is presented in Table 1 below:

Table 1: Respondent Demographics

No.	Category	Item	Total
1	Age	20-30 years	15
		31-40 years	23
		41-50 years	16
		51 years & above	40
2	Gender	Male	39
		Female	55
3	Race	Malay	74
		Chinese	18
		Indian	1
		Others	1
4	Religion	Islam	76
		Buddhism	14
		Christianity	3
		No Religion	1
5	Marital Status	Single	22
		Married	67
		Divorced	5
6	Monthly Income	Below RM2500	11
		RM2501 - RM5000	21
		RM5001 - RM10,000	22
		RM10,001 - RM15,000	16
		More than RM15,001	24
7	Insurance Participation	Conventional	36
		Takaful	42
		None	16

Respondents' Knowledge Level on Takaful Insurance

An independent t-test analysis was conducted to determine whether there was a significant difference in the level of "knowledge" about Takaful insurance between male and female respondents. The mean score for male respondents was 3.2265, while for female respondents, it was 3.3242, resulting in a mean difference of 0.09775. However, the p-value for the t-test was 0.666, which is significantly higher than the 0.05 significance threshold. This indicates that the small difference observed is not statistically significant. The details of this analysis are presented in Table 2 below:

Table 2: t-Test Analysis on Respondents' Knowledge of Takaful Insurance

Group Statistics					
Knowledge	Gender	N	Mean	Std. Deviation	Std. Error Mean
	Male	39	3.2265	1.14164	.18281
	Female	55	3.3242	1.03410	.13944

Independent Samples Test									
		Levene's Test for Equality of Variances		t-test for Equality of Means					
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference Lower Upper
Knowledge	Equal variances assumed	.607	.438	-.432	92	.666	-.09775	.22605	-.54670 .35120
	Equal variances not assumed			-.425	76.788	.672	-.09775	.22992	-.55559 .36010

Subsequently, an ANOVA analysis was conducted to determine whether there were significant differences in respondents' knowledge based on variables such as age, ethnicity, religion, marital status, monthly income, and current insurance contributions. The ANOVA results indicated that only the variable "Religion" had a significant effect on the level of knowledge, with a p-value of 0.000, highlighting a substantial difference between groups based on religion. On the other hand, other variables such as age, ethnicity, income, marital status, and current insurance contributions did not show significant differences in knowledge levels, as their p-values exceeded 0.05. This suggests that, within this sample, only religion plays a crucial role in influencing respondents' knowledge levels. These findings are detailed in Table 3 below:

Table 3: ANOVA Analysis on Respondents' Knowledge of Takaful Insurance

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Age	Between Groups	33.035	24	1.376	1.077	.391
	Within Groups	88.167	69	1.278		
	Total	121.202	93			
Race	Between Groups	8.056	24	.336	1.337	.175
	Within Groups	17.317	69	.251		
	Total	25.372	93			
Religion	Between Groups	17.222	24	.718	4.075	.000
	Within Groups	12.150	69	.176		
	Total	29.372	93			

Income	Between Groups	30.447	24	1.269	.617	.907
	Within Groups	141.862	69	2.056		
	Total	172.309	93			
Marital Status	Between Groups	6.611	24	.275	1.098	.370
	Within Groups	17.314	69	.251		
	Total	23.926	93			
Current Insurance	Between Groups	14.766	24	.615	1.287	.207
	Within Groups	32.979	69	.478		
	Total	47.745	93			

Respondents' Awareness Level of Takaful Insurance

The independent t-test analysis showed no significant difference in the level of "Awareness" between male and female respondents. The study results indicated that the mean score for males was 3.6239 with a standard deviation of 1.09339, while females had a mean score of 3.8000 with a standard deviation of 0.88738. Although there was an average difference of 0.17607, the p-value for the t-test was 0.392, which exceeds the significance threshold of 0.05. This suggests that the statistical difference in awareness levels between male and female respondents regarding Takaful insurance is not significant. These findings are detailed in Table 4 below:

Table 4: t-Test on Respondents' Awareness of Takaful Insurance

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Awareness	Male	39	3.6239	1.09339	.17508
	Female	55	3.8000	.88738	.11965

Independent Samples Test											
		Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference			
Kesedaran	Equal variances assumed	3.077	.083	-.860	92	.392	-.17607	.20468	Lower	Upper	
	Equal variances not assumed			-.830	70.902	.409	-.17607	.21206	-.59892	.24678	

