

**THE FACTORS THAT INFLUENCE  
INDIVIDUAL'S INTENTION TO PURCHASE  
FAMILY TAKAFUL AMONG THE COMMUNITY  
AT FELDA KERATONG 1**

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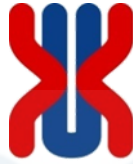
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DEGREE OF BACHELOR OF BUSINESS ADMINISTRATION  
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# The Factors That Influence Individual's Intention To Purchase Family Takaful Among The Community At Felda Keratong 1

by

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Faculty of Entrepreneurship and Business  
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2021


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## ABSTRACT

The purpose of this research is to study the factors that influence individual's intention to purchase Family Takaful among the community at Felda Keratong 1. This study reviewed the literature of past research of the factors that influence individual's intention to purchase Family Takaful. The main factors that influence the individual's intention to purchase the Family Takaful are attitudes, knowledge, trust and religiosity. There are 361 respondents have been collected among the communities that lived at Felda Keratong 1. These collected data were analysed using SPSS version 26 and the result gathered through Pearson Correlation Coefficient and Multiple Regression. The researcher has developed four hypotheses which are: H<sup>1</sup>. attitudes positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1, H<sup>2</sup>. knowledge positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1, H<sup>3</sup>. trust positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1 and lastly, H<sup>4</sup>. religious positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1. The research revealed that H<sub>1</sub>, H<sub>2</sub>, H<sub>3</sub> and H<sub>4</sub> are at accepted status. The result show that attitude, knowledge, trust and religiosity had significantly positive relationship between intention to purchase family takaful scheme. The findings of the study are important for Islamic financial institutions, especially for takaful companies to revamp their marketing strategies. With enhanced understanding regarding factor that effect the individual intention to purchase family takaful, so that the takaful companies can sell their products in a more effective manner to increase their market share.

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**PIE CHART**

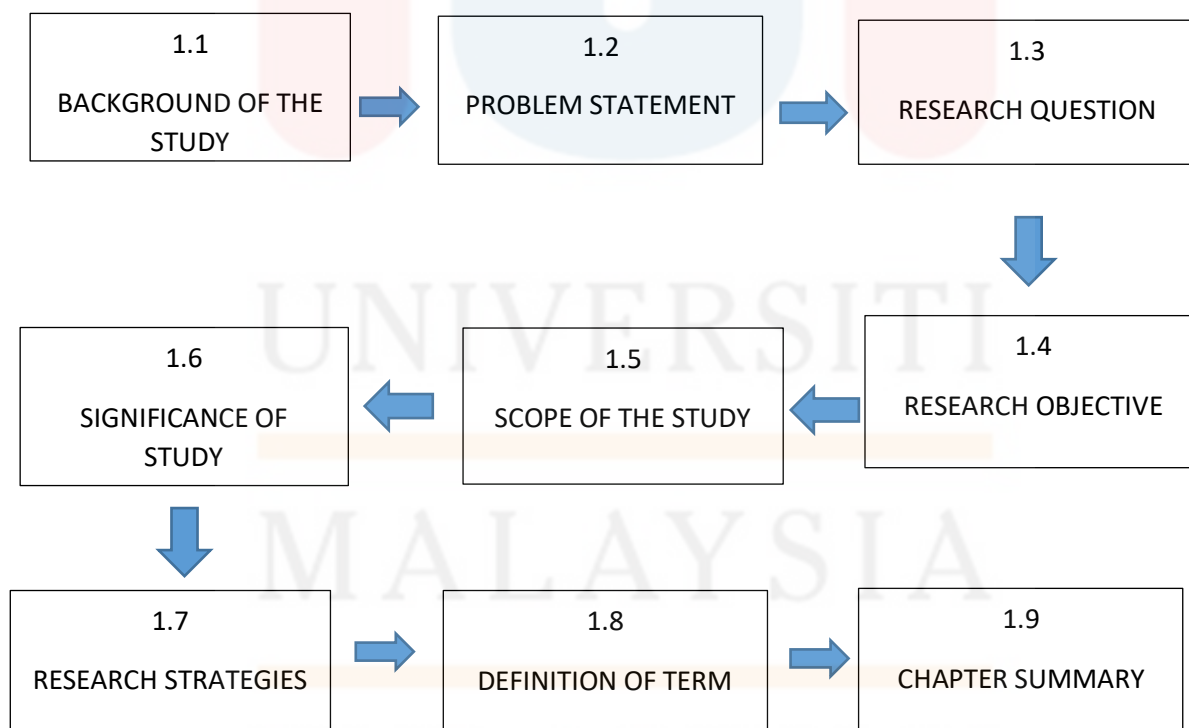
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## CHAPTER 1

