

PRIMARY RESEARCH

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

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Keywords

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

KAUJIE Classification: I44, H21, H22, P1

JEL Classification: C3, D14, G22, Z12

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INTRODUCTION

Insurance is a risk management technique where the risk of a loss is transferred from one entity to another in return for an amount called premium. The elements which sell protection products are called insurance agencies. Insurance agencies pool the assets to ensure and support the poor (Brown & Kim, 1993). Without any insurance cover, the individuals or groups have to bear the risk themselves. Islam, as a religion, characterizes standards on almost every aspect of human life. In the Islamic economic system, interest, gambling, uncertainty, and Liquor are prohibited (Amin, Rahman, Sondoh Jr, & Hwa, 2011). Islam also guides human beings to manage and mitigate risks to avoid losses. Further, In Islamic system, risk can be managed or mitigated, but not transferred to any other, as in the latter case the

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exchange becomes commutative as the case of insurance. *Takāful* system, as suggested in Islamic finance, has to be non-commutative (Ayub, 2014).

Insurance contradicts Islamic Shari‘ah because of the presence of Gharar, Maisir, Riba which are prohibited in Islam. Islamic and conventional insurance frameworks are not the same and are conceptually different (Hamid & Rahman, 2011). There is *ribā* in insurance as the premium amounts are invested in *ribā* based modes. Mahmood (1991) states that *gharar* in insurance is identified with the exchange in question, and *maisir* is included when an insurance agency pays guarantees more than the premium paid.

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

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

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

Behavioural theories i.e. Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB) have long been used to study consumer behavior (Aziz, Md Hussin, & Husin, 2017; Bigne, Andreu, Hernandez, & Ruiz, 2018; Husin & Ab Rahim, 2016; Nguyen, de Leeuw, & Dullaert, 2018). The present study uses TRA and TPB as a starting point to develop a framework for the study. The present study aims to find out the role of media and word of mouth in explaining subjective norms and attitudes which determines the participation intention regarding family *takāful*. There are few justifications to select Pakistan for the present study. Initially, *takāful* is a Shari‘ah -consistent substitute of ordinary insurance and it focuses on the Muslim populace and 98% of the populace is Pakistan is Muslim. Furthermore, it has been progressively growing in last 10 years since *takāful* has been introduced in Pakistan. However the share of *takāful* in the overall insurance industry is very

small. In this context, the current investigation will help in distinguishing the precursors of emotional standards and disposition which might be potential determinants of goal for cooperation in family *takāful* plan.

LITERATURE REVIEW

An Overview of *Takāful*

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

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

HYPOTHESIS DEVELOPMENT

Media Referent and Subjective Norms

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

web-based life (12%), online ad (10%) and TV/film (7%). As indicated by Rogers (1995), media referent has a few favorable circumstances as far as a way to deal with the crowd, information, and spreading data.

As indicated by Agarwal and Prasad (1998) media referent channel has an informational role. An examination directed by Bhattacharjee (2000) concerning electronic trade selection has indicated that media affects the appropriation of *takāful*. In writing, different results have been found in literature regarding the effect of media referent on choice standards (Conner, Kirk, Cade, & Barrett, 2001; Limayem, Khalifa, & Frini, 2000; Zolait & Ainin, 2009). The after effects of these examinations show that media referents affect emotional standards.

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

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

Word of Mouth and Subjective Norms

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

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

WOM impact in financial services has been proved in many studies. According to File and Price (1992), purchase decisions of financial services are influenced by the opinion of other individuals. Some of the studies have demonstrated a critical effect of WOM on emotional standards (Jalilvand, Samiei, Dini, & Manzari, 2012; Xia & Bechwati, 2008; Zolait & Ainin, 2009). A study conducted by Zolait and Ainin (2009) showed that WOM had

a significant influence on subjective norms. According to Lada, Tanakinjal, and Amin, (2009) purchaser condition significantly affects his conduct and verbal exchange from a companion, an instructor, and guardians that are noteworthy while deciding abstract standards.

WOM referent can be grouped into two kinds for example individual and indifferent. As indicated by Brown and Reingen (1987) and Duhan, Johnson, Wilcox, and Harrell (1997), friends, family, colleagues are personal sources of referent, while impersonal sources are the comments and writings of columnists, journalists, and publications of experts on the topics. The examinations drove by Hung, Ku, and Chang, (2003) and Pedersen (2005) found that enthusiastic principles are directed by near and dear referent, to be explicit, peer sway, and outside social effect.

