

## Moderating Effect of Religious Orientation on General Takaful Product Pricing and Muslim Customers Purchasing Behaviour

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### Abstract

*This article illuminates the effects of general takaful product pricing on the purchasing behaviour among Muslim's customers. This article also shed light on the moderating effect of religious orientation to bridge the gaps of inconsistent findings from previous studies even though previous studies have shown the significant relationship between pricing, religious orientation and purchasing behaviour. The random sampling techniques with 387 samples were used determine the sample size for this study. This study applied the structural equation modelling analysis to examine the effects of pricing and religious orientation on purchasing behaviour as well as the moderating effect of religious orientation between pricing and purchasing behaviour. The findings show that pricing and religious orientation have a significant effect on purchasing behaviour. The findings further show that religious orientation has a significant moderating effect between pricing and purchasing behaviour. In conclusion, the findings were discussed at the end of this article.*

**Keywords:** Purchasing Behaviour, Pricing, Religious Orientation, Muslim Customer

### 1. INTRODUCTION

The recent development of the takaful sector has led to the fast growth of both Islamic banking institutions and the Malaysian economy. Malaysia has controlled almost two-thirds (71%, USD 2.89 billion) of the takaful market in the ASEAN region (Global Takaful Report, 2017). Bank Negara Malaysia (2019) reported that the overall general takaful asset grew from RM 3.64 billion in 2017 to RM 3.97 billion in 2019 as the general takaful products such as motoring insurance contributed the largest benefit to the takaful industry in Malaysia. Though general takaful products have made a major contribution to the takaful industry in Malaysia, general takaful products are still far behind conventional insurance. For instance, the overall amount of conventional general insurance assets until 2019 is about RM239.1 billion, ten times more than takaful's total general insurance assets that only accounted for RM 24.7 billion (Bank Negara Malaysia, 2019). Additionally, Bank Negara Malaysia (2019) announced that the profit of the main product of general insurance (i.e., motor insurance) has exceeded the profit of the main product of general takaful (i.e., motor takaful) by four times (RM 8.436 million compared to 2.15 million).

Hassan and Abbas (2020) indicated that the main reason for declining profits of general takaful products is mainly because insurance clients are preferable the conventional products and less interested to purchase takaful products. Low buying activity among clients, especially Muslim clients, leading to very low sales revenues of takaful products compared to general insurance products (Hassan & Abbas, 2020). Besides that, most Muslims in Malaysia were not prepared to become clients of takaful products because they could not afford to buy the products (Othman et al., 2018). Aziz et al. (2019) indicated that only 10% of Muslim in Malaysia purchase takaful

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insurance and the reasons behind the low acceptance was due to the relative difference between price of takaful products and general insurance products.

Hassan and Abbas (2020) found out that the decision of a consumer to purchase a product will vary based on the product price. The pricing of takaful products is one of the reasons that may justify the acceptance of customers to buy takaful products (Raza et al., 2019). Othman et al. (2018) highlighted that the disparity in a single product's price could attract the attention of consumers purchasing the product. Hasan and Abas (2019), Othman et al. (2018) and Raza et al. (2019) suggested that there is a desperate need to carry out further studies based on the effect of takaful product pricing on clients' purchasing behaviour. Therefore, this study will explore the direct relationship of takaful product pricing and purchasing behaviour among Muslim customers in Malaysia.

