

ANALISIS PEMILIKAN TAKAFUL KELUARGA ATAU INSURANS HAYAT DALAM KALANGAN B40 (Analysis of Family Takaful or Life Insurance Ownership Among the B40)

RUBAYAH YAKOB & NOR HAMIZAH ABD RAHMAN

ABSTRAK

Takaful keluarga atau insurans hayat merupakan mekanisme ekonomi yang memainkan peranan penting dalam menyediakan keselamatan ekonomi individu daripada pelbagai lapisan masyarakat khususnya isi rumah berpendapatan 40 terendah (B40) yang dikatakan sebagai kumpulan yang mudah terjejas dengan kejutan ekonomi yang berlaku. Kepentingan takaful keluarga atau insurans hayat menjadi semakin ketara dengan peningkatan risiko yang dihadapi oleh isi rumah B40 seperti kos sara hidup yang semakin tinggi, tabungan yang rendah dan keberhutangan yang tinggi sekaligus mendedahkan kumpulan ini kepada risiko ketidakselamatan ekonomi. Berdasarkan latar belakang ini, adalah penting satu kajian dilakukan untuk menyiasat sejauh mana pemilikan takaful keluarga atau insurans hayat dalam kalangan isi rumah B40 dan mengenal pasti hubungan antara pemilikan tersebut dengan faktor demografi dan sosioekonomi. Data kajian ini diperolehi daripada soal selidik yang diedarkan kepada 100 isi rumah B40 yang telah dikenal pasti melalui pensampelan tak berkebarangkalian bertujuan. Analisis statistik khi kuasa dua digunakan bagi mengenal pasti ciri-ciri demografi dan sosioekonomi yang mempunyai hubungan dengan pemilikan takaful keluarga atau insurans hayat. Kajian menunjukkan bahawa status perkahwinan, bangsa, pendapatan, pemilikan unit kediaman dan jenis unit kediaman mempunyai hubungan dengan pemilikan. Hasil kajian ini diharapkan dapat memberi input kepada pihak industri tentang ciri-ciri demografi dan sosioekonomi B40 yang perlu diambil kira dalam mengatur strategi pemasaran dan program pendidikan dalam membangunkan sesuatu produk, seterusnya meningkatkan taraf isi rumah B40 ke arah masyarakat kelas menengah.

Kata kunci: pemilikan; takaful; insurans hayat; B40; demografi; sosioekonomi

ABSTRACT

Family takaful or life insurance is an economic mechanism that plays an important role in providing individual economic security from all walks of life especially for 40 lowest-income household (B40) who is said to be a vulnerable group to economic shocks that occur. The importance of family takaful or life insurance becomes more apparent with increasing risks faced by the B40 such as the higher cost of living, lower savings and high indebtedness which in turn expose this group to the risk of economic insecurity. Based on this background, it is crucial to conduct a study in order to investigate the extent of ownership of family takaful or life insurance among the B40 and identify the relationship between the ownership of takaful and demographic and socioeconomic factors. Data for this study are obtained from questionnaires distributed to 100 B40 households that had been identified by the purposive non-probability sampling. Chi square analysis was adopted to identify the demographic and socioeconomic characteristics that have the relationship with the ownership of family takaful or life insurance. The result shows that marital status, race, income, ownership of residential units and the type of housing have a relationship with the ownership. This finding is expected to provide some inputs to the industry related to the demographic and socioeconomic characteristics that should be taken into account in organising their marketing strategies and educational programs in relation to develop a product, thereby increase the level of B40 in the direction of the middle class.

Keywords: ownership; takaful; life insurance; B40; demography; socioeconomic

Rujukan

- Beck T. & Webb I. 2003. Economic, demographic and institutional determinants of life insurance consumption across countries. *World Bank Economic Review* **17**(1): 51-88.
- Brown M.J. & Kim K. 1993. An international analysis of life insurance demand. *The Journal of Risk and Insurance* **60**(4): 616-634.
- Chang D.H. 1995. Economic analysis of the development of universal life insurance in the 1980s. *Journal of American Society of CLU & ChFC* **49**: 82-87.
- Curak M.D.I., Dzaja I. & Pepur S. 2013. The effect of social and demographic factors on life insurance demand in Croatia. *International Journal of Business and Social Sciences* **4**(9): 65-72.
- Hendon R., Zuriah A.R. & Sharifah Sakinah S.H.A. 2009. Economic determinants of family takaful consumption: Evidence from Malaysia. *International Review of Business Research Papers* **5**(5): 193-211.
- Jahromi P.B. & Goudarzi H. 2014. The study of co-integration and casual relationship between macroeconomic variables and insurance penetration ratio. *Asian Economic and Financial Review* **4**(7): 853-863.
- Loke Y.J. & Goh Y.Y. 2012. Purchase decision of life insurance policies among Malaysians. *International Journal of Social Science and Humanity* **2**(5): 415-420.
- Mahdzan N.S. & Victorian S.M.P. 2013. The determinants of life insurance demand: A focus on saving motives and financial literacy. *Asian Social Science* **9**(5): 274-284.
- Mohamad A.H., Suhara H. & Mohd Rizal P. 2013. The ownership of Islamic insurance (takaful) in Malaysia. *International Journal of Advances in Management and Economics* **2**(6): 22-30.
- Mohamed S. & Nor Azlina S. 2013. Determinants of demand on family takaful in Malaysia. *Journal of Islamic Accounting and Business Research* **4**(1): 26-50.
- Norlida A.M., Rosemaliza A.R. & Yusnidah I. 2004. Awareness and ownership of family takaful scheme among uslim community in Malaysia. *Journal of Muamalat and Islamic Finance Research* **1**(1): 121-136.
- Sekaran U. & Bougie R. 2013. *Research Method for Business: A Skill Building Approach*. Ed. ke-6. West Sussex: John Wiley & Sons Ltd.
- Unit Perancang Ekonomi. 2016. Kertas Strategi 2: Meningkatkan taraf isirumah B40 ke arah masyarakat kelas menengah. <http://rmk11.epu.gov.my/pdf/kertas-strategi/Kertas%20Strategi%2002.pdf> (12 Mac 2016).
- Yaari M.E. 1965. Uncertain lifetime, life insurance, and the theory of the consumer. *Review of Economic Studies* **32**(2): 137-150.
- Yakob R., Hendon R. & Mohamad A.H. 2006. Factors affecting the life insurance demand in Malaysia. *Academy of Taiwan Business Management Review* **1**(1): 55-65.
- Zuriah A.R., Rosylin M.Y. & Faizah A.B. 2008. Family takaful: It's role in social economic development and as a savings and investment instrument in Malaysia: An extention. *Shariah Journal* **16**(1): 89-105.

Pusat Pengajian Pengurusan
Fakulti Ekonomi dan Pengurusan
Universiti Kebangsaan Malaysia
43600 UKM Bangi
Selangor DE, MALAYSIA
Mel-e: rubayah@ukm.edu.my*, miezah_ars89@yahoo.com