

Table A1 -Appendix A (Demographic Profile)

Category	Number of Respondents	Percent	Cumulative Percent
Gender			
Male	315	70.2	70.2
Female	134	29.8	100
Age			
25-29 years	182	40.5	40.5
30-34 years	125	27.8	68.4
35-39 years	72	16.0	84.4
40-44 years	42	9.4	93.8
45-50 years	28	6.2	100
Occupational Status			
Public Sector	109	24.3	24.1
Private Sector	288	64.1	88.4
Self-Employed	26	5.8	94.2
Other	26	5.8	100
Marital Status			
Single	184	41.0	41.0
Married	257	57.2	98.2
Divorced	08	1.8	100
Education level			
A-level Matriculation	08	1.8	1.8
Technical diploma	10	2.2	4.0
Bachelor's Degree	120	26.7	30.7
Master's Degree	236	52.6	83.3
MS/ MPhil/ Doctorate	75	16.7	100
Monthly Income			
Less than PKR 20,000	47	10.5	10.5
RS. 20,000 to RS. 39,999	135	30.1	40.5
RS. 40,000 to RS. 59,999	92	20.5	61.0
RS. 60,000 to RS. 79,999	68	15.1	76.2
RS. 80,000 to RS100,000	52	11.6	87.8
More than RS. 100,000	55	12.2	100
Monthly Savings			
No Savings	122	27.2	27.2
Less than RS. 5000	108	24.1	51.2
RS. 5000 to RS. 9,999	89	19.8	70.0
RS. 10,000 to RS. 14,999	52	11.6	82.6
RS. 15,000 to RS. 19,999	32	7.1	89.8
RS. 20,000 to RS. 25,000	19	4.2	94.0
More Than RS. 25,000	27	6.0	100

Table B2- Appendix B (Questionnaire)

Variable	Items
Behavioural Intention	<p>I am likely to choose family takaful scheme in future.</p> <p>I expect to purchase family takaful scheme.</p> <p>I want to purchase family takaful scheme.</p> <p>Given the chance, I predict I will purchase family takaful scheme in the future</p>
Attitude	<p>I think purchase of family takaful scheme is a good thing to do.</p> <p>I think purchase of family takaful scheme is beneficial.</p> <p>I think purchase of family takaful scheme is valuable.</p> <p>I think purchase of family takaful scheme is a wise idea.</p> <p>I would be happy if I purchase family takaful scheme.</p> <p>I think purchase of family takaful scheme is useful.</p> <p>I would be happy if I purchase family takaful scheme</p>
Subjective Norms	<p>People who influence my decision think that I should purchase family takaful scheme.</p> <p>People whose opinions I value think I should purchase family takaful scheme.</p> <p>People who are close to me think that I should purchase family takaful scheme.</p> <p>People who influence my behaviour think that I should purchase family takaful scheme.</p>
Perceived Behavioural Control	<p>I would be able to purchase family takaful scheme to protect my risk.</p> <p>Purchase of family takaful scheme is entirely within my control.</p> <p>It is mostly up to me whether or not to purchase family takaful scheme</p> <p>I have the resources necessary to purchase family takaful scheme.</p> <p>I have the ability necessary to purchase family takaful scheme.</p>
Knowledge	<p>I would like to discuss the possibility to purchase family takaful scheme.</p> <p>I would like to know what documents are needed if I want to purchase family takaful scheme.</p> <p>I would like to know what benefits are covered if I decided to purchase family takaful scheme.</p> <p>I would like to know how family takaful scheme is better than life insurance.</p>
Perceived Religiosity	<p>I believe family takaful is in line with Islamic philosophy of doing takaful business.</p> <p>I believe family takaful is based on the Islamic principle of business implementation.</p> <p>I believe family takaful is based on Al-Quran and Hadith.</p> <p>I believe family takaful is free from fraud.</p>
Usefulness	<p>Using family takaful schemes will improve my performance in handling my financial needs.</p> <p>Using family takaful schemes will improve my productivity of handling my financial needs.</p> <p>Using family takaful schemes will enhance my effectiveness of handling my financial needs.</p> <p>Family takaful schemes will be useful in handling my financial needs.</p>
Trust	<p>Based on my belief about family takaful I think it is honest.</p> <p>Based on my belief about family takaful I think it cares about customers.</p> <p>Based on my belief about family takaful I think it is trustworthy.</p> <p>Based on my belief about family takaful family, I think it is predictable.</p>

Media Referent	<p>I read/saw news/reports that having family takaful scheme was a good way to protect my life and my family.</p> <p>The media and advertisement consistently recommend purchasing family takaful scheme.</p> <p>In my profession, it is advisable to have family takaful scheme.</p> <p>Media are full of reports, articles, and news suggesting purchase of family takaful scheme is a good idea</p>
Word of mouth	<p>My referent (religious teacher/ peers/ friends/family) would think that I should purchase family takaful scheme.</p> <p>My referent (religious teacher/ peers/ friends/family) would think that I should try out family takaful scheme to protect myself and my family from unforeseen risk.</p> <p>Family takaful scheme agents think that I should purchase family takaful scheme.</p> <p>Family takaful scheme agents think that I should try out family takaful scheme to protect myself and my family from unforeseen risk.</p> <p>My employers think that I should purchase family takaful scheme.</p> <p>My employers think that I should try out family takaful scheme to protect myself and my family from unforeseen risk.</p>
Resource Facilitation Condition	<p>I have time to purchase family takaful scheme.</p> <p>I have enough money to purchase family takaful scheme.</p> <p>I have sufficient resources to purchase family takaful scheme.</p> <p>I have access to an agent to purchase family takaful scheme.</p> <p>The resources needed to purchase family takaful scheme is available to me.</p>
Financial Self efficacy	<p>I am fully capable of making personal investment decisions regarding family takaful schemes.</p> <p>I am confident in my ability to make personal investment decisions regarding family takaful schemes.</p> <p>Using investment information available is well within the scope of my abilities to purchase family takaful schemes.</p> <p>My past experiences increase my confidence that I will be able to successfully make personal investment decisions regarding family takaful schemes.</p>