### RESEARCH OVERVIEW

#### 1.0 INTRODUCTION

Takaful Malaysia is a company that provides Shariah-compliant insurance plans. There are many types of Takaful goods such as Medical Takaful, car Takaful, investment Takaful, and other Shariah-compliant Takaful goods are available from Takaful firms. Takaful products are Islamic insurance products that are focused on the Quran and Sunnah. Malaysia is also the first nation in the world to adopt a risk-based capital framework for Takaful. Chapter one represents an introduction of the study includes eight sections which are the background of research, problem statement, research questions, research objective, the scope of study and significance of the study.



*Figure 1.1: The key components for this chapter.*

## 1.1 BACKGROUND OF RESEARCH

Risk transfer is the core of insurance. Individuals and companies should buy insurance to cover themselves from a variety of risks. Risk is shifted from individuals to a group of policyholders by insurance. Takaful is an alternative type of insurance coverage for Muslim customers available in today's insurance industry. Takaful is also known as Islamic insurance because its operations are based on Islamic Shari'ah. The basic concept of Takaful is close to that of traditional insurance in that it protects individuals and businesses from losses and hazards. The first Takaful company to be established in Malaysia was in 1985 following the enactment of the Takaful Act 1984. In the event of any dispute relating to Takaful in Malaysia, the body responsible for reference is the Malaysian Takaful Association. (Nurdianawati Irwani Abdullah, 2019).

Despite the obstacles of 2020, the Malaysian takaful sector has continued its upward trend in promoting and enabling more Malaysians to receive new family takaful protection. The family takaful new protection value grew 14 percent in the first nine months of the year compared to the same period last year, with new business contributions growing by 3.2 percent. The new protection value of family takaful is RM364.2 billion, resulting from RM4.84 billion in new business contributions. "This encouraging fair increase demonstrates the good benefits of the economy re-opening from Covid-19, particularly in the third quarter of 2020," said Malaysian Takaful Association (MTA) chairman Muhammad Fikri Mohamad Rawi 2020. "The sector will also continue to promote takaful through digital channels and play a role in protecting Malaysians."

Although the Malaysian insurance industry has grown and become one of the contributors' keys to the country's GDP growth however the insurance sector penetration rate and takaful was found to be still low at 54.9% in 2015. In comparison to other Asian countries,

Malaysia appears to have a low penetration rate. According to OECD data from 2016, Malaysia's insurance and takaful industries have capacity to develop even more. This is in line with Bank Negara Malaysia's target of achieving a penetration rate of 75% by 2020. (Bank Negara Malaysia, 2016).

Based on Harian Metro newspaper, issued a statement in which the low awareness of the importance of takaful in the country is evident when about 85 percent of the population still does not have adequate takaful or insurance coverage in the event of an emergency. To ensure well-being in the event of a disaster, the public should allocate about 10 percent of their disposable income each month for protection products such as takaful. It is to reduce the financial burden in the event of disasters such as accidents, floods, fires, critical illness and death. According to Chairman of the Malaysian Takaful Association (MTA), Muhammad Fikri Mohamad Rawi said, the need to have such protection is to ensure individuals and families in the event of any disaster or loss of the main source of income (Nabil Basaruddin, 2019).

