

**THE MODERATING EFFECT OF LOCATION ON THE NON-ECONOMIC
DETERMINANTS OF TAKAFULPRODUCTS PATRONAGE IN KADUNA
METROPOLIS**

BY

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DECLARATION PAGE

I, Ahmad Sulaiman hereby declare that this Dissertation is my own independent research work conducted under the supervision of Prof. Garba Bala Bello. All sources consulted have been duly acknowledged.

CERTIFICATION PAGE

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ABSTRACT

The need for Increasing Takaful products patronage was as a result of the unsatisfied participation in Takaful firms motivated this research work, objectively determining the extent to which latent non-economic constructs attitude, trust, awareness, culture, religion and location as moderating variable influencing Takaful Products Patronage in Kaduna Jaiz Takaful firm. A Purposive sampling technique was used to select the Takaful products participants in the firm under study; respondents for this study were participants of Jaiz Takaful firm in Kaduna metropolis. A total of 310 copies of structured-administered questionnaires were administered to Takaful consumers and 279 duly completed and useful questionnaires were returned, yielding 91.61% response rate. To achieve the objective of this study, the mean score of the respondents was computed using descriptive statistic and using Likert scale interpretation. Partial Least Square Structural Equation Modelling (PLS-SEM) was used to test the study hypothesis. This study found that attitude, trust, awareness, culture and religion are key determinants influencing Takaful Products Patronage in Kaduna Jaiz Takaful firm, and location enhances the participant's decision in Takaful products patronage because the result revealed a significant positive relationship between location and the non-economic determinants constructs and Takaful Products Patronage of the participants in questioned. It's also evident that location of participants plays a greater role in Takaful Products Participation especially on urban respondents. The study recommended that Jaiz Takaful managers should relate ethical values in order to drive the marketability of Takaful products, create not just awareness of the existence of products, but create conviction in the minds of both actual and potential Takaful products participants, Sponsoring programs enlightening people on the importance of patronizing ethical Takaful products covered by religious values in mosques and other religious places, Proactive and intensive marketing by management, staff and promotional agencies through a strong Takaful Institutions.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The growth and development of Takaful participation depends on the participating members in the products patronage. Takaful as a rivalry to conventional insurance is contributing immensely to global insurance industry but its density and penetration comparatively to insurance by huge prospective participants is statistically slim (Global *Takaful* Insight 2014, & Deloitte, 2013, cited in World Islamic finance market place Malaysia, 2015). This suggests that there is a huge market for Takaful products among clients provided the industry is prepared to offer participating members a wider range of products and services that are more affordable and simple to understand as an alternative to conventional insurance products.

Takaful is a social solidarity, cooperation and mutual indemnification of members' losses; it's a mutual insurance, where members contribute a sum of money to a common pool, the principle of *Ta'wun* (mutual co-operation) and *Tabarru'* (donation) enable the risk to be shared collectively among participants (Arifin and Yazid 2012). Solidarity, cooperation and the mutual indemnification among the participating members is based on general or family Takaful models,

Takaful firm managers require a better understanding of participants towards Takaful products patronage as a pre-requisite for the growth and development of the firm, a better knowledge of what motivates participants in Takaful products patronage is key for the increase in participation. Determinants towards Takaful Products Patronage are good predictors in understanding participants of Takaful products, the variables in question have a good record of influencing people's participation in Takaful, hence the

need to empirically test their collective influence in ensuring an increase in Takaful Products Patronage.

Takaful system of insurance is expected to face strong competition not only from the conventional insurance but also from well-established Takaful firms offering Islamic insurance products and services.

Takaful according to National Insurance Commission(2016) is now at the threshold of entering its next stage of development, to expand on a Products basis, to gain greater acceptance as an effective and efficient means of risk mitigation and sharing and to contribute to the overall risk management concept. In order to gain greater acceptance, the determinants that contribute to participant's preference need to be studied in depth. In other words, it is imperative to understand why people participate and patronize Takaful Products, In order for the Takaful products to compete in the insurance industries, customer preferences need to be satisfied, because participants' satisfactions and preferences are very important in supporting Takaful firms.

Several studies have been done on determining participation on Takaful Products patronage in many countries including Nigeria. Some of the studies even compared customer preferences on Islamic insurance firms and conventional insurance as well as among Muslims and non-Muslims. The most popular determinants of Takaful products patronage among the participants are attitude, trust, awareness, culture, religion and location. Therefore, knowing what is the determinants influencing Takaful products participants' preferences will give a competitive advantage to the Takaful firms and Jaiz Takaful firm in promoting their products. On this background this studies tend to determine the moderating effect of location on the non-economic determinants of takaful products patronage in Kaduna metropolis

1.2 Statement of Research Problem

The growth and development of Takaful products recorded in the world, Africa and Nigeria in particularis paused with low patronage compared to conventional insurance and Islamic banking Products and services. Despite the continuesestablishments of full pledge and window based Takaful firmsin Nigeria, Takaful firms are still lack behind looking at the number of participants in the conventional insurance and the teeming populace without Takaful and insurance cover in the country. Apart from small industry size of Takaful firms they are still bedevilled with challenges of wrong perceptions coursing low patronage and other crises that continue to hamper the fulfilment of its huge potentials which Industry expertsidentified as challenges curtailing the growth and development of Takaful Islamic insurance in the country and reasons for non-patronage by teeming prospective participant of Takaful. These harmful effects are currently posing major challenges to the growth, development and efficiency of Takaful firms and products patronage specifically.

Despite the aforementioned anomaly,most of the previous studies conducted in Nigeria on *Takaful* came before the establishment of fully *Takaful* companies, this warrant for such researches to pool data from potential *Takaful*participants and limiting the findings of such studies and demanding for further studies on Takaful products patronage,based on this whatmotivate an increase in the potential and actual Takaful participants to patronise Takaful products become a continuous question of study with endless answers.

Takaful firm are alsoin competition nowadays, not only with the conventional insurance but with their twin well established Takaful firms, therefore determining the marketing strategies for the products is crucial. The study purposely focuses on the participants of Takaful Products in order to see how attractive the products are among

them. It is imperative to know what influence the participants' Takaful products patronage decision. Also, this study will examine to what extent do the moderating variables for examples, location enhances the independents variables attitude, trust, awareness, culture, religion and their influence on Takaful Products Patronage.

1.3 Research Questions of the Study

The research questions the study set to answer are as follows:

- i. To what extent does the level of people's attitude towards Takaful products affect the patronage of Takaful Products in Kaduna metropolis?
- ii. To what extent does the level of people's trust on Takaful operators affect the Patronage of Takaful Products in Kaduna metropolis?
- iii. To what extent does awareness of Takaful business affect the patronage of Takaful products in Kaduna metropolis?
- iv. To what extent do Cultural beliefs affect the patronage of Takaful products in Kaduna metropolis?
- v. To what extent does Religiosity affect the patronage of Takaful Products in Kaduna metropolis?
- vi. To what extent does moderating effect of location affect the non-economic determinant of Takaful Products Patronage.

1.4 Objectives of the Study

The aim of the research is to explore the non-economic determinants of Takaful products patronage in Kaduna Metropolis, Nigeria. The specific objectives are as follows:

- i. To determine the extent to which people's attitude on Takaful products has significant effect on its patronage in Kaduna metropolis.
- ii. To examine the extent of People's Trust towards Takaful operators and its effect on the patronage of Takaful products in Kaduna metropolis.

- iii. To explore the extent to which building awareness on people affects the patronage of Takaful products in Kaduna metropolis.
- iv. To check the extent to which People's Cultural beliefs influence the patronage of Takaful Products in Kaduna metropolis
- v. To ascertain the extent to which People's Religiosity influence the patronage of Takaful Products in Kaduna metropolis.
- vi. To determine the moderating effect of location on the non-economic determinants of Takaful Products Patronage.

1.5 Hypotheses of the Study

The following hypotheses are formulated to be tested in the course of the study.

- H0₁: People's Attitude is not a significant factor in determining the patronage of Takaful products in Kaduna metropolis.
- H0₂: People's Trust is not a significant factor in determining the patronage of Takaful products in Kaduna metropolis.
- H0₃: People's awareness on Takaful products is not a significant factor in determining the patronage of Takaful products in Kaduna metropolis.
- H0₄: People's Cultural belief is not a significant factor in determining the patronage of Takaful products in Kaduna metropolis.
- H0₅: People's Religiosity is not a significant factor in determining the patronage of Takaful products in Kaduna metropolis.
- H0₆: People's location is not a significant factor in enhancing the non-economic determinants of Takaful Products patronage in Kaduna metropolis.

1.6 Significance of the Study

Since the moderating effect of location on the non-economic determinants (attitude,

trust, awareness, culture and religion) and their influence on Takaful Products patronage has not been studied before to the best knowledge of the researcher, the findings from this study will represent a new contribution to the literature and add knowledge to current understanding in context of Takaful Products Patronage in Takaful firms.

This study could provide significant knowledge regarding Takaful Products to improve the Patronage of Takaful firm products, their performance throughout, enhance Takaful firms' innovation towards increasing participation. This study looked into how location as a moderator and non-economic factors increase the patronage of Takaful Products and general performance of Takaful firms, because Takaful firms operate their business with a competitive conventional insurance, Takaful firms are under tremendous pressure to develop relevant and up-to-date business strategies to struggle and survive in today's dynamic market and environment intensity. As a competitive advantage considering both participants and competitors, which could be taken as the basis for Takaful firms' performance and increase in Products Patronage.

Beside addressing individual and behavioural needs, this study is also designed to enable the *Takaful* operators and relevant stakeholders in *Takaful* companies and *jaiz* Takaful in particular to understand the extent to which location and non-economic factors determine *Takaful* products patronage for marketability.

Among the good intention of the researcher is the findings of this research would add value to the existing academic literature of Islamic finance in general and Islamic insurance in particular. It is also among the significance of this study to come up with divergent opinions of participants' behavioural intention towards Takaful products patronage to clear the misconceptions about *Takaful* products which will assist policy

makers in amplifying, formulating and implementing achievable *Takaful* operational blue prints. The work would also serve as a support to the government move towards ensuring financial inclusion in the country.

1.7 Scope and Limitations of the Study

This work explores the non-economic determinants of *Takaful* consumers' Products patronage in Kaduna Jaiz Takaful firm. The focus is to examine the determinants of *Takaful* Products patronage in the Kaduna Takaful firm market environment.

Kaduna state, Nigeria, is the researcher's area of study; it is a big metropolitan city where most of the ethnic groups in Nigeria are largely represented. The consumers of the full pledged Jaiz *Takaful* firm are going to be sampled to provide information for study.

The study adapted cross-sectional data to analyse the determinants influencing Takaful products patronage and considering current state of Kaduna Jaiz Takaful firm with high concentration of northerner's products patronage rather than longitudinal study where the independent variables can be measured over a period of time on the dependent variable for complete understanding of the framework.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This chapter explores the relevant literatures of the study; it has digested relevant works in an attempt to have comprehensive understanding of the study. The concept and development of Takaful are spelt out. The chapter also reviews related empirical studies, conceptualisation of the research constructs and theoretical framework of the study.

2.2 Concept of Takaful

Kafalah, an Arabic word meaning guaranteeing one another roots *Takaful* system as a concept of social solidarity, cooperation and mutual indemnification of losses, cooperation and mutual insurance of members, where members contribute a certain sum of money to a common pool. (Daud, 2012). *Takaful* or conventional insurance are geared towards management of risk, the dichotomy between them is, the former employs the principles of Islamic law in risk management the latter upholds conventional laws. *Takaful* is a system of Islamic insurance based on the principles of ‘*taawun*’ (mutual assistance) and ‘*tabarru*’ (voluntary contribution) by the group of participants, it is decomposed into general and family *Takaful*, family *Takaful* loosely compared to conventional life insurance. Other views and concepts of *Takaful* are those of Ahmad and Haron (2000) cited in Abiden and Salem (2011) who define *Takaful* as an Arabic verb also ‘‘*Kafalah*’’ which means to help one another or mutual guarantee and thus refers to shared responsibility among the participating parties (Abdulhamid and Abdurrahman, 2011). In essence, *Takaful* acts as the conduit for providing financial benefits in the event of a misfortune through the various types of *Takaful* products in which individuals as well as corporations participate as consideration for using these products. *Takaful* participants whether individuals or

corporate, pay *Takaful* contributions (*Tabarru*) to the respective *Takaful* funds managed by *Takaful* operators.

Essentially, the *Takaful* funds belong to all participants. The basic function of the funds is to provide financial assistance in the form of claims benefits to any participants who suffer a loss due to a defined misfortune. (Ali, 2008). *Takaful* assumes the role of providing assistance to participants who suffer losses, claims benefits are paid from the pooled contributions accumulated in the respective *Takaful* funds. The current *Takaful* practice uses two main types of contracts, these are Family *Takaful* which is a long term saving and investment programme with a fixed maturity period (above one year), while General *Takaful* are basically contracts of joint guarantee, on a short-term basis (normally one year) between a group of participants to provide mutual compensation in the event of defined loss (Fisher, 1999).

The two types of *Takaful* insurance are further divided into two major models, *Mudharabah* and *Wakala* model. *Mudharabah* as posited by Billah, (2001) is defined as a financing mode where one person provides the capital while the other party contribute business skills and both parties mutually agree not only to share profits on a pre-agreed proportion but also losses that they suffer while *Wakala* model is an “Agency” model that treats the *Takaful* operators as agent of the participants tasked with the administration of *Takaful* fund for which it is compensated at fixed fee. (George, 2013). For any of the composite of *Takaful* general family types, the minds of the consumers must be motivated to participate or patronise such products.

What motivates the intention of the customer to change his/her mind in patronising *Takaful* is paramount to understand by *Takaful* operators. It is the focus of this study to therefore find the effect of non-economic factors in *Takaful* product patronage in Kaduna metropolis.

2.3 Development of Takaful

The genesis of *Takaful* was traced from ancient civilizations and religious doctrines to modern breakthrough in the name of social insurance (Dandago, 2010 cited in Ayub, 2014). Social security among communities is a historical monument, people right from barbaric world show solidarity among themselves by way of communal aid to each other up to the coming of Islam. Bilal,(undated) viewed that people embraces social security by sharing all sort of risk or loss arising from war attacks by enemies insured by the government. Islam a religion of equity and fairness justified the development by way of *Takaful* in the second century of the Islamic era, when Muslim *Arabs* started to expand their trade to India, far east, and other countries in Asia; these were the words of sadeghi, (2010) this was concurred by Abouzaid,(2007) that the foundation of Islamic insurance was laid down from the system of *Aqilah* meaning a joint guarantee by a group of individuals to help each other in times of disaster or misfortune by the *Arabs* before Islam, this promotes a form of mutual help bringing groups together for social unity.