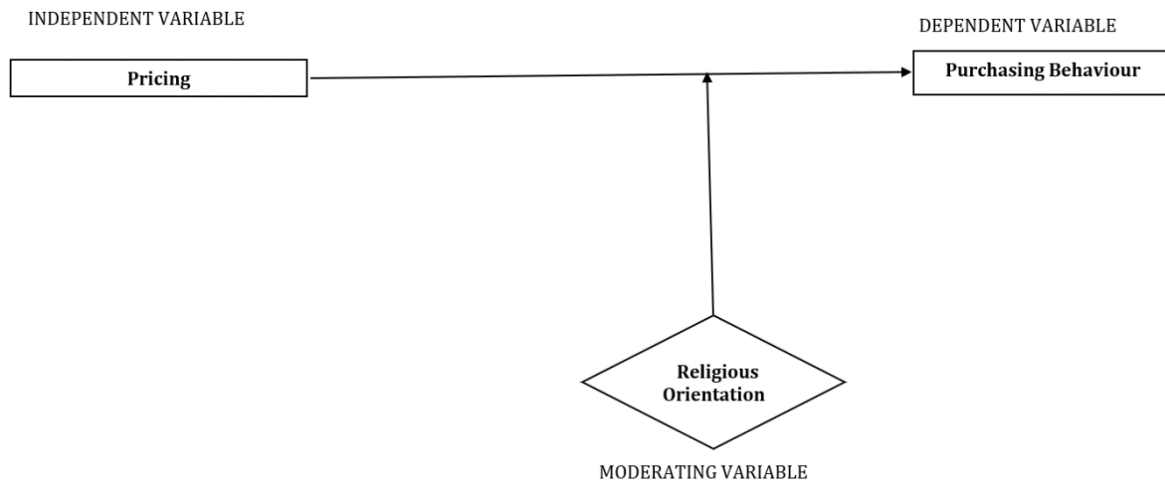
On the other hand, Al Mahi et al. (2017) indicated that the majority of the Muslims in Malaysia were lacking in the religiosity of purchasing Islamic insurance. Husin and Rahman (2016) pointed out that superficial understanding and poor comprehension of Islamic values relevant to the buying of Islamic insurance by Muslim clients makes them less obedient and reluctant to risk their economic fulfilment even contrary to Islamic principles. Religious orientation serves as a supreme value in keeping faith with the Shariah principles (Auf et al., 2018). Shafaie (2017) specified that religious people are very committed to their religious beliefs, practices, rituals and even in the purchase of goods or services that must comply to the Shariah. Therefore, religious orientation is very crucial to guide the customer to make the right decision by purchase a product that meets their characteristics. This study will investigate the direct effect of religious orientation and purchasing behaviour among Muslim customers in purchasing general takaful products.

Besides, majority studies have examined only the direct effects of pricing and religious orientation on the customer's purchasing behaviour without considering the possible moderating effects. Most of the studies also are not familiar with examining complex relationships, considering all the direct and indirect effects between variables when predicting purchasing behaviour among Muslims customers. Thus, the findings of these studies are inconsistent and lead to a lack of understanding among customers, policymakers, insurance agents and insurance organizations. This study makes differences with previous studies by examining the complex relationships of both pricing and religious orientation and investigate their direct effects on customer's purchasing behaviour in a single framework. More precisely, in addition to the direct relationship between pricing and religious orientation on customer's purchasing behaviour, the present study aimed to examine the potential moderating role of the religious orientation to provide a piece of extensive knowledge and deeper understanding to the customers, policymakers, insurance agents and insurance organizations.

This study was conducted to achieve two main objectives such as (1) To examine the direct effects of the general takaful product pricing and religious orientation on customers purchasing behaviour in a large sample of Muslims customers; (2) To examine the moderating role of religious orientation between general takaful product pricing and purchasing behaviour among Muslim customers (see Figure 1).

It was hypothesized that takaful products with a different price might influence the purchasing behaviour among Muslim customers as well as the religious orientation of the customers to increase the purchasing behaviour of the Muslim customers (see Figure 1). In such direct effect of pricing and religious orientation were believed to influence purchasing behaviour. For example, takaful products with low price and with the help of high religious orientation are more likely to motivate the Muslim customers to purchase the takaful products. It was also assumed that even though the price of the takaful product is higher than the conventional products, the customers still purchase the takaful

products with the religious orientation as the moderator in a dynamic structural framework (see Figure 1).



Source: Authors

Figure 1. Moderation Model

## 2. LITERATURE REVIEW

### 2.1 Purchasing Behaviour

Purchasing behaviour refers to the purchase behaviour of people by substituting money for the replacement of goods or services (Engel et al, 1993). Customers' purchasing behaviour is closely linked to the acquiring of goods and services that are triggered by the pre-and post-decision process. Another recent description of purchasing behaviour by Ofori-boateng (2020) is purchasing behaviour relies on an analysis by a buyer of whether and how people buy things, as well as why and how they buy goods. A mixture of two conditions, namely psychological factors and social factors influences the buying process. Among the psychological factors are the behaviour, motivation and understanding of the consumer, while social factors are such as the role of family, friends, social status, community and subculture.

