



THE EMPLOYEE'S PURCHASED INTENTION TOWARDS
FAMILY TAKAFUL PRODUCT

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ABSTRACT

In Malaysia, family Takaful market is still at a lower penetration level if ~~we were~~ compared to the other developed countries even though the Takaful industry continues to give good performance in a competitive environment. This study attempts to determine the employee's purchased intention towards family Takaful product. This study used a stratified random sample of respondents. The respondents were the public servants from the selected government departments in Jabatan Kerja Raya (JKR) Kelantan from the different department as many as 250 set of questionnaire has been distribute. The factors that bring to the purchase intention are saving, social responsibility, awareness and advertising. The findings indicate that awareness has strong relationship with purchased intention compares to others independent variables (savings, social responsibility and advertising).

Keywords: purchase intention, saving, social responsibility, awareness, advertising