In later centuries, Muslims from the Ottoman Empire used similar mutual help or indemnification practices in their trade relationships with Spanish merchants (Abouzaid, 2008). This gives rise to *Arabic* words *kafalah*, *aqila* and *diyat* as forms of takaful before and during Islamic period, where killer's relatives compensate deceased family blood money; the practice later became constitutional by Islam,(Yazid & Arifin 2012). This act of helping each other in the event of misfortune is routed in Islamic teaching. *Allah* mentioned that: “....*Help you one another in Al-Birr and At-Taqwa (virtue, righteousness and piety); but do not help one another in sin and transgression....*” (*Al-Maidah*: 2), this verse explicitly originated mutual aid between individuals. In a separate verse, *and what you harvest leave in its spikes, except a little*

from which you will eat. (Q. 12:47). Then will come after that seven difficult years which will consume what you saved for them, except a little from which you will store. (Q. 12:48), describing how Prophet Yusuf (*Allaihi-Salam*) filled the grain silos from the surplus of seven years of good harvest as a protection to ensure the availability of continuous food supply during the seven years of drought, which originates insurance. Some of the prophetic word routing *Takaful* about (1439) years ago includes the saying of Prophet Muhammad (P.B.U.H) “The believers, in their affection, mercy and sympathy to each other, are like the body, if one of its organs suffer and complains, the entire body responds with insomnia and fever” (Muslim). Going by the aforementioned, the evolution of *Takaful* is said to be characterised by six phases of development (Bilal, undated), the stages include the legal backing of the Holy Quran in numerous verses in the *Practices of the doctrine of al-Aqilah* and *Practices of the Holy Prophet (SAW)* as seen above. The third situations namely: The acceptance of the ancient Arab’s practices of ‘*Aqila*’ and the relevant legislations passed in the first constitution of *Medina* in 622 B.C. (Venicery undated) in (Bilal, Undated) discovers that the first constitution in the Muslim world was prepared by the Holy Prophet Muhammad (SAW) shortly after the migration to *Medina* in 622 B.C., which was meant for the people of *Medina* (i.e. the *Muhajireen*, the *Ansar*, the Jews and the Christians) had included and introduced in it a kind of social insurance which appeared into three modules this was concurred by (Rahim, 2009) saying that the most social insurance practiced in *madina* during the prophet peace be upon Him includes ; *the practice of Diyat: dyat* or blood money paid mutually by the ‘*Aqila*’ (i.e. the close relatives of the killer) to the heir of the deceased (victim) in order to rescue the killer from legal burden, the payment of *Fidya*’ (*ransom*): The Holy Prophet (SAW) had also enacted a provision in the first constitution concerning rescuing the life of the

prisoners, which stated that should there be any person being made a prisoner of war by an enemy, the '*Aqila*' of the prisoner shall contribute to a ransom to be paid to the enemy in order to enable the captive to be freed.

The Fourth *Takaful* development is the Prophet Companion's era. narrated that Sayedina Umar (R) encourages the practice of *Aqila* through his published *Diwan* of *Muhajerun* established in various districts to cater for payment of blood money by relatives and tribes of a killer. The fifth development of *Takaful* were *development in the 14th - 17th Century* by *Sufi* Order of the *Kazeeruniyya* and as a kind of marine travel insurance company, it had been associated with the *tomb* of *Abu Ishaq Ibrahim Ibn Shahariyahb* (963 - 1035 C.E.), and *in the 19th Century*, 20th, 21st centuries respectively by scholars such as *Ibn Abidin* (1784-1836), The stages showcased, descends social insurance from *jahilliyya* period dawn to its practice as *Takaful* which legalise the operational framework of modern Islamic Insurance.

The last phase of *Takaful* development is in the 21st century and *Takaful* have shown a global growth momentum of about 14% in 2014, USD26bln at the end of 2015 and projected USD42b by 2020, (Global *Takaful* Insight 2014, and Deloitte, 2013, cited in World Islamic finance market place Malaysia, 2015). Successes records by GCC led to the emergence of *Takaful* in Africa ,attracting regional cross-border influence, with leading Market in Sudan, recording gross *Takaful* contribution at 23.4% from 2009-2013, and family *Takaful* contribution 58%,.Kenya and Nigeria have shown interest through proactive regulatory authorities and Kenya plan to increase its *Takaful* penetration from 3.1% in 2012 to 3.5% in 2018, (Islamic Finance News, 2015 cited in World Islamic finance market place Malaysia, 2015).

Nigeria, giant of Africa noticed the importance of *Takaful* and has come up with the guidelines for the operation of *takaful* since 2013; pursuant to increase insurance

penetration in the country and GDP at large. Before this development *Takaful* Advisory Council TAC was inaugurated by the then state minister of finance Alhaji Bashir Yuguda who announced the TAC Chairman as Prof. Dawud Olatukunbu Shittu Noibi and the pioneer head of *Takaful* in Nigeria. The inauguration marked the beginning of *Takaful* in the country and increase in the country's financial inclusion strategies. According to Global Reinsurance report (2015). The potentials in Nigeria as the world 10th largest oil producer and largest in Africa, rapid economic growth of 6%-8% annually, increase urbanization and middle class growth, an approximate 16,000 super-rich millionaires status. With these, *Takaful* stands are greater boast in the country. Also with the beginning of *Takaful* window operation in the country such as African Alliance Insurance, the country's oldest specialist life assurance company in 2005, Niger Insurance as Mutual Halal Plus, and Cornerstone Insurance together with the establishments of a full pledge Jaiz *Takaful* firm in Kaduna and Kano, and by 2013, Cornerstone was the first licensed composite *Takaful* operator in Nigeria, offering traditional as well as family and general *Takaful* products.

2.4 Conceptualisation of Constructs.

It is hypothesized in this study that factors such as attitude, Trust, Awareness, Culture and Religion are directly not influencing the patronage of Takaful Products among Takaful firms. The theory of plan behaviour model as adopted will determine the effect of the independents variables in the change behaviour to Takaful Products Patronage.

2.4.1 Non-Economic determinants

Non-economic factors are constructs with direct effect on human behaviour in relation to economic activities against economic factors that have direct effect on production function and economic growth. According to Fischbein and Ajzen, (1975) cited in Farida and Shehu, (2014) they are identified by examining an individualsor groups belief hierarchy and the most frequently elicited belief. In this study therefore, non-economic factors i.e. attitude, awareness, Trust, Culture and Religion are hypothesized to influence the patronage of Takaful products. The figure after the explanatory constructs explains the framework of empirical analysis of the study. And the key variables are explained as follows.

2.4.2 Peoples Attitude, Trust and Takaful Products Patronage

An attitude is towards everything such as religion belief, political inclinations, clothes wearing and also Takaful Products Patronage. Attitudes put people into a frame of mind of liking or disliking an object, moving toward or away from it. It is equally argued that attitudes make people to behave in a fairly consistent way toward similar objects/products. According to Ackah and Owusu, (undated), This concur with findings on insurance in Northern Nigeria by Abdullahi, (2012) which reveals that majority of

people in northern Nigeria do not have Trust in insurance, its ability to indemnify clients and its stand from socio-cultural and religious perspective. These manifest how imperative attitude and trust are linked towards insurance/Takaful and its products patronage. While Daninga and Qiao, (2014) suggest that attitudes of people should be incorporated in designing effective insurance contract. Poor attitude and aversion towards risk and ambiguity according to Akay, Martinsson, Medhin and Trauman (2009) and Cabantous, (2007) is the major reason Ethiopians fully accept to patronise insurance services. The same is found in Belgium and other places in Europe (Heselmans, Donceel, Aertgeerts, Van-de-Velde, & Ramaekers 2009) and Loh, Nihalani, & Schnusenber, (2012). The issue of attitude and trust as a yardstick to acceptance of insurance is evidenced from Hogarth and Kunreuther (1985) and Goldmann, (1948). Likewise, Amaefula, Okezie and Mejeha (2012) show that, despite rural farmers' awareness of agricultural insurance services in southern Nigeria, they have poor attitude towards it due to consideration of gain or loss associated with or without insurance cover. This shows the paramount need of attitude in patronising insurance and Takaful services/products.

Similarly Adebimpe (2010) discovered a high level of significant relationship between people good attitude and trust in the consumption of health insurance in South-west Nigeria. It also coincides with Ojatta, (2016) suggesting stakeholders good attitude and trust and potential customers relationship as a yardstick for health insurance consumption in Kogi state Nigeria. Customer's attitude settles into a consistent pattern: to change it may require major adjustments in other attitudes (Kotler, 2000). It is, however, asserted that person's attitude is an enduring favourable and unfavourable evaluations, emotional feeling and action tendencies toward some object or idea. So also the findings of Yusuf, et al (2009) have established the

existence of negative attitude among Nigerians on conventional insurance services, hence the need to investigate the position of attitude and trust in the patronage of Islamic insurance services in Nigeria. Also Omar, (2007) in his assessment of consumers' attitudes and trust toward life insurance patronage in Nigeria has discovered that there is little trust and confidence between the public and insurance companies. On the other hand, the study conducted by Redzuan,(2009) has come out with the relevant findings which demonstrate that developing strong bond by agents, in Malaysia Takaful industry, with their clients enable them to establish a trust, and consequently leads to more Takaful products purchase. Hence, these have shown the need to establish good attitude and customers' trust on Takaful operators. To these, Attitude and Trust were hypothesised as first and second hypothesis to have significant effect in influencing Takaful Products Patronage in Kaduna Jaiz takaful products.

2.4.3 People's Awareness and Takaful Products Patronage

Awareness of insurance is hypothesized to be positively related to Takaful patronage. This is because the higher the level of one's awareness of a thing, the more likely the person will appreciate its value. The lack of awareness and knowledge of insurance on the part of the consumers has been identified as a major hindrance to insurance consumption. Majority of insurance/Takaful consumers misunderstand the very purpose of insurance and this misunderstanding creates widespread difficulties for insurance marketing visa-vis consumption, this result from shortage of information about insurance/Takaful products importance from the stakeholders. (Adamu, 2011) observed that much of the dissatisfaction with insurance in Bangladesh is based on a faulty idea of what insurance is and how it operates, with the low level of awareness, insurance patronage and consumption becomes a daunting task, similarly, in Badaru, (2013), the institutional bottleneck that affects insurance patronage and consumption

is inadequate publicity. A study conducted by Ramdhony, (2013) in Mauritius on the customers' awareness of Islamic banking terminology and their views of Islamic banking products, it was found that 82% of respondents have awareness while 14% are not aware of Islamic banking products.

This study also highlighted a significant relationship between public awareness and religion. Another study by, Omer, (1992) of Muslims in the United Kingdom about their patronage and awareness of Islamic financing methods. It found that the *Shariah*-compliant products appeared to be effectively accessible through Islamic finance information, it is revealed that lack of Islamic finance education among Muslims in the United Kingdom to understand the Islamic finance concepts. That is certainly consistent with other findings and literatures that Muslims living in Non-Muslim country develop a significant awareness and knowledge of Islamic banking as compared to immigrant Muslims. Religious commitment therefore remains as the paramount element of patronizing Islamic banking services and Indigenous firms including Takaful companies should also see awareness as a weapon for massive products patronage. Akhtar and Jafin (2011) conducted a survey on employees in Islamic banks' in India and found various understanding level of awareness of the Islamic banking products. While, Okumus, (2005) found that the customer's awareness of Islamic banking products in Pakistan and Turkey are perfectly astonishing in some of the products such as current and time deposit accounts.

While Awan, (2011) ascertained the customer awareness of the Islamic banking products and services through its accessibility and customer satisfaction is high either at the fully-fledged Islamic banks or dual-window banks operating in Pakistan. In Malaysia, Nordin, (2001) studied the awareness of Islamic banking system among 45 business enterprises and customers, it was found that a lower rate of using Islamic

banking products and understanding of Islamic financial system particularly concerning the aspect of profit-sharing concept attributed to lack of information. All participants began utilizing Islamic banking services in less than 5 years ago, despite the fact of its emergence over 15 years. Overall, the researchers determined that customers and employees understanding the concepts and practices of Islamic banking are still core. Therefore, to prevent any misunderstanding of the concept, adequate information must be given much attention.

In a separate study by AlNemer, (2015) which discussed about the participants' preferences and motivation about Takaful products and services, the study suggested that participants need education as the main purposes behind their contribution to the *Takaful* fund. Similarly, (Maiyaki and Ayuba, 2015) analysed factors that influence the consumers' attitude toward Takaful services patronage in Kano Metropolis, It was found that awareness have significance on the customer's attitude towards Takaful services, although with a weaker effect. (Echchabi and Echchabi, 2013) investigated the willingness of the French Muslims to adopt Islamic insurance (Takaful), as well as the factors that may influence their decision. The result indicated that French Muslims have shown willingness to adopt Takaful services as an alternative to the existing conventional insurance services and awareness played a major role. Hence, the third hypothesis. Awareness has significant effect on Takaful Products Patronage in Kaduna. Jaiz takaful products

2.4.4 People's Religiosity, Cultural Belief and Takaful Products Patronage

The demand for Takaful and insurance in a country may be affected by the unique cultural and religious factors. (Douglas & Wildavski, 1982) argue that an individual's religion and culture can provide an insight into the individual's behaviour; and understanding religion is an important component of understanding a nation's unique

culture. Also, in Zelizer, (1979) notes that religion historically has provided a strong source of cultural opposition to life insurance as many religious people believe that a reliance on insurance results from a distrust of God's protecting care. Until the nineteenth century, European nations condemned and banned life insurance on religious grounds. (Zelizer, 1987) also states that religious antagonism to insurance still remains in several Islamic countries. In a similar vein, Wasaw and Hill, (1986) tested the effect of Islam on life insurance consumption using an international data set. The results of their study indicate that, *ceteris paribus*, consumers in Islamic nations purchase insurance than those in non-Islamic nations. This becomes more evident in the fact that Muslims are more inclined to Islamic teachings in different aspects of their life including insurance/Takaful. Previous studies have found that religious and cultural factors affect the demand for insurance.

Religious faith of the people have been investigated and found with empirical evidence to affect health insurance consumption in Ibok, (2006), Juetting, (2003) and (Juetting 2003), found a significant relationship between Catholicism and health insurance consumption. In a reverse view, Saaty (2011) analysed the effect of Islamic principle on insurance customer's future plan to purchase insurance and found that people in Saudi Arabia consider insurance to be against Sharia'h and that it is partially true and affects the purchasing decision of the people, this view is shallow compared to many proving Takaful patronage because of religion, like in, Ibok, (2012) through a research in Nigeria observed that religion as a variable had effect on insurance consumption. While also, studies revealed that religion has been identified as an important factor that shapes people's perception about life, particularly issues relating to safety and security of life. Insurance as it is generally practiced is not compatible with the Islamic faith because of the elements of *riba* (interest) and uncertainty

(gharar). (Rahaman 1979) and (International Islamic Fiqh Academy, 1985) said that conventional insurance as being practiced does not conform to the requirements of shariah and such contracts are deemed '*fasid*' (defective). In distinguishing Islamic insurance from commercial insurance hence the low patronage and showing the importance of religion in consumption and actions.

