

**A STUDY ON THE INFLUENCE OF CUSTOMERS
AWARENESS, PERCEPTIONS, UNDERSTANDING
AND KNOWLEDGE ON THE ACCEPTANCE
OF TAKAFUL IN NIGERIA**

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ABSTRACT

Takaful companies give options to all its customers to choose which product they like depending on their needs at any particular point in time. Based on some data generated, the percentages of the customers choosing Takaful products in Nigeria are increasing over the time. Based on this; there is a need to know what are the driving factors to this development? This study will try to find out and analyze the level of customer's acceptance towards the Takaful (Islamic insurance) products among the customers that are offered by Takaful companies and the relationship with the four variables, which includes; customer's awareness, customer's positive perceptions, customer's understanding and customer's knowledge. Nigeria is a multi-religious and multicultural country with the highest number of inhabitants being Muslims. Despite the number of conventional insurance companies in the country; the customers choosing Takaful products are increasing. At the end of this study, the readers can determine the relationship between some factors that drives the customers to accept the Takaful products. The factors include; customer's awareness, customer's positive perceptions, customer's understanding and customer's knowledge. The researcher has carried out an analysis based on the data collected from 156 respondents who engaged in one way or the other in the process of Takaful products offered by windows of conventional insurance companies around, Sokoto, Zamfara, Katsina, Kano, Bauchi, Gombe, Kaduna and Abuja states in Nigeria. The sample was selected based on the convenience and the customers were chosen at random. Information was collected through a self-administered questionnaire distributed by the researcher. Also, some interviews were conducted with the Takaful companies' personnel and the customers. SPSS software was used to analyzed the data, the outcome of the study showed that; there are a significant relationship between the customer's awareness, customer's perceptions, customer's understanding and the customer's knowledge among the Takaful customers and the acceptance of Takaful products and services among the customers in Nigeria.

ABSTRAK

Syarikat takaful memberi pilihan kepada semua pelanggan untuk memilih produk yang mereka suk abergantung kepada keperluan pada bila-bila masa. Berdasarkan beberapa data yang dihasilkan, peratusan pelanggan memilih produk Takaful di Nigeria semakin meningkat dari masa ke masa. Berdasarkan ini; terdapat keperluan untuk mengetahui apakah faktor yang mendorong kepada perkembangan ini? Kajian ini dijalankan bagi mengetahui dan menganalisis tahap penerimaan pelanggan terhadap produk di kalangan pelanggan yang ditawarkan oleh syarikat-syarikat Takaful dan hubungan dengan empat pembolehubah, yang merangkumi Takaful (Insurans Islam); kesedaran pelanggan, persepsi positif pelanggan, pemahaman pelanggan dan pengetahuan pelanggan. Nigeria adalah sebuah Negara berbilang agama dan berbilang budaya dengan bilangan tertinggi penduduk beragama Islam. Walaupun terdapat syarikat insurans konvensional di Negara ini jumlah pelanggan memilih produk Takaful menunjukkan bilangan yang semakin meningkat. Di akhir kajian, hubungan antara beberapa faktor yang mendorong pelanggan untuk menerima produk Takaful ditentukan. Didapati faktor-faktor pemilihan ialah; kesedaran pelanggan, persepsi positif pelanggan, pemahaman pelanggan dan pengetahuan pelanggan. Analisis berdasarkan data yang diperoleh daripada 156 responden yang terlibat dalam pemilihan produk Takaful yang ditawarkan oleh syarikat-syarikat insurans konvensional sekitar, Sokoto, Zamfara, Katsina, Kano, Bauchi, Gombe, Kaduna dan Abuja di Nigeria. Sampel dipilih berdasarkan kemudahan dan pelanggan telah dipilih secara rawak. Maklumat dikumpulkan melalui soal selidik yang ditadbir sendiri dan diedarkan oleh pengkaji. Juga, beberapa temubual telah dijalankan dengan kakitangan syarikat-syarikat Takaful dan pelanggan. Perisian SPSS telah digunakan untuk menganalisis data, hasil kajian menunjukkan bahawa; terdapat hubungan yang signifikan antara kesedaran pelanggan, persepsi pelanggan, pemahaman pelanggan dan pengetahuan pelanggan di kalangan pelanggan Takaful dan penerimaan produk dan perkhidmatan Takaful di kalangan pelanggan di Nigeria.

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