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

According to Ernst & Young Global Limited (EYGM) (2014), brokers along with retail agents are the most powerful distribution channels. Agents are specially trained marketing individuals who always try to convince and persuade potential customers to buy family *takāful*. Employers too sometimes arrange for family *takāful* cover for their employees.

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

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

Subjective Norms and Attitude

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

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

fortify that the relationship can be tried with regards to the current investigation. Literature tested the causal link between subjective norms and attitudes and found it significant. The relationship has been less explored in literature and needs to be tested by keeping family *takāful* in consideration. Therefore, the following mentioned hypothesis is formulated.

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

Subjective Norms and Purchase Intentions

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

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

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

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

Attitude and Family *Takāful* Purchase Intention

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

The extant literature.; Sheikh Ali and Jama (2016) Amin et al. (2014) Wahyuni, Sakur, and Arifin, (2013); Amin (2012); Juwaheer et al. (2012); Husin and Ab Rahman (2016) have shown that attitude and intention have a positive relationship. More grounded aura prompts

more grounded lead objectives to purchase. Regardless, two or three past examinations have found a negative association among air and lead desires (Armitage, 2005; Othman *et al.*, 2019). As the previous studies show inconsistent results, the phenomenon needs to be explored further.

H5: An individual's intentions are positively influenced by attitude for participation in family *takāful* schemes.

Conceptual Framework

The proposed conceptual framework is in the figure below:

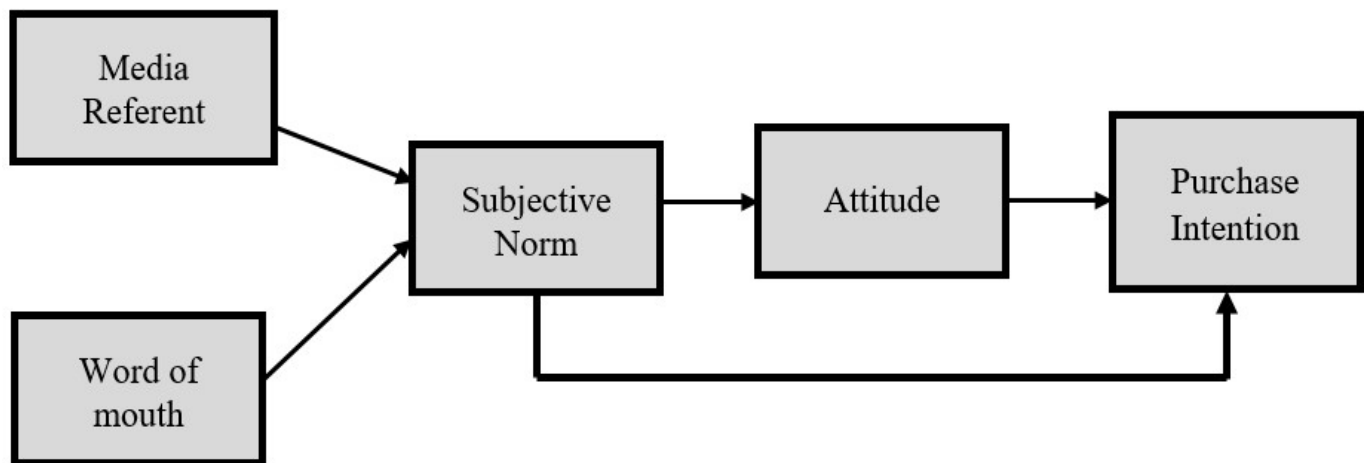


FIGURE 1. Proposed conceptual framework

RESEARCH DESIGN

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

The size of the sample selected for this research is 377 which is more than the minimum sample requirement calculated through "G*Power" calculator as recommended for presenting the minimum sample size (Hair Jr, Hult, Ringle, & Sarstedt, 2016). The required minimum sample size for two predictors, effect size 0.05, and power 0.95 is 312. This approach for the calculation of the sample is advantageous and used in literature (Hair Jr, Sarstedt, Hopkins, & Kuppelwieser, 2014; Ramayah, Yeap, Ahmad, Halim, & Rahman, 2017). The data was collected during May- December 2017 by distributing questionnaires personally to the target sample. Almost 600 questionnaires were distributed among the respondents belonging to the working class of various industries, and 420 questionnaires were returned and according to this, the response rate of 70% is observed. However, the usable sample was 377 as the rest of the questionnaires were incomplete and dropped for the analysis.