Kamila, (2014) studied the factors that influence Malaysians to choose Takaful over conventional Insurance. So, the result of the finding indicated that Takaful customers have a clear concept of Takaful and the requirement of Shariah compliance and have awareness on the relationship between insurance and religion in contemporary business. They also found that respondents showed that Takaful is necessary for Muslims as it is a replacement to conventional insurance. By the same token, (Ayinde and Echchabi, 2012) examined the Malaysian customers' willingness to adopt Islamic Insurance services as well as the factors that may influence their behaviour and religion is a factor. Comparatively and in the same fashion another study by Arifin, and Yazid, (2014) explored the critical factors for family Takaful demand among Muslim customers in Malaysia, the results indicated that religion and culture adherence are among the critical factors influencing participants adopt Islamic insurance. This concurred with the fourth and fifth hypothesis Religion and Culture have significant effect in influencing Takaful Products Patronage in Kaduna Jaiz

Takaful firm

2.4.5. Moderating Effect of Location and Takaful Products Patronage

According to Yusuf (2014) the participation of people in business firms, partnership and shareholding is attributed to their proximity to such business and firm. It is evident that a greater number of people opt or become members of a particular group or business not simply because of knowledge/awareness and other factors but due to their closeness/location of the business to them, and many from rural dwellers are not partaking not because of lack of interest but because of their disadvantage location. In a study conducted to determine the urban rural demand on insurance products by Ojua in (2012) it obtained that a reasonable number of Nigerians in rural areas do not participate in insurance products because of their poor location areas and almost 40% of the urban resident have access to one insurance products or the other because due to the presence of such firm close to them. It is clearly that location is a good determinant leading to patronage of firms' products and services, further revelation showed that increasing urbanization and rural-urban drift is the root course of concentration of firms' investment opportunities and patronage of goods and services including insurance and Takaful firms. It therefore evident that urban or rural location of either a firm or customers of a particular products can determine and significantly increase and enhance the participation and product patronage.

Insurance and Takaful products patronage is affected by several factors; these factors are rapidly changing, uncertain, and complex. Any firm that ignores or not responds to these factors is bound to face low patronage of products. Some researchers have suggested that the relationship between attitude, trust, awareness, culture and religion depends on the location of firm (Covin & Slevin, 1989; Tang & Tang, 2012; Wan *et al.*, 2012). The opportunity for the entrepreneurs to make a well meaning patronage decisions and act is affected by the location of firm (Tang, 2008).

It also argued that firms do well, due to the strategic business location (Ullah *et al.*, 2011). Hence, the proximity and strategic nature of firm serves as a means of products patronage. Firm location can benefit firms with high commitment to customer's satisfaction and leading to products patronage R&D (Gul, 2011). Mahmoud (2011) reports that firm location strengthens the products patronage of a firm. Firm location is sometimes an advantage and benefits for customers satisfaction and products patronage, because the closer the firm the willingness of consumers patronage will be encouraged (Polat & Mutlu, 2012; Wan *et al.*, 2012). Therefore, on these bases firm location modifies the relationship between the independent and dependent variables in this study. A number of empirical studies (Beck & Demirgüç-Kunt, 2006; Demir & Caglayan, 2012; Fonseka *et al.*, 2013; Krishnan *et al.*, 2014; Kuzilwa, 2005; Rahaman, 2011; Rogerson, 2008; Xavier *et al.*, 2013; Mazanai and Fatoki (2012) also posited that location of a firm is directly related with its products demand. Location of firm was used as a moderator in a study of Frank *et al.* (2015). Research has also found that products patronage requires a strategic location by firm to be successful (Wiklund & Shepherd, 2015). This suggests that firms that face patronage constraints, is mostly as a result of poor location. In summary, a good and strategic location of a firm enhances the patronage of products of firm no matter the attitude, trust, awareness, cultural and religious inclination of the consumer towards the products.

2.5 Jaiz Takaful Establishment and Products

Jaiz Takaful is a Shariah compliant system of insurance providing both family (life) and general (non-life) insurance products established to provide Takaful insurance in Nigeria. As a full pledged Islamic insurance, jaiz Takaful was established under the regulation of NAICOM in 2016 and by the time of this study it has three main branches namely Lagos, Kano and Kaduna branch with main headquarter in Abuja-Nigeria. The Kaduna branch as subsidiary was inaugurated February 2017 with less than 15 customers who subscribed to both Family and general products of the jaiz Takaful, the number of customers increased above 1500 by December 2017. The jaiz Takaful products both family and general are categorised under the following.

Motor Takaful: This involves a Comprehensive Third party, Fire and theft and Third party only.

Fire and Miscellaneous accident Takaful: comprising of Fire and allied perils, Burglary, All risk, Fidelity guarantee, Public liability, Group personal accident, Goods in transit, Money Takaful and Professional indemnity.

Engineering Takaful: with Contractor's plant and machinery, Contractor's all risk, Machinery breakdown, Electronic equipment and Erection all risk,

Marine Takaful: encompassing Marine Cargo and Hull and

Family (life) Takaful in Group, individual and Education plan and so on. The transaction model employed by Jaiz Takaful is base on hybrid model based on Al-mudharabah (partnership and Al-wakala (agency). The model promotes cooperation and risk sharing among the participants, the jaiz firm as the mudarib (manager) or wakil (agent) provide services to the Rabbul-Mal (capital owner) or (principal) in case of agency service, who are the customers of jaiz products. The jaiz Takaful earns a fee

for the service provided as agent or wakil of customers also revenue by means of upfront receipts deductible on contribution, additionally there is profit sharing on Mudharabah on the investment of the Takaful funds between the participants/customers and jaiz takaful. Other unique features of Jaiz Takafu compared with conventional insurance that underwriting surplus of the Takaful pool is shared among participants that have not incurred any loss. The diagram illustration of Wakala+Mudharabah of jaiz Takaful looks as below.

Table 2.1. Jaiz Takaful : Wakala + Mudarabah (Hybrid)

Total participant contribution	N100,000
Lessmanagement expenses- 30% (wakala)	N30,000
Lesscommission to brokers-7.5%	N7,500
Available PA's contribution for investment	N62,500
50%returnon investmentfor PA's (mudaarabah)	N4,375 (eg investment @14% ROI
Surplusafter investment	N66,875
Lessunderwriting expensesincluding claims (30%)	N20,063
surplus available for sharing	N46,812

Source: Jaiz Takaful firm Kaduna, 2018

These products attract consumers demand intention, it is therefore the interest of this study to drive the demand intention of these products from the existing customers of Jaiz Takaful with particular preference to Kaduna Jaiz Takaful firm and make necessary analysis to on what actually motivate consumers of Jaiz products towards its patronage.

2.6 Empirical Review of the Studies

Takaful immemorial can be traced long before religious beliefs and have survived a number of decades before empirical studies by researchers. (Maiyakai and Ayub, 2015) employing multiple regression statistical technique while examining consumers attitude towards Takaful service patronage in kano metropolis discover that awareness, perception, trust and confidence are significantly related to the consumers' attitude toward Takaful services patronage. Similarly, a survey of 266 respondents by Bello and Ayub, (2014) testing two (2) models representing different constructs explaining consumers' perception. Two dimensions: awareness and income earners' trust and confidence; were tested in Model A, using multiple regression. It was discovered that consumers' awareness of Takaful services showed least effect in influencing favourable perception of Takaful consumption. The trust and confidence reposed on the Takaful operators by consumers made average impact on determining favourable perception of Takaful services consumptions. Model B' dimensions: age, marital status, gender, qualification, occupation, and income of consumer; were found to be insignificant and cannot make any capable impact in influencing consumers' favourable perception of Islamic services consumption in Kano Metropolis, Nigeria. These findings are unique as many studies have discovered factors such as income of consumers and location as capable of determining demand of Takaful products.

Therefore, the paper recommends that the consumers' awareness of Takaful should be intensified; but, this along is not adequate to ensure consumers consumption of the services. (Adamu, undated) study the acceptance and patronage of insurance services in northern Nigeria describing and finding what factors discourages northern Nigerians in accepting and patronising insurance services adopting theory of planned

Behaviour empirically among 288 public insured and uninsured customers, the findings reveals that attitudes and awareness, most often negative, are found to be the cause of low patronage of insurance services. It is also found that, religious values, subjective norms and behavioural control factors does not account for poor acceptability and patronage, the role of poor marketing and consumer location was identified playing an important role in the persistent of such negative surge. The findings present the need to create much awareness which is similar and among the variables of this study. While in Badaru, (2013) studying socio-cultural factors affecting insurance patronage in Lagos, Nigeria, using 180 as sample size and religion and culture among the variables of the study.

A research by Tom and Ibok, (2012) studying factors affecting insurance consumption in Akwa Ibom state, Nigeria This study examined factors within insurance institutional framework that affect insurance consumption in Akwa Ibom State in Nigeria. Primary data were collected from 80 insurance consumers judgmentally drawn from 10 insurance companies located in the state. Data were collected on: accessibility and prompt payment of claims, knowledge of the use and importance of insurance, professional activities by those selling insurance, nature of insurance policy statement and the overall corporate image. The data were analysed using both descriptive and inferential statistics. The socioeconomic characteristics of insurance consumers revealed that most of them were literate, mostly public servants, married and were still in their active ages. In accordance with our theoretical framework, our empirical results support the established relationship between insurance consumption and institutional performance. Realising these problems as they affect insurance patronage and development in the state, the study recommends a general overhauling of insurance institution framework as a way forward for the

development of a vibrant insurance market in Akwa Ibom State. Although the above study was conducted on the institutional based factors it will be helpful in drawing the overall attitude of insurance consumers towards insurance patronage in comparison to Takaful products patronage.

In another work by Abdul Aziz and Azman, (2011) on the Contributing factors in Islamic Motor Insurance, examines the government servant's perception toward Islamic Motor Insurance named as takaful. The product based on Shari'ah rules for general insurance provided by Insurance Company in Malaysia. This study emphasizes on four factors, which are product knowledge, awareness, advertising and benefit of the product. The purpose of this study is to measure the level of perception of Islamic Motor insurance and to identify whether there is a relationship between the independent variables (four factors) with the dependent variable (perception). The respondents are the government servants who are using Motor insurance. The research is carried out through the finding of multiple regression and Pearson correlation analysis where the relationship between knowledge, awareness, advertising and benefit of the product toward perception of Islamic Motor Insurance among government servants. From the findings, the respondents show very good perception toward Islamic Motor Insurance. The findings showed customers' perception levels are very positive towards Islamic Motor insurance. Promotion and products development were suggested.

In Turkey, Okumus (2005) found that most respondent (Islamic bank customers in Turkey) agree that religion was the primary reason for the use of Islamic bank products. Also, Jaffar and Musa, (2013), investigate the determinant of attitude toward Islamic financing and the study determine five variables as the factors that influence the attitude towards Islamic financing using Theory of planned behaviour

TPB. Among the variables hypothesized were awareness and religion to influence attitude towards Islamic financing. It was discovered that awareness and religion played a greater role in Islamic finance consumption. In another study by Amin, (2012) on Islamic insurance Participation in Malaysia testing the effects of attitude, subjective norm and amount of information on the Islamic insurance participation. Drawing upon the theory of reasoned action (TRA), this study proposes a model to examine the factors within the Islamic insurance participation context. The model is tested using survey data from 206 respondents. Importantly, the results suggest that attitude, subjective norm and amount of information provide the best fit to the data and are of value to be considered as the indispensable factors in determining the Islamic insurance participation. The findings of this study shed some light on the consumers' acceptance level of an Islamic insurance. It also provides valuable insights for takaful operators to manage the Islamic insurance services effectively. Husin and Rahman, (2013) in Malaysia, aiming to find determinants driving consumers to participate into takaful schemes, adopting Decomposed Theory of Planned Behaviour, found that intention toward participating in takaful scheme are not only affected by attitude, subjective norm and perceived behavioural control but also influence by moderating factors like demographic variables, consumer knowledge, situational factors and consumer level of religiosity. The above studies corroborated with the major variables this study is adopting to find whether the constructs encourage or discourage takaful demand among consumers of Takaful products in the researcher's area of coverage which is Takaful firms in Kaduna metropolis. Research on the Employees Intentions to Participate in Takaful Plan by Hassanuddin, and Abdul Karim, (2016) in Malaysia, was conducted involving a survey commissioned to obtain peoples' response towards Takaful insurance. The

study investigated the factors influencing customer's intentions in participating in Takaful, using a judgemental Sampling method to obtain the sample. A personally-administered questionnaire was distributed randomly among respondents. From the analysis.

2.7 Theoretical Framework of the Study (Theory of Reasoned Action) (TRA)

The Theory of Reasoned Action (Fishbein & Ajzen 1975; Ajzen & Fishbein 1980) states that the individual performance of a given behavior is primarily determined by a person's intention to perform that behavior. This intention is determined by two major factors: the person's attitude toward the behavior (beliefs about the outcomes of the behavior and value of these outcomes) and the influence of the person's societal environment or subjective norm (beliefs about what other think the person should do). In other words, a person's behavior can be predicted by knowing two things: (1) the person's attitude toward the behavior (AB) and (2) the person's subjective norm (SN). The first component refers to the person's positive or negative feelings about engaging in the behavior. The second component refers to the person's perceptions of the social pressures to perform or not perform the behavior in question. Generally, people will perform behaviors that they value highly and that are popular with others and will refrain from behaviors that they do not regard favorably and that are unpopular with others (Petty & Cacioppo, 1981).

This theory provides a framework to study attitudes toward engaging in Islamic banking facilities. According to the theory, the most important determinant of a person's behavior is behavior intent. The greater the intention to engage in Islamic banking facilities, the greater the chances the person will eventually perform that behavior. The individual's intention to perform a behavior is a combination of attitude of performing the behavior and subjective norm. The attitudinal component consists

of behavioral belief and evaluations of behavioral outcome, whereas the subjective norm component includes normative beliefs and the motivation to comply.

Takaful operators though may require profit; they operate within the purview of normative and behavioural factors such as religion, attitude, trust and norms etc., the theory of Reason Action seeks to study the linkages between beliefs, attitude and subject norms, perceived behavioural control, intention and behaviour. TRA has been widely used in predicting an individual's behaviour intention and in behavioural studies such as insurance in organisational context where owners are the decision makers To this end this piece adopts TRA as its root for conceptual and empirical evidences.