### 2.2 Pricing

Moorthy et al. (2014) discovered that the price effect has a major impact on the purchaser's apprehension of their purchasing intent. Considering their monthly income and expenses, customers are more drawn to low-price insurance policies. The current research focuses primarily on motor takaful insurance on the price of the general takaful commodity. According to the study conducted by Amin et al. (2011), when the price is affordable with the monthly commitment, the purchasing behaviour of takaful product rises, indicating that the lower pricing of Islamic personal finance, the greater the chance of customers using the service. The consumers' price sensitivity is high when incomes are low, and the price sensitivity is low when the incomes are high. Auf et al. (2018) stating that price is one of the most important determinants of consumer's buying behaviour. This study has discovered a negative association between different price facets and customer purchasing behaviour, indicating that pricing lower the overall cost claimed by buyers and improve their purchase.

### 2.3 Religious Orientation

Auf et al. (2018) indicated that religious as the most universal and dominant social concept is a critical cultural aspect that needs to be more studied because it has a significant impact on

people's behaviours, values and behaviour at both the individual and the systemic level. Islam is the official religion of the Federation in the Constitution of Malaysia in accordance with the overall Muslim community, which comprises 50% of the population of Malaysians (Department of Statistics, 2019). Malaysia is also one of the countries in South-East Asia that follow Islamic values in the national culture, social and political facets of society. In Malaysia, Muslims are urged to buy Islamic goods to improve the Islamic economy. Muslims are inspired to purchase Islamic goods because they offer justice to humanity and are more lucrative than non-Islamic products. Islamic goods also adhere with the fundamental Islamic values, such as free-riba, investment in Halal and fair distribution of income.

## **2.4 HYPOTHESIS DEVELOPMENT**

### **2.4.1 Pricing and Purchasing Behaviour**

Past studies have been carried out to unravel the relationship between pricing and purchasing behaviour. Mohamed (2017) empirically examines the effect of takaful product pricing on the purchasing behaviour of Muslim customers with a study of 384 customers in Kenya. Findings have been derived from descriptive and inferential statistics using the Social Sciences Statistical Program (SPSS) version 22. Based on the results, there is a notable link between the price of the takaful product and the purchasing behaviour of Muslim consumers. The results also clarify that pricing controls customers' perception whether the price of insurance premiums to be affordable, cheap or costly. For example, when insurance price is high, customers are less preferred and decline to purchase the takaful product and vice versa.

Another research by Auf et al. (2018) explored the effect of pricing on purchasing Islamic insurance in Saudi Arabia. The research used convenience sampling on a sample of 395 Muslim clients with experience in purchasing Islamic insurance. Partial least squared structural equation modelling (PLS-SEM) was used and it was observed that price had a substantial effect on customers purchasing behaviour in Islamic insurance. The result also clarified that consumers' price increases recalled overall costs and improved their purchasing activity.

Besides that, there are also other studies were conducted to investigate the influence of pricing and customers' purchasing behaviour other countries such as Switzerland (Oeconomiae, 2008), Denmark (Aschemann-Witzel et al., 2017) and United Kingdom (Huck & Wallace, 2015). These studies indicated that pricing have negative significant with customers' purchasing behaviour. Based on these previous studies, the hypothesis that was proposed for this study is:

*H1: Pricing has a significant relationship with customers purchasing behaviour.*

Even though there are various studies were conducted to investigate the relationship between pricing and customers' purchasing behaviour, however, such studies are still limited in Malaysia. Therefore, this paper tries to present new evidence by considering the influence of general takaful product pricing on Muslim customers purchasing behaviour.