Research Instrument

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

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

TABLE 1
Reliability of Each Construct

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

Respondent Profile

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

TABLE 2
Reliability of Each Construct

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

TABLE 3
Harman's single-Factor Test

Initial Eigenvalues &				Extraction Sum of Square Loadings		
% of Cumulative				% of Cumulative		
Component	Total	Variance	%	Total	Variance	%
1	11.359	49.38	49.38	11.35	49.386	49.386
2	2.706	11.76	61.15	2.706	11.767	61.153
3	1.472	6.399	67.55	1.472	6.399	67.552
4	1.134	4.931	72.48	1.134	4.931	72.483

Extraction Method: Principal Component Analysis

Common Method Bias

According to Spector (2006), in quantitative analysis, common method bias may arise when the data is collected from a single source. This issue can be checked through Harman's single factor test once the data is collected. The current research has also used Harman's single factor statistical technique to address this issue. The analysis showed a four-factor solution with a total variance of 72% and the one factor showed 49% total variance as shown in Table 3. From the results, it could be gathered that the common method bias issue remained nonexistent. Hence, the researchers can carry on with the data analysis.

TABLE 4
Validity and Reliability for Constructs

Constructs	Items	Loading	AVE	CR
Purchase Intention	PI1	0.914	0.835	0.953
	PI2	0.927		
	PI3	0.929		
	PI4	0.885		
Subjective Norms	SNI	0.866	0.789	0.937
	SN2	0.906		
	SN3	0.899		
	SN4	0.882		
Word of Mouth	WOM1	0.801	0.674	0.892
	WOM2	0.764		
	WOM3	0.879		
	WOM4	0.836		
Media Referent	MREF1	0.712	0.725	0.913
	MREF2	0.843		
	MREF3	0.763		
Attitude	ATT1	0.891	0.786	0.948
	ATT2	0.894		
	ATT3	0.903		
	ATT4	0.868		
	ATT5	0.877		

Structural Equation Modeling

PLS-SEM effectively explains complicated relationships (Sarstedt, 2008). For that reason, Chin (1998) and Rezaei (2015) indicated that to evaluate the measurement model and hypotheses testing, PLS-SEM should be preferred. PLS-SEM is widely used in consumer behavior researches where the objective of the research is to explain the variance in endogenous variable (Henseler, Hubona, & Ray, 2016; Hair, Ringle, & Sarstedt, 2011; Rezaei, 2015). Another preferred position of applying PLS-SEM is that it can deal with the informational index that isn't standardized just as estimating the heterogeneity inside the way demonstrating. Aside from that, PLS is additionally fit for taking care of an informational collection in which the information dispersions are not standardized (Vinzi, Trinchera, & Amato, 2010). Also, PLS is effective in terms of allowing researchers to measure heterogeneity within path modeling (Chin, 2010). Hence PLS-SEM is selected for the present study. So, PLS-SEM will be conducted by using Smart PLS software version 3.2.8 for the current research. PLS-SEM is a two-step process where firstly measurement model is evaluated which is followed by a structural model as discussed in the proceeding sections.

Measurement Model

The estimation model is typically surveyed to decide the unwavering quality and legitimacy

(Hair *et al.*, 2014). To evaluate the construct's reliability, composite reliability is measured whose value should be higher than 0.7 (Gefen, Straub, & Boudreau, 2000; Chin 2010). Similarly, the items' reliability is assessed through the outer loadings which should be higher than 0.70 (Hair, Black, Babin, & Anderson, 2010). The AVE values specify that the convergent validity should be above 0.5. Table 4 precisely summarizes the outer loadings of all the items of each construct which are all above 0.7. The composite dependability fulfills the base estimation of 0.7, subsequently implying merged legitimacy for all examination develops as appeared in Table 4.

TABLE 5
Discriminant Validity

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

TABLE 6
HTMT

	Attitude	Purchase Intention	Media Referent	Subjective Norms	WOM
Attitude					
Purchase Intention	0.846				
Media referent	0.546	0.493			
Subjective norms	0.615	0.652	0.605		
Word of mouth	0.511	0.487	0.713	0.566	

Further, to assess the discriminant validity, Fornell and Larcker (1981) criterion were used (Hair *et al.*, 2014) to assess the discriminant validity according to which, the square root of AVE of each construct was paralleled with its correlation of another construct. As displayed in Table 5, the square root of AVE of every construct had a value greater than its correlations with other constructs. Fornell and Lacker criterion is criticized for not being reliable in detecting discriminant validity (Henseler *et al.*, 2016). An improved method to detect the presence of discriminant validity is HTMT.