2.8. Conceptual Framework of the Study.

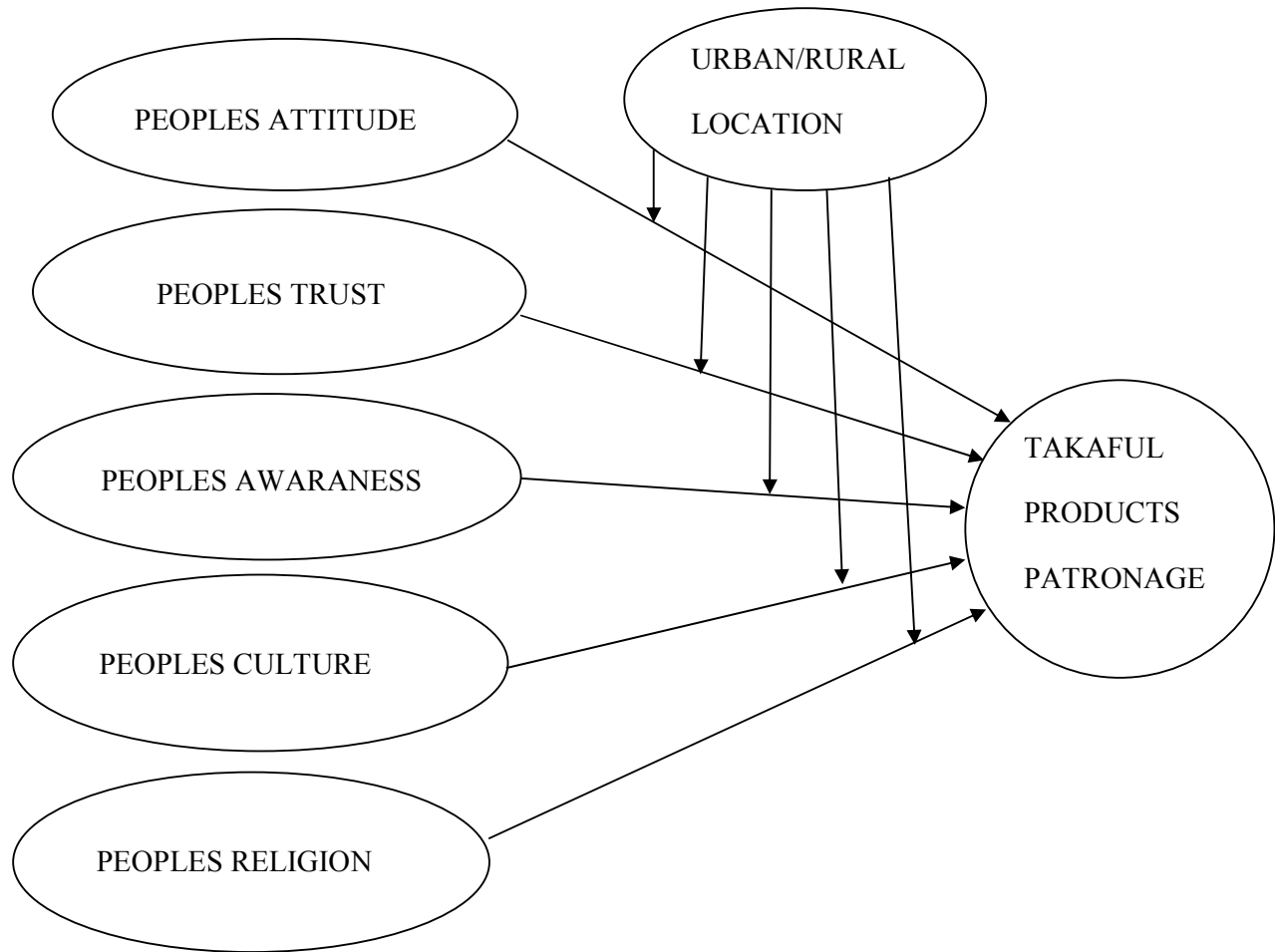


Figure 2.1 Conceptual Framework of the Study

Source: Adapted from Amin, 2012

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Introduction

A detail of the rationale behind the chosen method for this work is presented in this Chapter. These include introduction, research design, and population/unit of analysis of the study, sampling procedure, method of data collection and techniques for data analysis.

3.2. Research Design

Research design encompasses the approach and nature and amount of primary and secondary based research one undertakes and the instrument for data analysis. The aim of this study is to examine the extent to which non-economic factors such as attitude, Trust, awareness, Religion and Culture as independent variables and location as moderation variable can significantly influencing the patronage of Takaful products as dependent variables in Kaduna Metropolis, Nigeria. The research design is descriptive in nature because descriptive studies provide accurate quantitative information about certain population characteristics and ascertain the existence of relationship among variables. (Osaula, 2005). Therefore, the study employs descriptive approach and survey design to answer the research questions and ascertain the veracity of the hypothesis. The data collected are cross sectional in nature. This is because the researcher collected them at a particular period of time. The choice of Kaduna state is due to its nature of being a big metropolitan city in the country and the Northern part in particular where many Nigerian ethnic groups are largely represented.

Therefore, the effect of people's attitudes, trust, awareness, religion, cultural belief and urban/rural location of participants will be measured to determine if they will serve as significant factors in determining Takaful patronage in Kaduna Metropolis, Nigeria.

3.3 Population of the Study

The population size of this work comprises the unit of analysis of the study. All actual customers of Jaiz Takaful firm residing in Kaduna Metropolis, Nigeria. According to Jaiz Takaful Kaduna Branch, 1223 and 311 constituted the total general and family Takaful customers in the branch respectively, totalling to 1534 as at December 2017. The subjects of the population include: Civil servants, both State, Federal and private, comprising Military, paramilitary, non-uniform, NGOs staff and Business men and women residing in Kaduna Metropolis.

3.4 Sample Size and Sampling Technique of the Study

A sample is a subgroup representing total population. In this study, purposive/Judgmental sampling is adopted. Using Krejcie and Morgan finite sample size analysis, considering the population size of Kaduna Jaiz Takaful firm. The sample size is 310 by the range of 1500 -1600 outline in table for determining of sample size of known population by Krejcie and Morgan (1978). The sampling technique employed is purposive in nature, since purposive sampling technique is targeted at those respondents with requisite knowledge of the data required by the researcher (Bernard, 2002). Therefore, only actual customers of jaiz Takaful firm in Kaduna who spent duration not less than three months with the firm were selected to complete the questionnaire. This is because of their familiarisation with the Takaful firm beyond anticipation.

3.5 Method of Data Collection

The use of questionnaire for data collection in a study of this nature is well documented for its rapidity and cost effectiveness. Questionnaire is adapted because of the potential effect of social desirability on responses of the respondents in the research topic. Data collected by use of questionnaires are also more easily amenable.

3.6 Pre-test and Pilot Tests

The pilot test is considered as a trial on a small sample part of the before the actual full-scale study (Bryman & Bell, 2015). According to Bryman and Bell (2015), it's always desirable if possible before administering a self-completion questionnaire to a sample of study to conduct a pilot test. A pilot test was carried out to assess the validity and reliability of the instruments and to get a preview of the real conditions of impact assessment, which allows the researcher to anticipate possible problems and amend when embarking on the actual study. A pretest was carried out in three different stages: the first stage, a questionnaire was taken to a supervisor on several occasions, a panel of five experts who are academics and professionals were consulted. They validated the contents and offered useful suggestions on the fitness of the items adapted to measure the construct. The experts constituted a Senior lecturer, Associate Professor and Professor in Bayero University Kano and Usmanu Danfodiyo University, Sokoto, Consequently, some of the instruments were re-worded for easy understanding.

Validity and reliability of the instrument are the primary concern of the pilot study. Malhotra (2008) recommends the use of fifteen to thirty respondents as a sample size for a pilot test. Therefore, a total of 30 copies of the questionnaire were given to a group of 30 Jaiz Bank Staff and some customers of Islamic bank products in Gusau. The objective is to help the researcher to determine strengths and weaknesses of the questionnaire format and wording. The test of inter-item consistency reliability was conducted using the Cronbach's alpha coefficient. The Cronbach's alpha coefficient was used to examine the internal consistency of the items. Based on the rule of thumb, an item with a coefficient of 0.60 is considered to have an average reliability; while of

0.70 coefficient and above indicated that the instrument has a high level of reliability (Sekaran & Bougie, 2016; Hair *et al.*, 2016).

After conducting reliability test using SPSS 23, the result indicates that all the items had a Cronbach's alpha coefficient from 0.878 to 0.923. (Hair Jr. *et al.*, 2016; Sekaran & Bougie, 2016).

Table 3.1. Reliability Test Results of the Survey Instruments

SURVEY INSTRUMENT	CONSTRUCTS	NUMBER OF ITEMS	CRONBAH ALPHA (COEFFICIENT)
ATT	Attitude	5	0.878
TRT	Trust	5	0.867
AWR	Awareness	5	0.866
CLT	Culture	5	0.873
RLG	Religion	5	0.879
TPP	Takaful Products Patronage	10	0.897

Source: **Pilot Test Survey, March 2018**

Table 3.1 aboveshow the summary of the reliability results. The pilot test results show that the Cronbach's alpha values for Attitude, Trust, Awareness, Culture, Religiosity and Patronage of Takaful Products are all above 0.60. Thus, it can be established that all the variables are reliable.

3.7 Data Preparation and Analysis Technique

Data are coded, summarized and analyzed with SPSS and Partial least squares structural equation modeling (PLS-SEM) after the collection of adequate data that matches the minimum sample size requirement. Similarly, the combination of descriptive and inferential statistics are employed as a method of data analysis. Preliminary analysis including data cleaning and screening, checking and treating

missing values, and treating outliers were conducted using SPSS. Also, the Descriptive statistic was used to explain the characteristics of data quantitatively. It gives a summary of the sample and the observation being made.

3.8 Structural Equation Modelling

Structural equation modeling (SEM) is extensively used in many fields of studies, the researcher will analyzed this study with SEM. SEM is a powerful second-generation multivariate technique capable of analyzing a model that encompasses many variables, and allow the assessment of measurement properties and theoretical (structural) relationships to be run with multiple relationships, simultaneously in the same analysis (Byrne, 2010; Hair *et al.*, 2016). SEM is noted to have the capacity of using a combination of multiple regression, path analysis and factor analysis techniques for a simultaneous estimate of measurement, and establishing the connections between a number of latent variables (Hair *et al.*, 2016;)

Smart PLS is similar regression approach that is capable of reducing the residual variances and has the unique capacity to work with both larger and fewer samples (Ringle 2005) which is different to AMOS SEM, that requires larger samples of data set (Hair *et al.*, 2011). Data analysis can be conducted in two different processes in Smart PLS (Ringle, 2005) which includes: the measurement model (confirmation of reliability and validity) and the structural model (to test relationships) assessment.

3.9 Assessment of PLS-SEM Path Model Results

The present study used PLS-SEM software application in analysis of data collected from the field (Hair, Ringle, and Sarstedt, 2012). There are two important multivariate techniques which PLS-SEM depends on, and they include factor analysis, and

multiple regressions (Hair *et al.* 2016). It also serves as a tool used during the course of analysis of the main as well as moderating analysis for this study.

The current study employed a two-step method to assess and report the outcomes of PLS-SEM path, based on the current development of PLS path modeling in model validation (Henseler, Ringle & Sinkovics, 2009). The steps procedure involves:

- (1) The assessment of a measurement model, and
- (2) The assessment of a structural model, (Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014; Hair, Sarstedt, Ringle, & Mena, 2012; Henseler *et al.*, 2009).

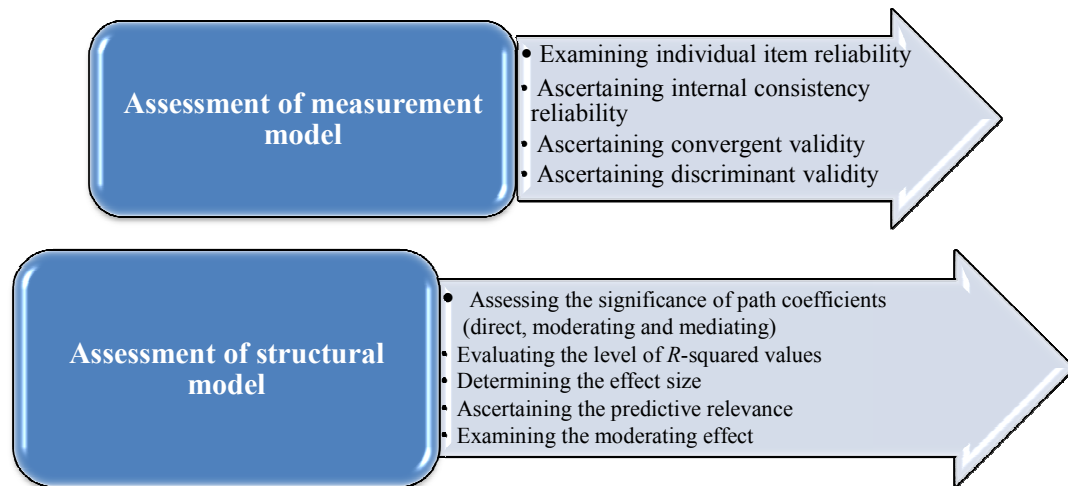


Figure 3.1: A Two-Step Process of PLS Path Model Assessment

Source: Henseler *et al.*, 2009

3.10 Assessment of Goodness of Measurement

For multi-item constructs, two major criteria for assessing the model's reliability and validity were tested to assess the goodness of the model in the measurement model.

The reliability test accesses the consistency of the measuring instrument to measures what it is intended to measure (Hair *et al.* 2016; Sekaran & Bougie, 2016), this means that if different measurements are taken over a period of time, reliable measures will be consistent with their values. While, the validity test examine the extent to which a

measure or set of measures correctly represents the concept of study (Ramayah, Lee, & in 2011). Validity is concerned with how well the concept of the study is defined by the measuring instrument. Thus, the quality measurement model in this study was evaluated using indicator reliability; internal consistency reliability; convergent validity and discriminant validity.

3.11 Assessment of the Structural Model Direct Relationship

The next stage of establishing the measurement model was to assess the structural model. The evaluation of the structural model comprises evaluating the model's predictive capabilities and abilities to measure relationships between the constructs. Consequently, structural model assessment involved the determination of the latent variables' path coefficients, coefficients of determination, effect size and the model's predictive relevance (Hair *et al.*, 2010).

The important principle for the assessment of the structural model is the coefficient of determination widely known as R-squared value (Hair *et al.*, 2016; Hair *et al.*, 2012). The R^2 is given by the proportion of variance in the dependent variable(s) that can be explained by one or more independent variable (Hair *et al.*, 2016; Ellion & Woodward, 2007). Even though the adequate level of R^2 value differs with research context (Hair *et al.*, 2010 and Falk and Miller 1992) recommend an R^2 value of 0.10 as the minimum tolerable level. Furthermore, Chin (1998) suggests coefficient R^2 values of 0.67, 0.33, and 0.19 as significant, moderate and weak respectively in PLS-SEM.

Effect size is defined as the variances in coefficient of determination among the main effects when a specific exogenous variable is present in the model; and when the variable is omitted from the model (Wilson, Callaghan, Ringle, and Henesler 2007; Cohen 1988). It is measured as the R^2 value increase in the endogenous variable to

which the path is associated to; and in relation to the proportion of unexplained variance of the endogenous variable (Chin, 1998).