According Encik Omar, the understanding of Takaful users in Felda about understanding Takaful and insurance is limited because Takaful on the part of Muslims is a must for Muslims and haram for insurance to take it. The level of awareness and knowledge of Takaful in Felda is very low due to consumers in Felda because lack of explanation on the purpose of taking Takaful. Other than that, the level of trust also one of the reasons they not involve in Takaful it is because they feel this Takaful is not important. (Annual report Felda Keratong 1, 2019).

Therefore, the advantage of Takaful as one of the income protection assets or income replacement that can cover the problems mentioned above. In other words, this Takaful has the benefits or practices of “Jariah” in Takaful that many are unaware that the contributor is one of the contributors who also gives alms to other people. Takaful can also be classified as a shariah

-compliant protective asset and a body that is fully monitored by an accredited body. Therefore, the purpose of this paper is to investigate the factors that affect individual's intention to purchase Family Takaful among the community at Felda Keratong 1.

## **1.2 PROBLEM STATEMENT**

The purpose of this research is to know the factors that influence individual's intention to purchase Family Takaful among the community at Felda Keratong 1. Takaful is a term used to describe a commodity that provides security for a customer's life, family, or property. Some people believe Takaful and insurance are the same thing, but they are not. Every product that is manufactured has its own identity and purpose for being manufactured and offered to customers. The idea behind this product is to produce more profits. The methods by which an insurance firm earns money by investing its funds in conventional investment instruments. Although the Takaful product's philosophy is more of a mutual cooperation idea, or we may say that they support people in need by contributing to others. The Takaful business is divided into two major categories which is Family Takaful and General Takaful. Fire, burglary, accident, flood, and other damages are covered by general Takaful. While family Takaful caters to investment needs, it covers risks connected with human life such as death, disease, and incapacity. As a result, Takaful has a bigger target market and is a significant contributor to existing Takaful revenue. The main difference between Family Takaful and General Takaful is how contributions are made. Family Takaful schemes are risk-only joint-guarantee agreements, whereas General Takaful schemes are investment-oriented arrangements. (General Insurance, 2021) As a result, the current study is focused on Family Takaful.

Every product that are produce or offer have its advantages and give benefit for those whose use especially people. In term of Takaful product, it has many advantages, but people did not know about it because lack of knowledge about Takaful. One of the most advantage of

Takaful product is can avoid ourselves from involves with the prohibited thing is Islam such as riba, gharar, and also maysir. Interest is prohibited in Islam because it creates an unfair and unjust society (Nawal Kasim & Syed Salman, 2016). This is because as Muslim people, we must know and understand on what we can to do and what we not to do. To demonstrate that Takaful is more suitable and to give people more trust in using this product, all of the values mentioned in the Quran and Sunnah will be implemented in Takaful. At the same time, we cannot deny that insurance has its own set of advantages. As a result, as individuals, they have the right to choose Takaful over Insurance as a potential safety product.

By 2020, the government wants the national Islamic insurance penetration rate to reach 75%. Lim Guan Eng, the former Minister of National Finance, claimed Malaysia is a rising family takaful industry with a lot of potential, with a growth rate of 13.1% from RM4.35 billion in 2017 to RM4.91 billion in 2018. According to Bank Negara Malaysia, Malaysia's central bank, 41% of Malaysians hold only one type of insurance policy, (Dayang Norazhar, 2019). Therefore, to achieve the government target we need to know the factors that can influence an individual to purchase Family Takaful for Malaysians so that they are not burdened by unfortunate circumstances in the future.

According to Syuha Ali, takaful coverage is plentiful focusing on urban areas and this has side lined the income group low and rural population. More than 60% of agent services are concentrated in urban areas namely the Klang Valley, Johor and Penang. Malaysian National Bank (2016) stated there are only 4% of low -income households covered by life insurance or family takaful (Ali, 2020). Therefore, this study will focus on Felda Keratong 1 which is located in a rural area.