It is registered as the mean of the considerable number of relationships of the pointers estimating various develops, comparative with the geometric mean of the normal connections of the markers estimating a similar build. SmartPLS generated the HTMT values as shown in Table 6. The criterion for assessment of discriminant validity is that the value should be below the cut of point 0.85 (Kline *et al.*, 2011) or 0.90 (Gold, Malhotra, & Segars, 2001).

The data in Table 5 and 6 shows that both the criterion of discriminant validity, fornell and lacker and HTMT are established. Therefore the variables re discriminant from each other.

Structural Model

Following the analysis of the measurement model, the inner model was assessed. Coefficient of variation and prediction of the modleass was assessed. The Table 7, R^2 for purchase intention was 68%, and subjective norms were 34%. Thus, showing that the model has a sizable explanatory power. To find out the predictive relevance of the model, the blindfolding technique was applied. The criterion for assessment is that If $Q^2 > 0$, then the model does have a predictive relevance. As shown in Table 5, Q^2 for purchase intention was 0.534, for attitude 0.242, and for subjective norms, it was 0.294.

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

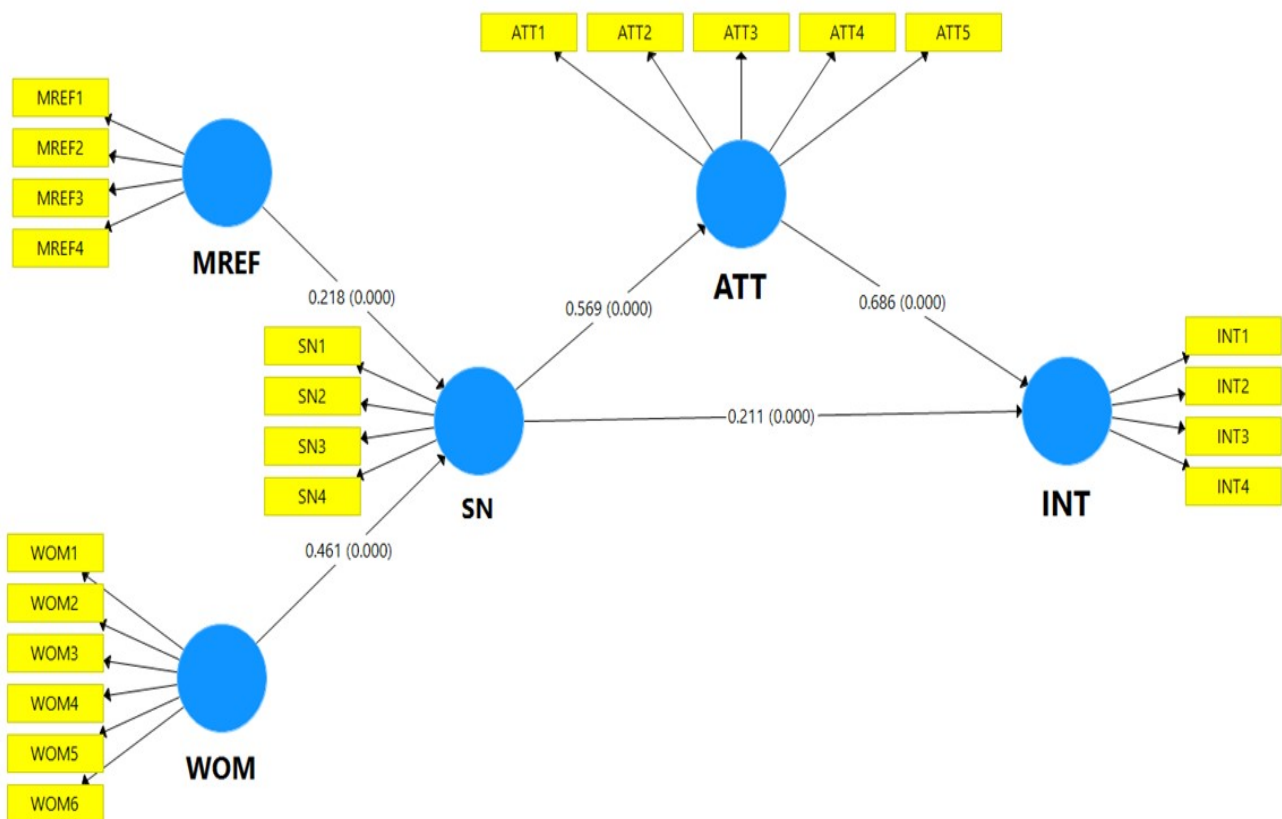


FIGURE 2. Proposed conceptual framework

TABLE 7
The Goodness of Fit and Predictive Relevance

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

Hypothesis testing was completed and assesses were accomplished for the way coefficients. PLS-SEM algorithm was performed for that purpose. Bootstrapping was applied for a sample of 5,000. Table 8 offers a summary of the posited and hypothesized relationships among the constructs.

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

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

TABLE 8
Hypotheses Testing

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

Importance performance Map Analysis

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

TABLE 9
Important Performance Map Analysis

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

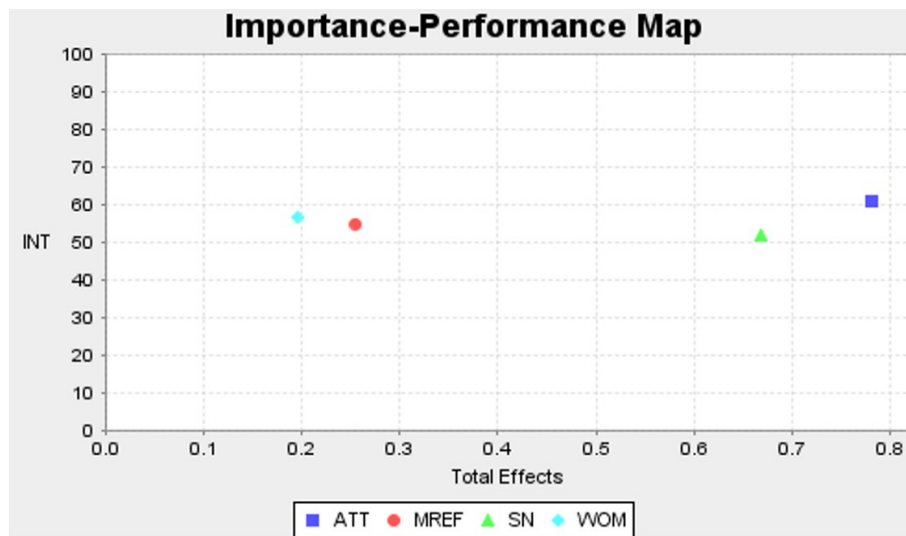


FIGURE 3. Important performance map analysis

Discussion

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