In the present study, the effect size of the exogenous variables on the endogenous variables in the model was measured using the Cohen's effect size formula. Accordingly, Cohen (1988) proposed effect size value of 0.02 as small, 0.15 as a medium, and 0.35 as large effect size. However, Chin et al, (2003) emphasize that the smallest effect size of an exogenous variable should be considered as per it can impact the endogenous variables. Therefore, the effect size of exogenous variables on the endogenous variables in the model could be highlighted on via the Cohen's formula below.

$$\text{Effect size} = \frac{R^2_{\text{Included}} - R^2_{\text{Excluded}}}{1 - R^2_{\text{Included}}}$$

Assessment of the models predictive relevance is another important aspect of evaluation of structural model (Hair, et al 2011).. The Q^2 measured how well a model predicts the data of omitted cases (Chin, 1998; Hair et al 2014). The most frequently used measure for assessment of model's predictive relevance is the Stone and Geisser's Q^2 test. This study adopted the Stone-Geisser's Q^2 test via blindfolding procedure to measure the model's predictive relevance (Hair Jr. *et al.*, 2013). Henseler, et al (2009) argued that predictive relevance on research model is when Q^2 statistic (s) greater than zero. Additionally, a research model with higher predictive relevance value implies higher predictive relevance (Henseler, *et al.*, 2009).

3.12 Justifications for Using PLS SEM

SEM is a technique used to characterize, estimate and test a theoretical link of associations between either observable or unobservable variable (Hair *et al.*, 2016). The current study examines ATT, TRT, AWR, CLT and RLG and Talafulfirm

Products Patronage associations in Kaduna jaiz Takaful firm actual customers. This software assists in measuring validity and reliability of instruments and combines both multiple regression and factor analysis to assess the links between the variables. PLS-SEM can be used for theory development and theory confirmation (Urbach & Ahlemann, 2010). It has the distinctive ability to provide a parameter approximation that capitalizes on the values of R^2 on the outcome variables. As such, it has the ability to predict the outcome (Hock, Ringle, & Sarstedt, 2010; Sarstedt, M., & Schloderer, 2010; Urbach & Ahlemann, 2010).

Similarly, PLS-SEM allows an established related research questions to be answered in a single, systematic and comprehensive analysis since it can be used in complex structural equation models with many hypotheses and constructs (Urbach & Ahlemann, 2010). Equally, it can run the model with 50 or more instruments (Chin, 2010). PLS is the more appropriate approach here because it does not require the normality of the data and requires a small number of a sample size compared to other methods (Urbach & Ahlemann, 2010). Finally, PLS can be used to run both reflective and formative models (Urbach & Ahlemann, 2010).

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter describes results and outcome of the study conducted in this particular research. Outcomes obtained from data analysis are presented. Descriptive and inferential statistics were also showed. Descriptive statistics are applied to show the demographic nature of respondents and characteristics of the variables. Other discussed issues in this chapter are data collection method and non-response bias, survey responses, data cleaning, missing values to test the goodness of the measuring instruments using construct validity and internal consistency reliability analysis. At the end is the presentation of the empirical results of the tested hypotheses using structural model and other inferential statistics in relation to the objective of the study.

4.2 Descriptive Analysis

The following is the descriptive analysis of the study.

4.2.1 Data Collection Process and Response Rate

A total of 310copies of the questionnaire were distributed to the Jaiz *Takaful* firm customers in Kaduna metropolis. For adequate response *Takaful* agents were casually recruited because of their familiarisation of *Takaful* products and the target customers of the firm under study. The respondents were purposively selected. As usual the researcher followed to ensure proper completion of the questionnaire time to time. Thus, 284 copies of the questionnaires were returned. Five copies of the questionnaires were rejected out of 284 returned because of either wrong completion with more than three responses left blank, incorrectly filled with several multiple answers.

The remaining 279 valid questionnaires were used for further analysis, making a valid response rate of 98%. Consequently, a response rate of this study is considered sufficient for the analysis since Sekaran and Bougies, (2016) and Hair et al., (2016) suggested a response rate of 30% as sufficient for survey research. The usable questionnaire returned were coded and entered into the SPSS version 22. Table 4.1 indicate the distribution of the study sample and the total questionnaire response rate.

4.2.3 Mean and Standard Deviation

This subdivision is mainly concerned with the descriptive statistics of all variables employed in the present study. The most common measure of central tendencies is the mean, which explain the average value of the data set (Sekaran and Bougie, 2016). Also, standard deviation (STDV) is a measure of spread or variance. Both are fundamental descriptive statistics for interval and ratio scale. The present study adapted 5-point Likert scale interpretation of the level of the score (Nik, Jantan and Talib, 2010). They suggested three levels of scores, scores of less than 2.33 are low and 2.33 to 3.67 are moderate level, and 3.67 and above are considered as high level

Table 4.1. Descriptive Statistics for latent Variables

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Takaful Products	279	1.6	4.7	3.417	0.607
Attitude	279	1.2	5	3.589	0.558
Trust	279	1.2	5	3.137	0.861
Awareness	279	1.8	4.6	3.452	0.517
Culture	279	1.8	4.6	3.519	0.516
Religion	279	1.4	5	3.031	0.804
Valid Number	279				

Source: SPSS statistical Analysis Version 23

Table 4.1, Reports the mean score for patronage, attitude, trust, awareness culture and religion as 3.417; 3.5892; 3.137; 3.452; 3.519 and 3.031 respectively indicating moderate scores in all the latent variables in line with the above descriptions.

4.2.4 Data Screening

Data screening stage involves the use of returned, coded questionnaires and entering into SPSS software version 23. Thus, a preliminary analysis was performed beginning from the detecting missing values, outlier's assessment and non-response bias. Using this method. The mean substitution replaces the missing data for a variable with the missing value in the data. Out of the data points, 5 were randomly missed amounts to 1.4%. Conclusively, for patronage 1 missing value found, in attitude 2, in trust 1, in awareness 1, religion and culture has no missing value.

Table 4.2: **Total and Percentage of Missing Values**

LATENTS VARIABLES	NUMBER OF MISSING VALUES
Takaful Patronage	1
Attitude	2
Trust	1
Awareness	1
Culture	0
Religion	0
TOTAL MISSING VALUE	5 out of 10850 data points
PERCENTAGE OF MISSING VALUE	0.046%

Source: survey Research 2018

Thus, the missing value rate of 0.046% in this study is resolved to be non-significant. Also, missing values are very sensitive to PLS so there is need to replace it through mean substitution. Consequently, it suggests the mean substitution method. And it is used in the present study to replace the randomly values by SPSS software.

4.2.5 Assessment of Outliers

Outliers are described as cases, observations or a subset of observations that are dissimilar with the remaining given data. They are also defined as those observations that have significantly deviated from all other cases in each data (Byrne, 2010). Outliers can cause unreliable results in the analysis by misrepresenting the estimate of regression coefficient in the data sets. The tabulation of the frequency of all variables using the minimum and maximum statistics was employed to detect observations that are outside the expected range. Benchmark for detecting outliers is (Z scores within ± 3.29 , $p < .001$ sig. level), in the case of this study no case of outlier was identified.

4.2.6 Test of Normality

Tabachnick and Fidell, (2007) asserted that one of the fundamental assumption of multivariate analysis is that each variable and all linear groupings of the variable should be normally distributed. The common method used in assessing normality is either by statistical or graphical methods. The basic mechanisms of statistically normality are skewness and kurtosis. When a distribution is normal, the value of both skewness and kurtosis should be close to zero. In graphical method, normality is usually determined through histogram residual plots. This refers to a shape of data distribution to an individual continuous variable and its correspondence to normal distribution. If the assumption is met, the residuals should be normally and independently distributed.

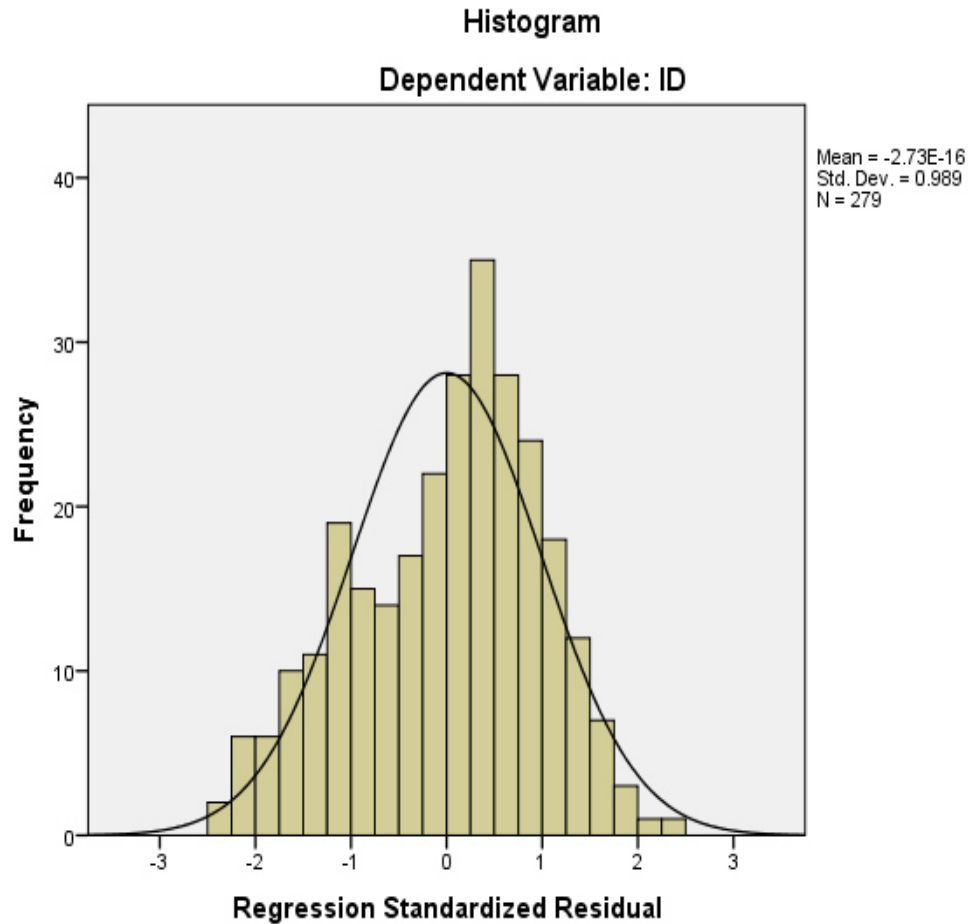


Figure 4.1: Test of Normality

The normality assumption in this study is diagnosed by checking at both skewness and kurtosis at the same time looking at histogram residual plots. Based on the analysis, the residual appears to be normal and the values of skewness and kurtosis were close to zero. Therefore, the normality assumption is achieved.

4.2.7 Common Method Variance

Common method variance or common method bias is the key source through which measurement mistakes may perhaps ensure and it could have a substantial negative effect on observed relationship existing between measured variables (Nunally and Bernstein, 1994). Common method variance (CMV) can therefore be referring to a

likely problem of variance attributable invariable to measurement technique rather than measurement of the real construct the measure signifies in behavioural studies.

Common method variance is a measurement error in behavioural research studies that receive scholarly attention, in order to decrease or eliminate it completely. The present study employed numerous approaches in order to lessen the consequences of common method variance; first, all questionnaire items were well structured, simply worded, ambiguity-free and clearly stated. Secondly, all the questions were not repetitive, and not double-barrelled. Thirdly, five (5) point Likert items scale is not lengthy and was adopted to make it easy for respondents. Fourthly, the respondents were not forced to play a part in the survey and they were assured of the confidentiality of their response. To further ease understanding, the respondents were educated about the questionnaire. All the indicators in the current study were subjected to principles component factor analysis and no single factor has the majority of covariance in the independents and dependent variables, suggesting the unimportance of common method bias that may likely inflate the link between the variables measured in the current study.

4.3 Assessments of PLS-SEM path model results

The following are the assessment of PLS-SEM Path Model results

4.3.1 Goodness of Measurement Model

The present study used PLS-SEM software application in analysis of data collected from the field. There are two important multivariate techniques which PLS-SEM depends on, and they include factor analysis and multiple regressions. They also serve as tools used during the course of analysis of this study.

The current study employed two-steps method to assess and report the outcomes of PLS-SEM, based on the current development of PLS path modelling in model validation, as recommended by Henseler, et al., (2009). The process comprises the

assessment of a measurement and a structural model. However, prior to conducting the PLS-SEM analysis, the researcher had to configure the model in a clearly understandable way. This was done by identifying which items, if any, were formative, and which were reflective, because different approaches are used in testing the two models.

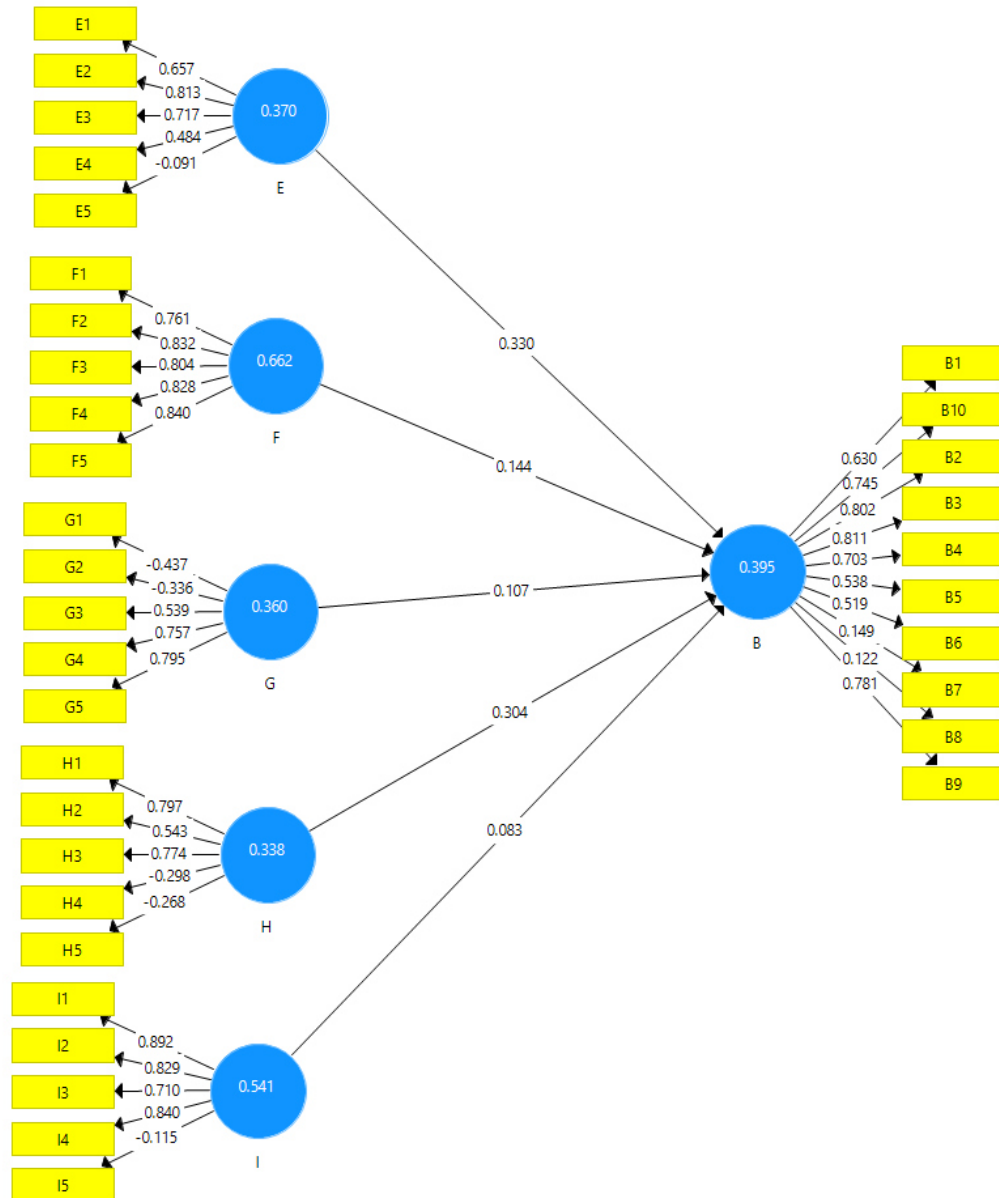


Figure 4.2. Full Research Framework (inner and outer models)

Source: PLS- SEM (SPSS Statistical Analysis Version 23)

The study proposes a model which comprises independents and dependent variables. The model suggest that Attitude, Trust, Awareness, Culture and Religion as predictors of Takaful Products patronage which is the outcome. The measurement model was used to examine the validity, reliability and testing goodness of indicators.