### **2.4.2 Religious Orientation and Purchasing Behaviour**

Earlier studies highlighted the significant association of religious orientation in influencing customers' purchasing behaviour. For instance, Auf et al. (2018) investigated the relationship of religious orientation and customer purchasing behaviour with a sample of 395 car consumers in Riyadh, Saudi Arabia. The direct influence of the relationship between religious orientation was evaluated using the second generation partial least square structural equation modelling (PLS-SEM) analysis. Based on the results, religious orientation is found to have a significant association with the customers' purchasing behaviour. The reason for this outcome is that the religious

orientation in Saudi Arabia is very high, aligned with the Islamic culture followed by the Arabs and plays a key role in the purchasing behaviour of their people.

In addition, Nasse et al. (2019) performed an exploratory analysis on Muslims to elucidate the impact of religious orientation and purchasing behaviour in Burkina Faso. This research examines the role of religious orientation among Muslim consumers in the purchase of non-alcoholic beverages. A sample of 235 Muslim men and women customers aged from 10 to 45 years old participated in this survey. The result of this study is processed using the sphinx plus<sup>2</sup>-V5 software, the sphinx IQ software and the Sphinx IQ<sup>2</sup> software. The studies have shown that religious preference greatly affects the purchasing behaviour of Muslim consumers on non-alcoholic beverages such as Coca-Cola, Fanta, Dafani, Sprite, Eau lafi and Fruity. The result further clarified that the higher the degree of religious orientation of the person, the higher it appears to buy goods that conform with Islamic values. Based on the above discussion, the following hypothesis was proposed:

*H2: Religious orientation has a significant relationship with customers purchasing behaviour.*

Even though there are various studies were conducted to investigate the relationship between religious orientation and customers' purchasing behaviour, however, such studies are still limited in Malaysia. Therefore, this paper tries to present new evidence by considering the influence of religious orientation on Muslim customers purchasing behaviour in purchasing general takaful products.

### **2.4.3 Religious Orientation as the Moderator**

As discussed earlier, religious orientation is supposed to influence the decisions made by customers. Alam et al. (2012) indicated that customers' decisions are heavily informed by their social expectations and play a critical role in choosing their desired products. Customers can also build loyalty on most occasions. Customers with high religious values tend to purchase the products that have religious values meanwhile products that do not fit the customer's religious values do not get a positive node from them (Alam et al., 2012).

Auf et al. (2018) stated that religious orientation plays an important role in ensuring maximum customer satisfaction after purchasing takaful products. Religiousness also provides good values to customers so that the customer can buy tafakul products with full of satisfaction despite the high pricing on purchasing Islamic products. Religious orientation can increase customers faith to purchase Islamic insurance packages that suit their needs even though the price of the product is expensive than the conventional insurance. High religious orientation can help the customers make wise decisions in choosing takaful products that are shariah compliance before buying takaful products that fulfil their needs. Based on the above discussion, the following hypothesis was proposed:

*H3: Religious orientation significantly moderates the relationship between price and Muslim customers general takaful product purchasing behaviour.*

## **3. METHODOLOGY**

### **3.1 Procedure and participants**

A self-administered questionnaire was given to the Muslim customers that owns a vehicle with valid motor insurance. Participants for this study were selected based on the random sampling technique. All respondents participated in this study anonymously and voluntarily. A pilot study was conducted among 30 motor insurance customers in Perlis before the actual data collection

to ensure the survey instruments are valid and reliable. Several sentences in the questionnaires were restructured as a result from the outcomes of the pilot study. About 600 questionnaires were distributed and 428 responses were received, recording 71.3% response rate. From 428 responses, 322 (75.2%) were male responses with an average age of 43.61 (SD = 6.71, range 23 – 66) and the mean amount of monthly income was RM 4750 (SD = 7.32, range RM 1500 – RM 6200). Besides, about 55.8% customers purchase takaful insurance compare to conventional insurance (21.7%), both takaful and conventional insurances (14.2%) and 8.3% of the participants didn't have any insurance as well as most of the customers purchase car takaful insurance (62.6%) compared to other vehicles takaful insurance.

### **3.2 Measures**

#### **3.2.1 Customers Purchasing Behaviour**

The measurement for customers purchasing behaviour of general takaful that has been used in this study consist of 8 items adapted from (Abd Rahman et al., 2015). This scale describes the characteristics of Muslim customers that purchase general insurance such as motor insurance. The customers were asked to state their self-proclamation in purchasing takaful insurance. Each item was evaluated in a 5-point Likert-type scale (Strongly disagree = 1 to Strongly agree = 5).