H3 predicted a positive relationship between subjective norms and attitudes. The results confirmed the findings of the prior studies, showing that subjective norms positively affected the attitude (Vallerand *et al.*, 1992). H4 was about the relationship between subjective norms and *takāful* taking intention. The findings of the study were aligned with the previous literature and can be generalized (Echchabi & Olaniyi, 2012; Hanudin & Rosita, 2011; Pedersen, 2005). The results also show that where subjective norms lead to both attitude and intentions to participation family *takāful*, the influence of subjective norms on attitude is stronger as

compared to the intentions. H5 showed the relation between the attitude and intentions and as predicted, the results showed a positive and significant relationship between the attitudes and intentions (Sheikh Ali & Jama, 2016; Husin & Ab Rehman, 2016).

Implications of the Study

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

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

CONCLUSION

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

The findings of the study that can be generalized in the Pakistani context which can pave a pathway for the *takāful* operators to increase their customer base through effective marketing strategies keeping in view not only their customers but also their referent groups. *Takāful* companies can focus on media campaigns by providing the relevant information to their target market. Moreover spreading the information about *takāful* through referent groups can have significant impact. Therefore *takāful* companies can disseminating the information regarding *takāful* in communities through seminars and workshops. The peers groups are very important in shaping the opinion of the individuals therefore these seminars should

attach the peers and influential people within the communities to create a positive word of mouth. Moreover the services to the existing clients needs to be enhanced which can also help in creating a positive word of mouth. These services can be improved through enhanced customer services, meeting clients expectations, handling claims effectively and timely an providing the return which has been agreed. The satisfied customers can spread the positive attributes to others. This can help in crating a positive attitude which will lead to taking a decision to purchase family *takāful* schemes.

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