The goodness of measures was assessed using the Smart PLS software, where assessment of outer model confirms the individual item reliability, internal consistency, content and convergent validity. In other words, assessment of the outer model confirms whether the survey items measure items of the constructs that were intended to measure, hence ensuring the validity and reliability of the measure. In addition, as recommended by Ramayah, et al., (2011), the goodness of the outer model can be measured using; indicator reliability, internal consistency reliability, convergent validity and discriminate validity. Figure 4.2 represent PLS-SEM Algorithm for the measurement model

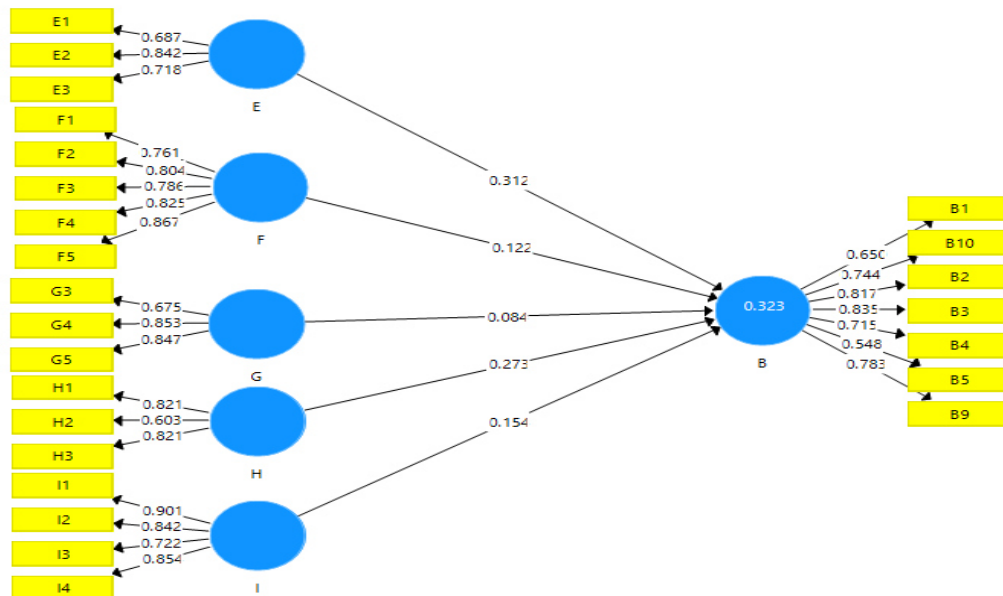


Figure 4.3: PLS-SEM Algorithm for the measurement model

Source: PLS – SEM (SPSS Statistical Analysis Version 23)

4.3.2 Assessment of Goodness of Measurement

For multi-item constructs, two major criteria for assessing the model's reliability and validity were tested to evaluate the model goodness in the measurement model. Thus, the quality of measurement model in this study was evaluated using indicator reliability, convergent validity and internal consistency reliability.

4.3.2.1 Indicator Reliability

The result of PLS algorithm analysis was observed on the recommendation rule of thumb for retaining indicators with loadings between 0.4 – 0.7 if the summation of loadings results contributes to scores to average variance extracted is greater than 0.5 (Hair et al., 2016). However, all the indicators with outer loadings below 0.4 have been removed from the scale; observation to delete items with loading lower than the threshold was done. The PLS-SEM ran detect and deleted 12 items which includes, (B6, B7, B8, E4,E5, FI, F5, G2, G3, H4, H5 and I5) out of 35 items mostly not because of the threshold of outer loading value is greater than 0.4 only, but for the reason that their deletion increases the value of composite reliability and AVE which are of paramount importance to the study. Thus, in the entire model, only 23 items were retained for further analysis.

4.3.2.2 Convergent Validity

In this study, the convergent validity was measured by evaluating the indicators outer loadings and AVE values. In this regard, the indicators outer loadings and the AVE values were evaluated in line with the threshold values of 0.4 and above for indicators outer loadings, and 0.5 for AVE values. The results from the PLS analysis after deleting 12 items was presented. Therefore, it is logical to conclude that the results show the evidence for the establishment of convergent validity and all constructs explained more than the variance of their respective indicators.

4.3.2.3 Internal Consistency Reliability

Cronbach's Alpha is used the present study for measuring internal consistency reliability. In this case, it was reported in the table below. The present study reliability coefficient value ranges between (0.5) to (0.9) which is higher than the value of the minimum level of 0.7 which indicated high levels of internal consistency reliability. Thus, it can be established that the instrument is reliable.

Table 4.3: Indicator Loadings and Internal Consistency Reliability

Latent Variables	Outer Loadings	Cronbach's Alpha	rho-A	Composite Reliability	AVE	Items Deleted
Takaful Products		0.859	0.892	0.889	0.538	B6, B7, B8
B1	0.650					
B2	0.817					
B3	0.835					
B4	0.715					
B5	0.548					
B9	0.783					
B10	0,744					
Attitude		0.623	0.654	0.795	0.565	E4, E5
E1	0.687					
E2	0.842					
E3	0.718					
Trust		0.874	0.940	0.905	0.655	NILL
F1	0.761					
F2	0.804					
F3	0.786					
F4	0.825					
F5	0.867					
Awareness	0.874	0.940	0.905	0.655	G1, G2	
G3		0.675				
G4	0.853					
G5	0.847					
Culture		0.664	0.682	0.796	0.570	H4, H5

H1	0.821					
H2	0.603					
H3	0.821					
Religion		0.857	0.969	0.900	0.693	I5
I1	0.901					
I2	0.842					
I3	0.722					
I4	0.854					

Note: Loadings > 0.7, AVE > 0.5, CR > 0.7

4.4 Assessment of the Structural Model Direct Relationship

The next stage after establishing the measurement model was to assess the structural model. The structural model assessment was conducted after the basic recommended criteria in measurement model are conducted and satisfy the required results. This study assesses the structural model which involved evaluating the model's productive capabilities and abilities to measure relationship between the constructs. Consequently, structural model assessment in this study involved the coefficient of determination, determination of the latent variables, path coefficient, individual independent variables effect size and the model's predictive relevance.

The coefficient of determination (R^2 value) is an important principle for the assessment of the structural model. The value of R^2 signifies the collective effects of the exogenous latent variables on the latent endogenous variable (Hair et al., 2016). In this study, the endogenous variable R^2 value is (65.3%) refer to table (4.15). Chin (1998) suggested in PLS-SEM the coefficient value of 67, 33, and 19 as significant.

Table. 4.4: Coefficient of Determination (R^2)

Endogenous Latent Variable	Value
Takaful Product Patronage	65.3% (Significant)

Source: SPSS statistical Analysis Version 23.

Table 4.4 above clearly displays that the model explains only 65.3% of the total variance in Takaful Products Patronage. Therefore, in conclusion, 65.3% percent is the variance in Takaful Products Patronage, is also a commendable R^2 value by Chin (1998) explaining exogenous constructs.

This study also applied bootstrapping method with 5000 bootstrap samples to measure the significance of the path coefficient for the five hypotheses. Fig (4.3) and Table 4.15 show estimation for the direct relationship among the variables. The R^2 value for Takaful Products Patronage is found to be 65.3% suggesting the percentage of the variance of Takaful Products Patronage could be explained by Attitude, Trust Awareness, Culture and Religion.

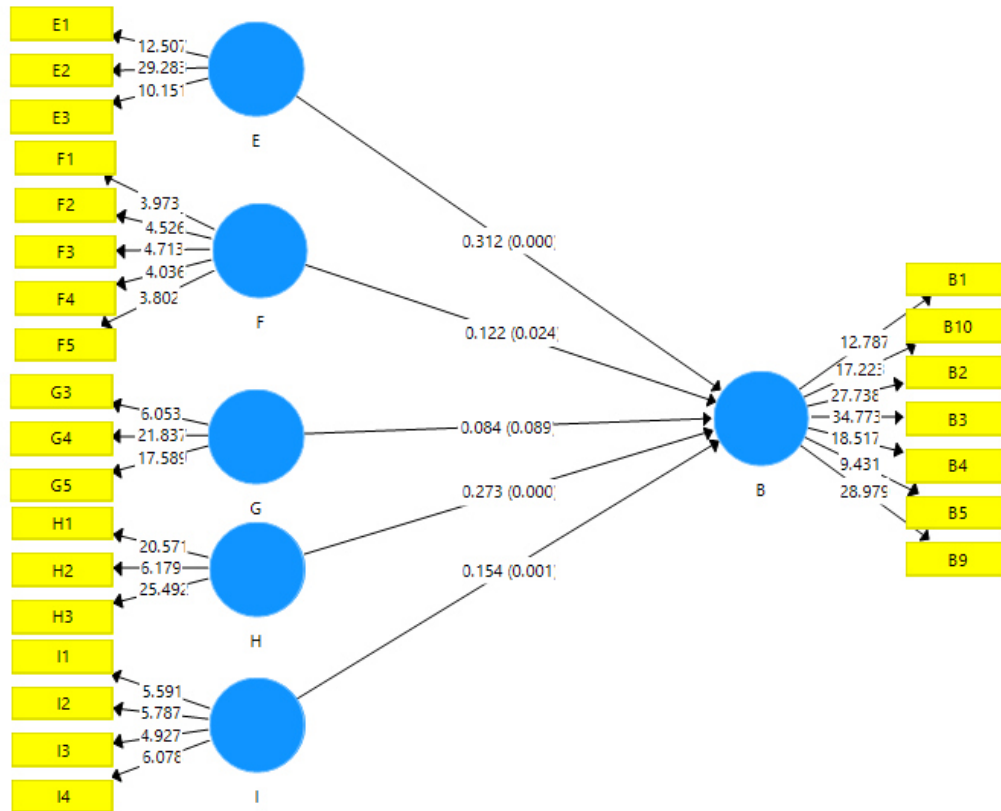


Figure 4.4: Structural Constructs

Source: PLS-SEM (Statistical Analysis Version 23)

From the result shown in Table 4.15, and figure 4.4 above, a positive relationship was discovered between Takaful Products Patronage and Attitude, Trust, Awareness, Culture and Religion. Hence, Hypothesis 1, 2, 3, 4, and 5 in the study were rejected because the result indicates a significant relationship between the independents variables to the dependent variable, with (Beta 0.312, 0.122, 0.084, 0.273, and 0.154 respectively. From the analysis, the condition on whether the hypothesis is supported or rejected is based on when the β and the t-value condition are satisfied at one tail hypothesis

The Hypotheses are tested by comparing the calculated values of PLS-ESM with the critical value/tabulated value and it is agreed that if the calculated value is greater than the

tabulated, the Null Hypothesis is rejected otherwise the Alternate Hypothesis is accepted and also if the calculated p-value is less than or equal to the tabulated p-value =0.005. This is showed in table 4.16 below.

4.5.1. Hypotheses Testing of Direct Relationship among independents variables and dependent variable Using PLS-SEM

Hypothesis	Latent Variables	Beta	STDEV	T Statistics	P Values	Remarks
H0 ₁	E -> B	0.312	0.046	6.730	0.000	Rejected
H0 ₂	F -> B	0.122	0.062	1.970	0.024	Rejected
H0 ₃	G -> B	0.084	0.063	1.348	0.089	Rejected
H0 ₄	H -> B	0.273	0.043	6.382	0.000	Rejected
H0 ₅	I -> B	0.154	0.049	3.105	0.001	Rejected

Note: ***Significant at 0.0 (1-tailed), **Significant at 0.05 (1-tailed), *Significant at 0.1 (1-tailed)

Source: SPSS Statistical Analysis Version 23

From Table 4.16 the result confirms that H0₁ attitude has positive effect on Takaful Products Patronage with β value at 0.312, $p < 0.000$ significance level and t-value equal to 6.730. This contradicts the Hypothesis stating that People's Attitude is not a significant factor in determining the patronage of Takaful products in Kaduna metropolis and therefore rejected. H0₂ Trust from the table also shows a positive effect on the Takaful Products Patronage with β value at 0.122, $p < 0.024$ significance level and t-value equal to 1.970. This also does not conform to the hypothesis stating that People's Trust is not a significant factor in determining the patronage of Takaful products in Kaduna metropolis and therefore rejected.

H0₃ awareness and Takaful Products Patronage in the above table gives a positive effect with β value at 0.084, $p < 0.089$ significance level and t-value equal to 1.348. This also is in contrary with the hypothesis stating that People's awareness on Takaful

products is not a significant factor in determining the patronage of Takaful products in Kaduna metropolis, and therefore rejected. People's Cultural belief is not a significant factor in determining the patronage of Takaful products in Kaduna metropolis is the study H_{04} and from the above Table it was rejected with β value at 0.273, $\rho < 0.000$ significance level and t -value equal to 6.382. H_{05} People's Religiosity is not a significant factor in determining the patronage of Takaful products in Kaduna metropolis is Hypothesis number five with β value at 0.154, $\rho < 0.001$ significance level and t -value equal to 1.105.

4.5 Result of the Moderation

Esposito Vinzi *et al.* (2010) opine that to test moderation, firstly examine only the main effects of the independent variables on the dependent variable; then, examine the main effect of the independent variables, including the moderator on the dependent variable; and lastly, include the interaction terms, i.e., the multiplication of independent variables by the moderator variable. The product of the indicators of the variables is used to reflect the latent interaction variables (Chin *et al.*, 2003). Hence, the moderating effect holds only when these interaction terms are significant (Hair Jr. *et al.*, 2013).