Further ANOVA analysis was conducted to determine whether there were significant differences among variables such as age, ethnicity, religion, marital status, monthly income, and current insurance contributions in influencing respondents' awareness. The ANOVA results indicated that there were significant differences among groups for the variables of Ethnicity ($F = 1.873$, $\text{Sig.} = 0.030$) and Religion ($F = 2.895$, $\text{Sig.} = 0.001$), as their p-values were below the significance threshold of 0.05. However, for other variables such as Age, Income, Marital Status, and Current Insurance Contributions, the p-values were greater than 0.05, indicating no significant differences among the groups within these variables. These findings are detailed in Table 5 below:

Table 5: ANOVA Analysis of Respondents' Awareness of Takaful Insurance

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
Age	Between Groups	36.750	19	1.934	1.695	.056
	Within Groups	84.452	74	1.141		
	Total	121.202	93			
Race	Between Groups	8.239	19	.434	1.873	.030
	Within Groups	17.133	74	.232		
	Total	25.372	93			
Religion	Between Groups	12.525	19	.659	2.895	.001
	Within Groups	16.848	74	.228		
	Total	29.372	93			
Income	Between Groups	45.351	19	2.387	1.391	.158
	Within Groups	126.957	74	1.716		
	Total	172.309	93			
Marital Status	Between Groups	5.385	19	.283	1.131	.340
	Within Groups	18.540	74	.251		
	Total	23.926	93			
Current Insurance	Between Groups	14.488	19	.763	1.697	.056
	Within Groups	33.257	74	.449		
	Total	47.745	93			

Respondents' Attitude Towards Takaful Insurance

The independent t-test analysis showed no significant difference in the level of attitude between male and female respondents. The findings revealed that the mean attitude score for males was 3.5449 with a standard deviation of 1.11490, while for females, the mean attitude score was 3.8682 with a standard deviation of 0.89217. The t-test results indicated that the difference in mean attitude scores between males and females was not statistically significant, as the p-value (Sig. 2-tailed) was 0.122 when variances were equal and 0.138 when variances were unequal, both of which are greater than the 0.05 significance threshold. These results are presented in Table 6 below:

Table 6: Independent t-test Analysis of Respondents' Attitude Towards Takaful Insurance

		Group Statistics				
		Gender	N	Mean	Std. Deviation	Std. Error Mean
Attitude	Male		39	3.5449	1.11490	.17853
	Female		55	3.8682	.89217	.12030

		Independent Samples Test								
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
Attitude	Equal variances assumed	2.349	.129	-1.560	92	.122	-.32331	.20730	-.73502	.08840
	Equal variances not assumed			-1.502	70.164	.138	-.32331	.21528	-.75265	.10603

Next, an ANOVA analysis was conducted to determine whether there were significant differences in respondents' attitudes based on variables such as age, ethnicity, religion, marital status, monthly income, and current insurance contributions. The ANOVA results for attitude showed significant differences among groups for the variables of Ethnicity ($F = 2.948$, $\text{Sig.} = 0.001$) and Religion ($F = 3.200$, $\text{Sig.} = 0.001$), where the p-value was less than 0.05, indicating statistically significant differences in attitudes across these groups. On the other hand, other variables such as Age, Income, Marital Status, and Current Insurance did not show significant differences in attitude, as their p-values were greater than 0.05. Although the p-value for Current Insurance was close to significance ($p = 0.048$), it is precisely at the 0.05 threshold, suggesting a possible difference but not strong enough to draw a definitive conclusion. These findings are presented in Table 7 below:

Table 7: ANOVA Analysis of Attitude Towards Takaful Insurance

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Age	Between Groups	17.798	14	1.271	.971	.490
	Within Groups	103.404	79	1.309		
	Total	121.202	93			
Race	Between Groups	8.706	14	.622	2.948	.001
	Within Groups	16.666	79	.211		
	Total	25.372	93			
Religion	Between Groups	10.628	14	.759	3.200	.001
	Within Groups	18.744	79	.237		
	Total	29.372	93			
Income	Between Groups	30.803	14	2.200	1.228	.272
	Within Groups	141.506	79	1.791		
	Total	172.309	93			
Marital Status	Between Groups	5.484	14	.392	1.678	.077
	Within Groups	18.442	79	.233		
	Total	23.926	93			
Current Insurance	Between Groups	11.715	14	.837	1.835	.048
	Within Groups	36.030	79	.456		
	Total	47.745	93			