#### **3.2.2 Price**

The measures adapted from Zinser (2019) was used to measure the price of takaful insurance in this study. The measures are composed of 15 items with statements that represent different aspects of pricing statements. The participants were asked to specify their self-proclamation about the price of takaful insurance with each of the items was evaluated in a 5-point Likert-type scale (Strongly disagree = 1 to Strongly agree = 5).

#### **3.2.3 Religious Orientation**

The measures adapted from Allport and Ross (1967) was used to measure the religious orientation in this study. The measures are composed of 8 items with statements that represent different aspects of religious orientation statements. The participants were asked to specify their self-proclamation about the religious orientation with each of the items was evaluated in a 5-point Likert-type scale (Strongly disagree = 1 to Strongly agree = 5).

### **3.3 Statistical analysis**

The SPSS version 24 and SMARTPLS 3.0 software were used to analyse the valid data of this study. Firstly, the demographic characteristics of the respondents were analysed using the descriptive statistics. Measurement model analysis was conducted to ensure that the constructs of price, role of agent and customers purchasing behaviour fit for this study. The indicator loadings analysis followed by composite reliability of each construct was calculated in order to assess the internal consistency of the constructs. Convergent validity analysis to determine the average variance extracted (AVE) was examined to make sure the reliability of the items is acceptable. The AVE cut-off values for each item was set at 0.50. The convergent validity of each construct was analysed using the traditional metric technique. Next, to examine the relationship of each construct, path modelling method was used with purchasing behaviour as the dependent variable, role of agent as the moderating variable and price as the independent variable.

## 4. ANALYSIS AND RESULTS

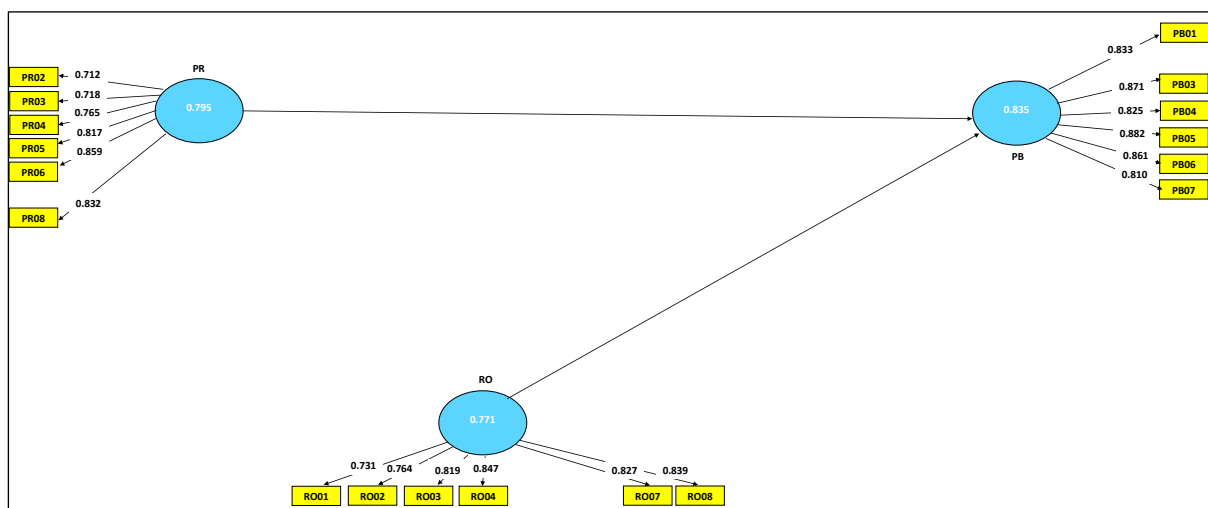
### 4.1 Assessment of measurement model

The initial step in the measurement model assessment is examining the indicator loadings. Loadings more than 0.70 are recommended as they indicate acceptable item reliability (Hair et al., 2018). There are several items were removed (e.g. PR01, PR07, RO05, RO06, PB02 and PB08) because the loadings are less than 0.70 (see Figure 2 and Table 1). Figure 2 displays three latent constructs such as PR as independent variable, RO as the moderating variable and PB as the dependent variable. The values directed to the items in the box represent the item loadings and the value inside the circle represent the average variance extracted (AVE).