Following the above-mentioned procedure, the results of the interacting effects between firm location on the relationship between attitude, trust, awareness, culture, and religion Takaful products patronage were examined and reported. And it shows the path coefficient of firm location is positive. Similarly, a significant relationship between firm location and Takaful Products Patronage ($\beta = 0.09$; $t = 1.85$; $p < 0.05$). Hence, it is concluded that firm location has a positive influence on Takaful Products Patronage and the level of R^2 that is accounted for the model improves from 0.26 to 0.27.

Hypotheses/Path	Coef	Coef	Coef	Error	Stat	Value	Decisio.
-----------------	------	------	------	-------	------	-------	----------

E ->B	.31	.32	.32					
F -> B	.09	.06	.06					
G->B	.10	.07	.08					
H ->B	.12	.06	.05					
Moderating effects.				.02	.03	.03	.03	Not Supported
*I.C-> F								
*LC-> F				.02	.01	.01	.01	Not Supported
* LC-> G				-.02	.01	.01	.01	Not Supported
*LC-> H				.02	.00	.07	.00	Not Supported
*LC-> I				-.02	.01	.01	.01	Not Supported
R ²	.25	.27	.27					

*:p<0.1;
 :p<0.05;*:p<0.01

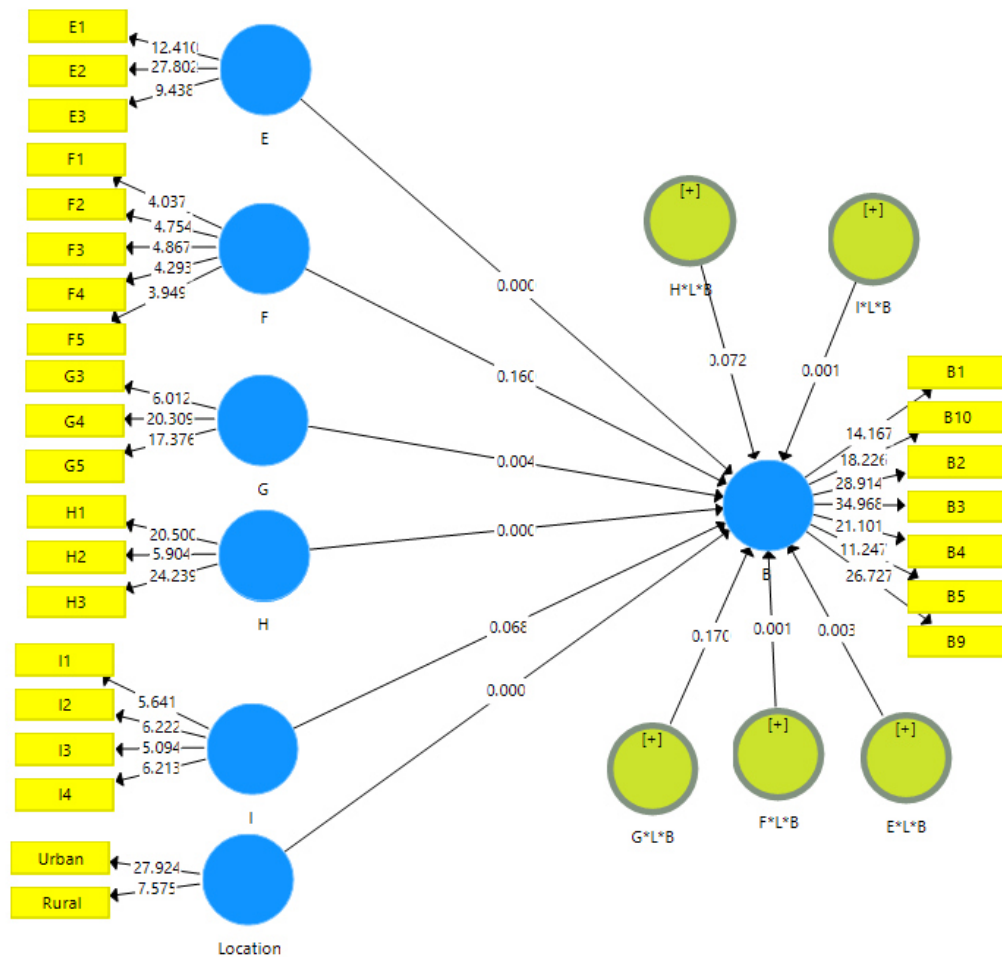


Figure 4.5: Structural Constructs (Moderating Effects)

Finally, from the above five interaction of the variables

namely attitude, trust, awareness, culture and religion with the Moderating variable Location. The Figure above shows that there is a significant relationship between attitude and firm location ($\beta=.02; t=.03; p<.1$); trust, and location ($\beta=.01; t=.017; p<.1$); equally, awareness and location ($\beta=.02; t=.020; p<.1$). Culture and location ($\beta=.02; t=.01; p<.1$) and lastly religion and location. ($\beta=.02; t=.017; p<.1$). Based on these results, it can be concluded that location moderate and enhance the positive relationship between attitude, trust, awareness, culture and religion and Takaful products patronage.

4.4.2 Assessment of Effect Size (f^2)

The study considered the assessment of effect size to appraise whether the omitted exogenous variables has a significant impact on the endogenous variable in the model. In the present study, the effect size of the exogenous variables on the endogenous variable in the model was the Cohen's effect size formula. Accordingly, Cohen (1988) proposed effect size value of 0.02 as small, 0.15 as medium, and 0.35 as large effect size. As per it can impact the endogenous variables

Table 4.5: Effect of Size (f^2) of the Exogenous Variable on Endogenous

Latent Constructs	f^2	Effect size
Attitude	0.119	Medium
Trust	0.124	Medium
Awareness	0.132	Medium
Culture	0.114	Medium
Religion	0.112	Medium

Source: Survey Research 2018

The result in Table 4.6 demonstrates the effect size of the particular exogenous variables on the respective endogenous variable in the model. Precisely, the table reveals the effect size of the Five exogenous variables (Attitude, Trust, Awareness, Culture and Religion) in relation to Takaful Products Patronage are Medium and averagely respectively in the model.

4.5.2 The Model's Predictive Relevance

Table 4.18: model's predictive relevance	$CVRH^2$	$CVCF^2$	$Q^2 (=1-SSE/SSO)$
B	1953	1669.687	0.145066
E	837	837	
F	1395	1395	
G	837	837	
H	837	837	
I	116	116	

SPSS Statistics Version 23: Source: Survey Research 2018

The above table explains predictive sample technique (Q^2) as a criterion for predictive relevance (Chin, 2010; Geisser, 1975; Henseler et al., 2009; Stone, 1974). Q^2 calculates the predictive validity of a large sample based on the blind folding procedure to estimate the model parameters. The procedure omits data for a given block of indicators and predicts the omitted component based on the calculated parameters. When Q^2 value is greater than 0, it can be interpreted that the model has predictive relevance and if the value is less than 0 it shows that the model is missing of predictive relevance (Fornell & Cha, 1994). There are two techniques in measuring Q^2 . The first technique is the cross validated

Communality (H^2) which predicts data points using the latent variable score. The second technique is the cross-validated redundancy (F^2) which uses the latent variable to predict the block in question. For a large theoretical and structural model Chin (2010) recommends the cross-validated redundancy technique to calculate the model's predictive relevance. In PLS-SEM the omission distance is between 5 and 10 and is used to estimate the predictive relevance. In this study the omission distance is 5. The study obtained a cross-validated redundancy Q^2 of 1953 and a cross-validated communality of 1669.687 for Takaful Product Patronage, a cross-validated redundancy Q^2 of 837 and a cross-validated communality of 837 for Attitude in relation to Takaful Products Patronage, a cross-validated redundancy Q^2 of 1395 and a cross-validated communality of 1395 for Trust in relation to Takaful Products Patronage, a cross-validated redundancy Q^2 of 837 and a cross-validated communality of 837 for Awareness in relation to Takaful Products Patronage, a cross-validated redundancy Q^2 of 837 and a cross-validated communality of 837 for Cultural belief in relation to Takaful Products Patronage and finally a cross-validated redundancy Q^2 of 116 and a cross-validated communality of 116 for Religion in relation to Takaful Products Patronage. The Q^2 values are greater than 0 which suggest that the model has considerable predictive relevance.

4.4.4 Assessment of Goodness-of-fit index (GOF)

Validating PLS path model is what GOF is all about, despite the challenge of GOF by researchers of not been capable of validating research model but, GOF is found advantageous in evaluating how well the model can clarify different data groups.

Table 4.6: **Model Fit**

Fit Summary	Saturated Model	Estimated Model
SRMR	0.087	0.087
d_ULS	2.483	2.483
d_G1	0.922	0.922
d_G2	0.733	0.733
Chi-Square	1174.681	1174.681
NFI	0.649	0.649

Source: Survey Research 2018

Tenenhaus, Esposito Vinzi, Chatelinc, and Laurob (2005) define Goodness of Fit (GoF) used in PLS path modelling analysis as the geometric mean average communality and average R^2 for the endogenous constructs. The study estimation of the GoF values may serve as the benchmark values for the global validation of the PLS model (Wetzels, Odekerken-Schroder, & Van Oppen, 2009). The GoF effect size estimation is 0.1 for small effect size, 0.25 for medium and 0.36 for large effect size. In Table 4.12, the GoF value is 0.649 which bypasses the value of 0.132 estimation of large effect size R^2 . Therefore, the GoF of 0.649 indicates that the model has a better prediction power in comparison with the baseline values and provides sufficient support to validate the PLS model (Wetzels et al., 2009).

4.4.5. Hypotheses Summary

In this section, the summary of the results is entirely presented by testing the hypothesis of the study supported or rejected.

Table 4. 7:*Summary of Hypotheses Tested*

	Hypotheses	Results
	H01 People's Attitude is not a significant factor in determining the patronage of Takaful products in Kaduna metropolis.	Rejected
	H0 ₂ : People's Trust is not a significant factor in determining the patronage of Takaful products in Kaduna metropolis.	Rejected
	H0 ₃ : People's awareness on Takaful products is not a significant factor in determining the patronage of Takaful products in Kaduna metropolis.	Rejected
	H0 ₄ : People's Cultural belief is not a significant factor in determining the patronage of Takaful products in Kaduna metropolis.	Rejected
	H0 ₅ : People's Religiosity is not a significant factor in determining the patronage of Takaful products in Kaduna metropolis.	Rejected
	H0 ₆ . Location does not enhance non economic determinants of Takaful products patronage	Rejected

Source: Survey Research 2018

4.5.3. Discussion of Findings

Based on the study findings and previous works there is unanimous collaboration that there is negative attitude among people on insurance products as a result of lack of Trust on insurance companies that their indemnity promise may not be fulfilled. Does attitude and trust from the findings of this study have significant effects in influencing the patronage of Takaful products. The results of the direct relationship between attitude and trust was supported by the findings on Islamic insurance demand in Northern Nigeria by Abdullahi, (2012) which reveals that majority of people in northern Nigeria patronise Islamic insurance because of attitude and trust shown by the insurance owners. The issue of attitude and trust as a yardstick to patronage of Takaful Products has shown a high level of significant relationship in this study, it also coincides with Ojatta, (2016) suggesting stakeholders' good attitude and trust and potential customer's relationship as a yardstick for health insurance patronage in Kogi state Nigeria.

The Relationship between People's Awareness and Takaful Product has been identified as a major determinant to Takaful Products Patronage in this study this coincides with (Badaru, 2013 and Yusuf, 2013) that Majority of insurance/Takaful consumers buy/purchased it because of the understanding the very purpose of insurance and this understanding creates widespread insurance marketing visa-vis Patronage. It is observed that much of the satisfaction with insurance and Takaful Products is based on the high level of awareness showed by the practitioners. In a similar vein in (Gloria, 2016) awareness is crucial in Islamic banking products patronage in Ghana.

The Relationship between Religion, Culture and Takaful Products Patronage has proof significant effect in this study it shows how unique cultural and religious factors such as religion and culture has an insight into the significant effect and influence on Takaful products patronage and a strong direct relationship with Takaful Products patronage. In a similar vein, Wasaw and Hill, (1986) proofs Islam on life insurance consumption and found that there is a strong direct relationship between religion and culture and Islamic insurance patronage in Kenya. Also in (Dauda 2013, Chin, 2010, Billal 2003) all showed a positive relationship between religion and peoples cultural believes insurance/Takaful Products Patronage.

Deducing from the results of the research, the independent variables under study i.e. attitude, trust, awareness, culture and religion are major determinant of takaful patronage in Kaduna jaiz takaful firm. More so, the outcome of the results from the analysis gives ground to conclude that the independent variables have direct and significant positive relationship with the dependent variable of Takaful products patronage. This is confirmed by previous and similar researches on insurance and takaful conducted by Bello and Ayub (2014), Maiyaki and Ayub. Ayub (2014), (2015) Ibok (2012), Ibok (2006), Backnigham (2007), Pauly and Herring (2001), Propper (2000), Temple (2002), Trujillo (2003), Akotey et al. (2011), Saaty (2012) among others.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1. Summary

The study findings and in relation to the previous works, negative attitude towards insurance products was as a result of negative trust and attitudinal behaviour of some Takaful industry and firm players to their potential and actual consumers.

This study revealed that customer Trust on Takaful firm is key in consumer's patronage and location of customer is also consider as an enhancer to level of the takaful firm products patronage. It was also established from the research findings how awareness and cultural beliefs of people influence their attitude towards Takaful products patronage and it was clearly indicated how the moderating effect of location significantly encourages people in the urban areas patronage takaful products. Religious inclination was a strong factor to the actual consumers of Jaiz Takaful products in Kaduna; consumers identified their quest for Takaful products on religious ground specifically because of shari'ah inclination and also despite the religious beliefs, location of Muslims in the cities aid them to patronise takaful products. From the study findings a strong relationship exists between location, attitude, trust, awareness, culture, religion and Takaful products patronage in Kaduna Jaiz Takaful firm.

5.2 Conclusions

Location, Attitude, Trust, Awareness, Culture and Religion are confirmed in this study as antecedents and significant to Takaful Products Patronage. Based on the current study findings, it's evident that more branches of Takaful firms should be made closer to people since location of people is established to be a factor in the takaful products patronage. Takaful firm should also design programmes of promoting good attitude, trustworthiness and marketability of takaful products among their staff, cultural heritage and religion inclinations that will support the patronage of Takaful products should be encourage among staff also as it has indicated significant relationship in takaful products patronage.

The result of the study revealed that attitude, trust, awareness, culture and religion have a positive influence on Takaful products patronage, the findings will help Takaful firm's managers in applying virtues of good attitude trustworthiness, information and public awareness, culture and religion in their Takaful firms to improve product patronage by capturing the minds of both prospective customers and also retain the existing ones, The findings will also assist the Takaful firm's managers in improving firm performance, gain competitive advantage and develop good strategies for their Takaful products business development if the study findings are implemented.