Respondents' Perception of Takaful Insurance

An ANOVA analysis was also conducted to determine whether there were significant differences in respondents' perceptions based on variables such as age, ethnicity, religion, marital status, monthly income, and current insurance contributions. The findings showed that the mean perception score for male respondents was 2.4615 with a standard deviation of 0.80201, while the mean perception score for female respondents was 2.3909 with a standard deviation of 0.71970. A t-test for equality of means indicated that the difference between the perception scores of male and female respondents was not statistically significant, as the p-value (Sig. 2-tailed) was 0.656 when variances were equal and 0.662 when variances were unequal, both of which are greater than 0.05. These findings are presented in Table 8 below:

Table 8: t-Test on Respondents' Perception of Takaful Insurance

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Perception	Male	39	2.4615	.80201	.12842
	Female	55	2.3909	.71970	.09704

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
Perception	Equal variances assumed	.725	.397	.447	92	.656	.07063	.15801	-.24319	.38444
	Equal variances not assumed			.439	76.284	.662	.07063	.16097	-.24995	.39120

The ANOVA analysis examining demographic differences indicated that there were no significant differences in perception based on the variables of age, ethnicity, religion, income, marital status, and current insurance contributions. This is evident from the p-values (Sig.) for all variables, which were greater than 0.05, suggesting that the observed differences between groups within each variable were not strong enough to be considered statistically significant. These findings are presented in Table 9 below:

Table 9: ANOVA Analysis of Respondents' Perception of Takaful Insurance

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Age	Between Groups	14.495	12	1.208	.917	.534
	Within Groups	106.707	81	1.317		
	Total	121.202	93			
Race	Between Groups	3.540	12	.295	1.094	.376
	Within Groups	21.832	81	.270		
	Total	25.372	93			
Religion	Between Groups	5.676	12	.473	1.617	.103
	Within Groups	23.696	81	.293		
	Total	29.372	93			
Income	Between Groups	27.116	12	2.260	1.261	.258
	Within Groups	145.193	81	1.793		
	Total	172.309	93			
Marital Status	Between Groups	4.530	12	.377	1.576	.115
	Within Groups	19.396	81	.239		
	Total	23.926	93			
Current Insurance	Between Groups	8.071	12	.673	1.373	.196
	Within Groups	39.673	81	.490		
	Total	47.745	93			

Discussion

In the study of respondents' knowledge, awareness, attitudes, and perceptions of Takaful insurance, several key findings can be linked to previous studies. First, the t-test analysis of respondents' knowledge levels showed no significant difference between men and women, despite a slight average difference. This result aligns with past studies, such as the one conducted by Azarudin et al. (2023), which found that gender differences in financial knowledge are generally insignificant. Similarly, Mohd Jalaluddin Mohd Isa (2018) stated that knowledge of Islamic financial products, including Takaful, is more influenced by educational background and individual awareness of Islamic financial concepts rather than gender. However, ANOVA analysis revealed that ethnicity and religion significantly influenced awareness levels. The study by Khairul Azhar and Syafiqah (2022) supports this finding, stating that awareness of Islamic finance, including Takaful, tends to be higher among individuals with a strong religious education background. This indicates that religion plays a crucial role in shaping awareness of Takaful insurance, aligning with this study's findings that religion is a significant variable.

Regarding respondents' attitudes toward Takaful insurance, while there was no significant gender difference, the study findings indicated that ethnicity and religion significantly influenced respondents' attitudes toward Takaful. This is consistent with the study by Nur Amirah et al. (2019), which highlighted that attitudes toward Islamic financial products are often shaped by cultural and religious factors, particularly in multi-ethnic and multi-religious societies. These findings emphasize the importance of understanding cultural and religious influences in shaping individuals' attitudes toward Takaful insurance, which can impact its acceptance and usage in society.

Respondents' perceptions of Takaful insurance showed no significant differences between men and women and no significant differences based on other demographic variables such as age, income, marital status, and current insurance contributions. While previous studies have suggested that demographic factors can influence perceptions of Islamic financial products, these findings suggest that, in the context of this study, perceptions of Takaful are relatively homogeneous across various demographic groups. This may reflect similar levels of knowledge and awareness among respondents, leading to a consistent perception of Takaful.

Conclusion

This study demonstrates that respondents' knowledge, awareness, and attitudes toward Takaful insurance do not show significant gender differences. However, religion and ethnicity significantly influence knowledge and awareness of Takaful. Based on these findings, it is recommended that Takaful operators enhance their educational efforts and awareness campaigns tailored to religious and ethnic backgrounds to expand public understanding and acceptance of Takaful. Additionally, Takaful operators should improve transparency in management and investment mechanisms and strengthen communication regarding Takaful's benefits and principles to address misconceptions and boost consumer confidence.