The second step is calculating the internal consistency reliability by using Jöreskog (1971) composite reliability. Hair et al. (2018) indicated that reliability values between 0.60 and 0.70 are considered acceptable and values between 0.70 and 0.90 are good. The composite reliability of this study is between the range 0.857 to 0.892 which are considered good (see Table 1).

The next step is examining the convergent validity. Convergent validity is to what degree the construct converges in order to describe the variance of its items. The metric used to determine the convergent validity of a construct is the average variance extracted (AVE) for all things on each construct. The acceptable value of AVE is 0.50 or higher Hair et al. (2018). The AVE of all constructs in this study are between 0.771 to 0.835 and are acceptable (see Figure 2 and Table 1).

The final step in assessing the measurement model is investigating the discriminant validity. The discriminant validity in this study was assessed using traditional metric by (Fornell & Larcker, 1981). The discriminant validity of this study is presented in Table 2.



**Note:** PR = Price, PB = Purchasing Behaviour, RO = Religious Orientation

**Figure 2.** PLS Measurement Model

**Table 1.** Result of the measurement model

Constructs	Items	Outer Loadings	CR	AVE
PB	PB01	0.833	0.857	0.835
	PB03	0.871		
	PR04	0.825		
	PR05	0.882		
	PR06	0.861		
	PR07	0.810		
	PR	PR02		
PR03		0.718		
PR04		0.765		
PR05		0.817		
PR06		0.859		
PR08		0.832		
RO		RO01	0.731	0.892
	RO02	0.764		
	RO03	0.819		
	RO04	0.847		
	RO07	0.827		
	RO08	0.839		

Note. PR = Price, PB = Purchasing Behaviour, RO = Religious Orientation

**Table 2.** Result of Discriminant Validity (Fornell and Lacker criterion)

	PB	PR	RO
PB	0.914		
PR	0.843	0.892	
RO	0.811	0.857	0.878

Note. PR = Price, PB = Purchasing Behaviour, RO = Religious Orientation

Table 2 presented the result of discriminant validity through Fornell and Larcker (1981) criterion. In order to assess discriminant validity, each construct's AVE should be compared to the squared inter-construct correlation of that same constructs and all other measured constructs in the structural model. The shared variance of all model constructs should not be larger than their AVEs (Hair et al., 2018). In this study, the latent variables had explained better the variance on its indicators than the variance of other latent variables, therefore the discriminant validity requirement for this measurement model had been fulfilled. In summary, the results of convergent validity and discriminant validity indicated that the measurement model of this study is satisfactory and can proceed to the next step in evaluating PLS-SEM results.

#### 4.2 Assessment of structural model

The assessment of structural model in this study is assessed based on the standard assessment recommended by Hair et al. (2018) including the coefficient of determination ( $R^2$ ), the blindfolding-based cross-validated redundancy measure ( $Q^2$ ), and the statistical significant and relevance of the path coefficient.

Before assessing the direct relationships, collinearity test was conducted to make sure the structural relationships do not bias the regression results. The VIF values are calculated in order to examine the collinearity. The VIF values of each construct are as followed (see Table 3). Table 3 indicates that all inner VIF values are close to 3 and lower, thus, no collinearity problem exists.