5.3. Recommendations

Based on the findings and conclusions, the following are the recommendation made.

- i. Attitude of takaful firms should be customer friendly as this will encourage more patronage, this becomes imperative since the study findings shows a significant relationship between attitude and takaful products patronage
- ii. Takaful firms should maintain the trust of fulfilling all the obligation of claim payment as at when due to benefitting eligible customers.
- iii. Takaful providers should create not just awareness of its existence products, but what they have to offer in order to create conviction in the minds of consumers. Takaful operators should make clear to their prospective and existing consumers the difference their product can make as well as the benefits in relation to conventional products.
- iv. Takaful operators should sponsor programs that can enlighten people on why they should patronize ethical Takaful products covered by religious values at the same time fulfilling their business obligations of holistic marketability of their products to all consumers in respective of religious background in order to attract more patronage.
- v. The establishment of more and closer takaful firms should made available in the yearly budgetary provisions of takaful firms, this will increase the level of customer's participation and patronage of takaful products since location of people and takaful firms are identified as significant in the products patronage.

5.4 Suggestion for Further Studies.

From the findings, several recommendations for the future research are also proposed. First of all, it is recommended that the scope of this research could be expanded to a bigger number of respondents and covers a wider geographical area.

It is recommended that more moderating variables if added or tested in future studies can bring a more decision of consumers and reasons to Patronise Takaful product. Examples of other variable that may have an impactor influence customer decision are income level, environment, educational level and gender of respondents.

In fact, if there is a mutual agreement between the researcher and the Takaful operators to use secondary data from the firm's database, the finding might be more reliable and effective in predicting reason influencing the consumer's decision to patronise Takaful products.

The respondents could also be from those who are not consumers of Takaful product so that a better understanding on the decision of Patronising Takaful product could be achieved.

Lastly, it is recommended that another study could be carried out on Takaful company's preferences towards re-takaful or study on corporate consumers like firms and organizations toward shifting their current practice toward Takaful product. Since this involve financial cost and other criteria that are crucial for the profit of the organization, the influential factor in choosing Takaful could be essential to the corporate consumer.

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APPENDIXES
APPENDIX A
RESESEARCH QUESTIONNAIRE
ACADEMIC RESEARCH QUESTIONNAIRE

Dear Respondents

I am a student from International Institute of Islamic Banking and Finance (IIIBF) Bayero University Kano, currently conducting a study on ‘ Analysis of non-economic determinants influencing the patronage of Takaful Products Patronage Kaduna metropolis. Under the supervision of Professor Garba Bala Bello. Be assured that all the information will be treated as confidential and it will be used only for research.

Please contact the researcher for any enquiry about this research

Thank you very much for your cooperation

Ahmad Sulaiman

GSM. 08030838043 email: ahmaddanga25@gmail.com

RESPONDENTS ORGANIZATIONAL DATA					
1	ORGANIZATION	1			
2	UNIT/SECTION	2			
3	MONTH SPENT WITH KADUNA JAIZ TAKAFUL FIRM	1			
		2			
		3			
		4			
		5above			
SECTION A	BIOGRAPHICAL DATA OF RESPONDENTS PROVIDE YOUR BEST ANSWER				
A1	SEX	A	MALE		
		B	FEMALE		
A2	AGE GROUP	A	18-25 YEARS		
		B	26-35 YEARS		
		C	36-45 YEARS		
		D	46-55 YEARS		
		E	55-65 YEARS		
		F	65 AND ABOVE		
A4	QUALIFICATION	A	S.S.C/E/EQUIVALENT		
		B	OND/NCE/EQUIVALENT		
		C	HND/B.Sc/B.A/B.ED		
		D	MBA/MBF/MIBF/ACA		
		E	M.Sc/Ph.D		
		F	OTHERS		
A5	OCCUPATION	A	PUBLIC SERVANT		
A6	INCOME LEVEL	A	BELOW N20:000 MONTHLY		
		B	N20:000-N50:000 ===		
		C	N50:000-N100:000 ===		
		D	N100:000-N200:000 ===		
		E	N200:000 ABOVE ===		
A7	HOW OLD ARE YOU WHEN YOU ARE EMPLOYED	A	20 YEARS BELOW		
		B	20-30 YEARS		
		C	30-40YEARS		
		D	40-50YEARS		
			50 YEARS ABOVE		
A8	HOW OLD ARE YOU NOW	A	20 YEARS BELOW		
		B	20-30YEARS		
		C	30-40YEARS		
		D	40-50YEARS		
		E	50 YEARS ABOVE		
A9	HOW MANY YEARS HAVE YOU SPENT WORKING	A	5YEARS BELOW		
		B	5-10YEARS		
		C	10-15YEARS		
		D	15-20YEARS		
		E	20 YEARS ABOVE		
A10	WHAT IS YOUR MARITAL STATUS	A	SINGLE ABOUT TO WED		
		B	MARRIED		
		C	DIVORCED		
		D	WIDOWED		
		E	SINGLE		
A11	HOW MANY CHILDREN DO YOU HAVE	A	NONE		
		B	ONE		
		C	TWO		
		D	MORE THAN TWO		
		E	WANT TO BE SINGLE		
A12	WHAT IS YOUR RELIGION	A	ISLAM		
		B	CHRISTIANITY		
		C	TRADITION		
		D	OTHER SPECIFY		
A13	WHERE DID YOU GREW UP	A	VILLAGE/RURAL AREA		
		B	TOWN/SEMI URBAN		
		C	BIG TOWN		
		D	CAPITAL CITY		

<p align="center">PATRONAGE EXPERIENCE INDICATE YOUR PATRONAGE EXPERIENCE BEFORE AND AFTER JOINING KADUNA JAIZ TAKAFUL FIRM (TICK CORRECTLY AT THE MOST APPROPRIATE RESPONSE) SD-Strongly Disagree, D- Disagree, UD- Undecided, A- Agree and SA- Strongly Agree)</p>							
B1	Good relationship with client motivates Kaduna Jaiz Takaful products patronage						
B2	Management attitude motivates Kaduna Jaiz Takaful Products Patronage						
B3	Claims Payment Motivates Kaduna jaiz Takaful Patronage						
B4	Government Certification Motivates Kaduna jaiz Takaful Patronage						
B5	Seminars and lectures on Takaful Motivates Kaduna jaiz products patronage						
B6	Television/radio advertisements promotes Kaduna jaiz Takaful products patronage						
B7	Use of local representatives Motivates Kaduna Jaiz Takaful Products Patronage						
B8	Use of native language in Promotion Motivates Kaduna Jaiz Takaful Patronage						
B9	I am a Muslim that Motivates Kaduna jaiz Takaful products patronage						
B10	Employing religious teachings Motivates kaduna jaiz Takaful Products Patronage						

<p align="center">ATTITUDE, TRUST, AWARENESS, CULTURE, RELIGION AND TAKAFUL PRODUCT PATRONAGE IN KADUNA METROPOLIS JAIZ TAKAFUL FIRM</p>							
<p align="center">From section (B- I) SD-Strongly Disagree, D- Disagree, UD- Undecided, A- Agree and SA- Strongly Agree (TICK THE MOST APPROPRIATE RESPONSE)</p>							
SECTION E: ATTITUDE and Takaful Products Patronage. (indicate if attitude can lead to Takaful Products Patronage)		SD	D	UD	A	SA	OFFICIAL OFFICE USE
E1	Management confidence improves Kaduna Jaiz Takaful Products Patronage						
E2	Staff relationship with clients promotes Kaduna Jaiz Takaful Products Patronage						
E3	Goodwill increases Kaduna Jaiz Takaful Products Patronage						
E4	Good Impression raises Kaduna Jaiz Takaful Products Patronage						
E5	Good customer relationship increases Kaduna Jaiz Takaful Products Patronage						
SECTION F: TRUST and Takaful Products Patronage. (indicate if trust can lead to Takaful Products Patronage)		SD	D	UD	A	SA	OFFICIAL OFFICE USE
F1	Payment of claims as at when due promotes Kaduna Jaiz Takaful Products Patronage						
F2	Staff knowledge on Takaful improves Kaduna Jaiz Takaful Products Patronage						
F3	Office organisational structure promotes Kaduna Jaiz Takaful Products Patronage						
F4	Meeting other clients obligations improves Kaduna Jaiz Takaful Products Patronage						
F5	Government certification improves Kaduna Jaiz Takaful Products Patronage						
SECTION G: AWARENESS and Takaful Products Patronage. (indicate if awareness can lead to Takaful Products Patronage)		SD	D	UD	A	SA	OFFICIAL OFFICE USE
G1	Public awareness leads to Kaduna jaiz Takaful products patronage						
G2	Seminars and lectures about Kaduna jaiz Takaful leads to the products patronage						
G3	Television/radio advertisements promotes Kaduna jaiz Takaful products patronage						

G4	Government programme on Takaful improves Kaduna jaizTakaful Products patronage						
G5	Education and knowledge about Takaful promotes products patronage						
SECTION H: CULTURE and Takaful Products Patronage. (Indicate if culture can lead to Takaful Products Patronage)		SD	D	UD	A	SA	OFFICIAL OFFICE USE
H1	Agents drees code Promotes Kaduna jaiz Takaful Products Patronage						
H2	Avoiding Young Females Representatives Improves Kaduna jaiz Takaful Products Patronage						
H3	Use of local representatives promotes Kaduna Jaiz Takaful Products Patronage						
H4	Use of native language in Promotion Promotes Kaduna Jaiz Takaful Patronage						
H5	Use of area and village heads in advertisement improves Kaduna Jaiz Takaful Products Patronage						
SECTION I: RELIGION and Takaful Products Patronage. (Indicate if religion can lead to Takaful Products Patronage)		SD	D	UD	A	SA	OFFICIAL OFFICE USE
I1	I am a Muslim that is why I patronise Kaduna jaizTakaful products						
I2	Employing religious teachings in promotions promote kaduna jaiz Takaful Products Patronage						
I3	Mosque enlightenment about Takaful has promoted Kaduna jaiz Takaful products patronage.						
I4	Employing Imams in Takaful campaigns improves Kaduna jaiz Takaful products Patronage						
I5	Use of Female agents does not improve Takaful Products Patronage in Kaduan						
KINDLY SUGGEST OTHER WAYS TO IMPROVE TAKAFUL PRODUCTS PATRONAGE IN KADUNA METROPOLIS IN THE SPACE BELOW							
<div style="height: 300px; border: 1px solid black;"></div>							
THANK YOU FOR YOUR HELP. Kindly check that you have responded to all items before returning the questionnaire.							

APPENDIX B
ASSESSMENT OF MEASUREMENT MODEL

(i) Outer Loadings

	B	E	F	G	H	I
B1	0.650					
B10	0.744					
B2	0.817					
B3	0.835					
B4	0.715					
B5	0.548					
B9	0.783					
E1		0.687				
E2		0.842				
E3		0.718				
F1			0.761			
F2			0.804			
F3			0.786			
F4			0.825			
F5			0.867			
G3				0.675		
G4				0.853		
G5				0.847		
H1					0.821	
H2					0.603	
H3					0.821	
I1						0.901
I2						0.842
I3						0.722
I4						0.854

(ii) Construct Reliability and Validity

	Cronbac h's Alpha	rho_ A	Composite Reliability	Average Variance Extracted (AVE)
B	0.859	0.892	0.889	0.538
E	0.623	0.654	0.795	0.565
F	0.874	0.940	0.905	0.655
G	0.716	0.765	0.837	0.634
H	0.664	0.682	0.796	0.570
I	0.857	0.969	0.900	0.693

(iii) Fornell-Larcker Criterion

	B	E	F	G	H
B	0.733				
E	0.425	0.752			
F	0.176	0.024	0.809		
G	0.281	0.356	-0.131	0.796	
H	0.446	0.337	0.156	0.436	0.755
I	0.154	-0.076	0.095	-0.110	0.079

(iv) Cross Loadings

	B	E	F	G	H
B1	0.650	0.075	0.002	0.123	0.170
B10	0.744	0.383	0.219	0.082	0.211
B2	0.817	0.312	0.147	0.149	0.417
B3	0.835	0.257	0.177	0.208	0.354
B4	0.715	0.220	0.070	0.381	0.313
B5	0.548	0.182	-0.073	0.362	0.255
B9	0.783	0.513	0.189	0.214	0.442
E1	0.305	0.687	-0.013	0.160	0.149
E2	0.395	0.842	0.061	0.328	0.346
E3	0.222	0.718	-0.013	0.321	0.246
F1	0.134	0.050	0.761	-0.127	0.081
F2	0.104	0.009	0.804	-0.100	0.116
F3	0.066	0.001	0.786	-0.064	0.121
F4	0.132	0.066	0.825	-0.045	0.143
F5	0.204	-0.018	0.867	-0.152	0.156
G3	0.153	0.276	-0.208	0.675	0.237
G4	0.223	0.270	-0.088	0.853	0.414
G5	0.273	0.308	-0.064	0.847	0.368
H1	0.379	0.200	0.187	0.365	0.821
H2	0.104	0.278	-0.076	0.432	0.603
H3	0.398	0.331	0.117	0.308	0.821
I1	0.176	-0.049	0.067	-0.080	0.067
I2	0.088	-0.023	0.060	-0.077	0.064
I3	0.056	-0.123	0.077	-0.142	0.006
I4	0.133	-0.088	0.118	-0.102	0.097

(v) Heterotrait
-Monotrait
Ratio
(HTMT)

	B	E	F	G	H
B					
E	0.505				
F	0.191	0.092			
G	0.371	0.535	0.175		
H	0.490	0.533	0.210	0.678	
I	0.162	0.138	0.107	0.170	0.129

APPENDIX C

ASSESSMENT OF STRUCTURAL MODEL

i) R^2

	R Square
B	65.3

(ii) Path Coefficients

Mean, STDEV, T-Values, P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
E -> B	0.312	0.312	0.046	6.730	0.000
F -> B	0.122	0.125	0.062	1.970	0.024
G -> B	0.084	0.094	0.063	1.348	0.089
H -> B	0.273	0.272	0.043	6.382	0.000
I -> B	0.154	0.155	0.049	3.105	0.001

(iii) f Square

	B	E	F	G	H	I
B						
E	0.119					
F	0.020					
G	0.007					
H	0.079					
I	0.033					

(iv) Construct Cross validated Redundancy

Total

	SSO	SSE
B	1,953.000	1,669.687
E	837.000	837.000
F	1,395.000	1,395.000
G	837.000	837.000
H	837.000	837.000
I	1,116.000	1,116.000

(vi) Fit Summary

	Saturated Model	Estimated Model
SRMR	0.087	0.087
d_ULS	2.483	2.483
d_G1	0.922	0.922
d_G2	0.733	0.733
Chi-Square	#####	#####
NFI	0.649	0.649