References

- Abdul Majid Konting. (2009). *Kaedah Penyelidikan Pendidikan*. Kuala Lumpur: Dewan Bahasa dan Pustaka.
- Ahmad Sunawari Long, (2009). *Pengenalan Penyelidikan Pengajian Islam*. Bangi: UKM.
- Asmak Ab Rahman, Nor Hanani Ahmad dan Nuurshiraathal Firdaws Abd Rani. (2022). *Peranan Takaful dalam Menangani Risiko yang Dialami Wanita*. Kuala Lumpur: Universiti Malaya Press
- Azarudin Awang, Luqman Hakim Mohamad, Che Norzila Sulong dan Azman Che Mat. (2023). Faktor yang Mendorong Niat Guru Melakukan Caruman Insurans dan Takaful. *e-Journal of Islamic Thought and Understanding (e-JITU)*, 6(1), 12-26.
- Azzahro, S. F. (2022). Takaful. *Islamic Social Finance*, 2(1). (non pages)
- Dahnoun, M., & Alqudwa, B. (2018). Islamic insurance: An alternative to conventional insurance. *American Journal of Humanities & Islamic Studies*, 1(1), 1-7.
- Eldaia, M., Hanefah, M. B. M., Marzuki, A. B., & Shatnawi, S. (2020). Takaful in Malaysia: emergence, growth, and prospects. In *Handbook of Research on Theory and Practice of Global Islamic Finance* (pp. 681-702). IGI Global.
- Hafiz Ali Hasssan. (2020). Takaful Models: Origin, Progression And Future. *Journal of Islamic Marketing*, 11(6), 1801–1819
- Hassan, R., Salman, S. A., Kassim, S., & Majdi, H. (2018). Awareness and knowledge of takaful in Malaysia: a survey of Malaysian consumers. *International Journal of Business and Social Science*, 9(11), 45-53.
- Krejcie, R. V., & Morgan, D. W. (1970). Determining Sample Size for Research Activities. *Educational and Psychological Measurement*, 30, 607-610.
- Meerangani, Khairul Azhar and Mad Zin, Shafiqah (2022) *Penerimaan penjawat awam terhadap produk takaful: kajian di Daerah Petaling, Selangor / Khairul Azhar Meerangani dan Shafiqah Mad Zin*. *Journal of Islamic Philanthropy and Social Finance (JIPSF)*, 4 (2). pp. 92-101
- Mohd Jalaluddin Mohd Isa. (2018). *Faktor-faktor yang Mempengaruhi Penyertaan Pelanggan CIMB Bank Shah Alam Terhadap Takaful* (Doctoral dissertation, Tesis Sarjana Universiti Utara Malaysia).
- Mokhtar Ismail. (2011). *Kaedah Penyelidikan Kuantitatif dalam Pendidikan*. Kuala Lumpur: Dewan Bahasa & Pustaka
- Muhammad Yamin Ismail. (2006). Perbandingan Kontrak Insurans Islam dan Konvensional. *Jurnal Penyelidikan Islam*, 19, 55-70.
- Nazarov, I. I., & Dhiraj, N. S. (2019). A Conceptual Understanding and Significance of Takaful (Islamic Insurance): History, Concept, Models and Products. *International Journal for Innovation Education and Research*, 7(4), 280-298.
- Nur Amirah Jaafar, Hairunnizam Wahid, Mohd Ali Mohd Noor. (2019). Persepsi dan Tahap Pengetahuan Peserta Dan Agen Takaful Terhadap Pelaksanaan Zakat Takaful: Kajian Di Shah Alam, Selangor (Perceptions and Knowledge Levels of Takaful Participants and Agencies towards Implementation of Takaful Zakat: A Study In Shah Alam, Selangor). *UMRAN-Journal of Islamic and Civilizational Studies*, 6(2-2).
- Pallant, J. 2007. *SPSS Survival Manual: A Step by Step Guide to Data Analysis Using SPSS*. Edisi ke 3. Sydney Australia: Allen & Unwin
- Tahir, U., & Rashid, A. (2021). Evaluation of contemporary Takaful practices from the perspective of maqasid al-Shariah. *Journal of Islamic Business and Management*, 11(2). 296-311.