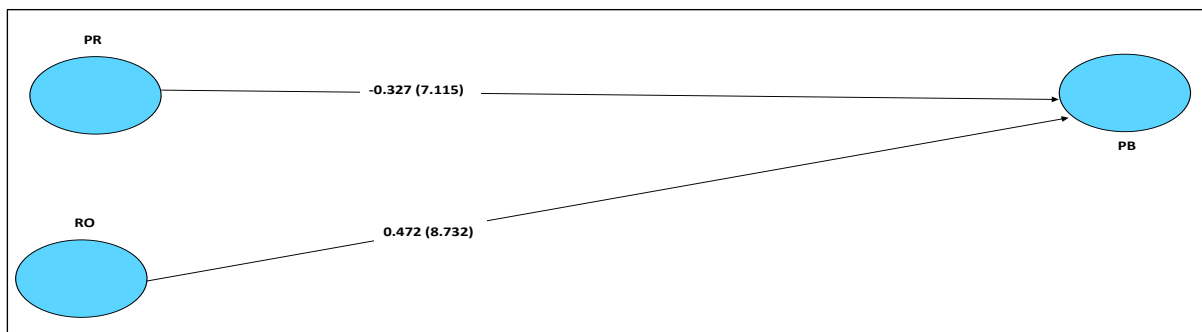


**Table 3.** Collinearity assessment

Construct	VIF
PB	2.625
PR	2.712
RO	2.561

**Note:** PR = Price, PB = Purchasing Behaviour, RO = Religious Orientation

The next step was to test the direct relationship postulated in Figure 1. This study examined the direct relationship of price and religious orientation on purchasing behaviour (see Figure 3). Figure 3 exhibits the illustration of the structural model to predict purchasing behaviour. The values inside brackets appeared on the arrows represented empirical *t*-value, while values outside brackets were path coefficients,  $\beta$ . The detailed results of the direct relationship structural model assessment were presented as follows (see Table 4).



**Note:** PR = Price, PB = Purchasing Behaviour, RO = Religious Orientation

**Figure 3.** PLS Structural Model

**Table 4.** Direct Path Coefficients

Direct Path	Beta ( $\beta$ )	Standard deviation (SD)	t-values	p-values	R <sup>2</sup>	Effect size (f <sup>2</sup> )	Q <sup>2</sup>
PR → PB	-0.327	0.063	7.115	0.001	0.635	0.388	0.313
RO → PB	0.472	0.075	8.732	0.001		0.382	

**Note:** PR = Price, PB = Purchasing Behaviour, RO = Religious Orientation. Significant at p-value < 0.05, t-value > 1.645

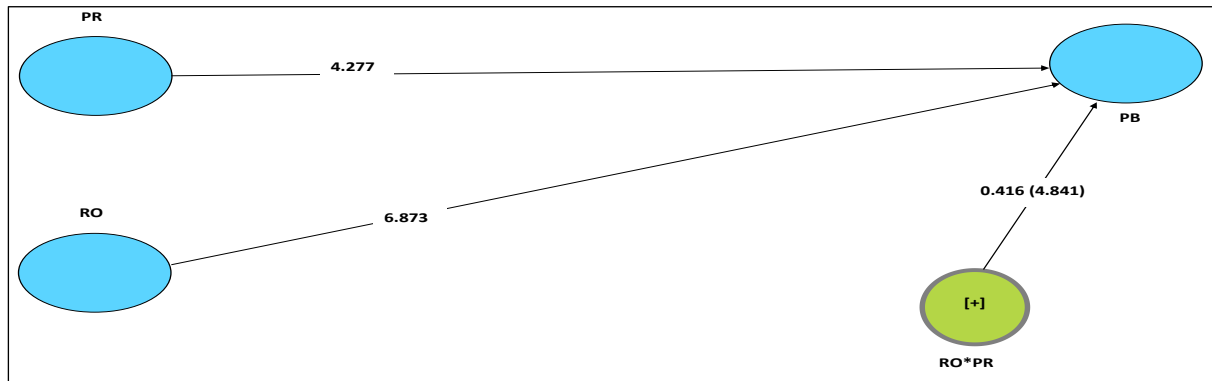
Table 4 indicates that PR ( $\beta = -0.327$ ) was negatively significant to PB, while RO ( $\beta = 0.472$ ) were positively significant to PB. The variance in the endogenous construct (PB) explained by the model in the study was at moderate levels, 63.5% ( $R^2 = 0.635$ ). Moreover, both PR and RO were discovered to have a large effect size. Another means of assessing the direct path of all predictors toward PB is by calculating the  $Q^2$  value. The  $Q^2$  value ( $Q^2 = 0.313$ ) recorded medium predictive relevance of the direct path on PB. Therefore, H1 and H2 were supported.

Additionally, the two-stage method of moderation was used to determine the moderating effect of religious orientation the relationship of price and purchasing behaviour. The moderating effect is recapitulated as followed (see Table 5 and Figure 4). For instance, the interaction of the religious orientation in the relationship between price and purchasing behaviour shows a significant effect with t statistics ( $t = 4.841$ ) and p-value ( $p = 0.001$ ), indicating the moderating effect of religious orientation between price and purchasing behaviour.

**Table 5.** Moderating path coefficient

Hypothesis	Relationship	Beta	T-Values	P-Values	Decision
3	RO*PR → PB	0.416	4.841	0.001	Significant

**Note:** PR = Price, PB = Purchasing Behaviour, RO = Religious Orientation. Significant at p-value < 0.05, t-value > 1.645



**Note:** PR = Price, PB = Purchasing Behaviour, RO = Religious Orientation

**Figure 4.** Structural model of moderating path

The religious orientation moderates the relationship between price (PR) and purchasing behaviour (PB) is depicted by the interaction path RO\*PR to PB in table 5. This indicates that with the presence of the religious orientation, it changes the association between price and purchasing behaviour. Therefore, it can be concluded that the religious orientation moderates the relationship between price and purchasing behaviour such that the relationship is stronger when religious orientation is lower. Therefore, the H3 is supported as proposed in this study.

## 5. DISCUSSION AND CONCLUSION

The first objective of this study was to examine the direct relationship of price and religious orientation on purchasing behaviour in a large sample of Muslim customers in Malaysia. In accordance with the recommendation by Hair et al. (2018), this study analysed the convergent validity and discriminant validity. All constructs had acceptable and satisfactory internal consistency and reliability.

Then, the second part of PLS-SEM analysis indicated a significant negative effect of price on purchasing behaviour consistent with several previous studies such as Aschemann-Witzel et al. (2017), Auf et al. (2018), Huck and Wallace (2015) and Mohamed (2017). Takaful insurances that have fewer prices than conventional insurances are discovered to be attractive to Muslim customers to purchase particular takaful insurance meanwhile takaful insurances that have a higher price than conventional insurance are less attractive to be purchased by Muslim customers.

Besides, the second part of PLS-SEM analysis also showed there is a significant positive effect of religious orientation on purchasing behaviour consistent with several previous studies such as (Abu-Alhaija et al., 2017; Auf et al., 2018). Muslim customers that have high religious orientation are more favoured to purchase takaful insurance since Islamic products comply with the Shariah laws. They also believed that purchasing Islamic products such as takaful insurance with the intention to worshipping God’s command will granted reward from God. Based on these discussions, the first objective of this study was achieved.

Further, the second aim of this study was assessed using the second part of PLS-SEM analysis that showed the religious orientation significantly moderates the relationship between price and purchasing behaviour. This finding is consistent with several previous studies such as Auf et al. (2018) and Hassan et al. (2020). This indicates that with the presence of religious orientation, it changes the association between pricing and purchasing behaviour of the general takaful products among Muslim customers in Malaysia. Hassan et al. (2020) pointed out that religious orientation could be the major influencer for the price tolerance to persuade the customers to purchase the takaful products. For example, customers may be demotivated to buy takaful products because of the high price, however, due to the religious orientation clubbed with the practising individuals and communities, they could change their mind and finally purchase the takaful products. Based on this justification, the second aim of this study was attained.

In conclusion, this study has enhanced the existing body of knowledge related to purchasing behaviour of takaful products among Muslim customers. There have been very limited studies on factors associated to Muslim customers purchasing behaviour given that most studies focus on family takaful instead of general takaful insurance especially motor takaful. This study provides a valuable contribution to enhance the understanding of purchasing behaviour of takaful products among a large sample of Muslim customers who are considered as big potential customers since all takaful products comply with Islamic sharia and reflect the personality as a Muslim. The findings of this study suggest potential recommendations to increase the sales for takaful products as well as takaful organizations. These include providing breadth knowledge to the Muslims customers to make a correct and decisive decision in purchasing takaful products starting from generation alpha until baby boomers' customers in Malaysia.

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