To support of the above statement, Encik Omar as the manager of Felda Keratong 1 also stated that he is confident that most of the settlers and youths in Felda Keratong 1 do not buy



any Takaful to protect themselves or their families. He is aware that the level of knowledge among the settlers in Felda Keratong 1 on Takaful is very low. More of them, does not believe or don't have any trust to Takaful agency (Annual Report Felda Keratong 1, 2019).

According to previous research, a positive attitude is quite likely to activate purchasing intentions when it comes to family Takaful schemes. Aside from that, this study shows that out of the three antecedents of attitude, knowledge, perceived religiosity, and perceived usefulness, perceived religiosity influences consumer attitudes via the mediated mechanism of trust. In other words, even if the schemes are assessed to have a high perceived religiosity, consumers will not have a good attitude toward purchasing family Takaful schemes unless they trust that the schemes would be helpful and free of any unpleasant shocks. So, until and unless consumers are convinced that the schemes are dependable, they will place their full trust in them to handle their financial planning, because their perceived religiosity will not be enough to motivate them to develop a positive attitude that will lead to a positive behavioural intention to purchase those schemes. (Shahab Aziz, 2019)

This research will measure the factor that influence individual's intention based on four factor which is attitude, religiosity, knowledge and Trust. So that, this paper will investigate the factors that influence individual's intention to purchase Family Takaful among the community at Felda Keratong 1. It's to figure out what factors could entice people to buy Family Takaful. By looking at the past researcher that already carried out in a different country, it found that there is a different finding that is provided through the research. It means some country also have different perception about these issues. The four-element chosen because this paper is want to know which element that can be the factor that can attract people to involve in family Takaful. By doing this research, Takaful agency can attract people to purchase Family Takaful

especially at Felda Keratong 1. Therefore, this research can help them to find out what is the factors that they can use to attract them to purchase family Takaful.

### **1.3 RESEARCH QUESTION**

The research that we do is to provide the answer to this research question:

- a) What is the relationship between the attitude and individual intention to purchase Family Takaful among community Felda keratong 1?
- b) What is the relationship between knowledge in community Felda Keratong 1 about individual intentions of purchase Family Takaful?
- c) What is the relationship between the roles of trust in community Felda keratong 1 about individual intentions of purchase Family Takaful?
- d) What is the relationship between religious beliefs in community Felda keratong 1 about individual intentions of purchase Family Takaful?

### **1.4 RESEARCH OBJECTIVE**

The research objective of this proposal is:

- a) To study the relationship between the attitude and individual intention to purchase Family Takaful among community Felda keratong 1.
- b) To study the relationship between knowledge in community Felda Keratong 1 about individual intentions of purchase Family Takaful.
- c) To study the relationship between the roles of trust in community Felda keratong 1 about individual intentions of purchase Family Takaful.
- d) To study the relationship between religious beliefs in community Felda keratong 1 about individual intentions of purchase Family Takaful.

## 1.5 SCOPE OF STUDY

Scope of this research is to investigate the influence of Family Takaful determinants where there are four of them which are attitude, knowledge, religiosity and trust that could affect the individual's intention to purchase the Family Takaful. There are nine (9) of Family Takaful determinants that could affect the individual's intention to purchase the Family Takaful which are perceived trust, religiosity, attitude, perceived usefulness, knowledge, subjective norm, perceived behavioural control, awareness and exposure. However, in this research paper, the researcher only takes for four (4) independent variables which are attitude, knowledge, religiosity and trust to be tested. This is because, these four determinants had been used frequently (highest frequency occur) and the researcher also interested to do the research on these determinants. The future researcher can test other determinants that could affect the individual's intention in purchasing the Family Takaful. This research paper had been conducted at East Coast of Malaysia, specifically at Felda Keratong 1 in Pahang. The respondents also chosen from the people that lived at Felda Keratong 1 in Pahang. In this research paper, the researcher had used questionnaire (quantitative) method in collecting the data. The questionnaire had been distributed randomly among the people that lived in the Felda Keratong 1 at Pahang. The chosen respondents are from the people that lived in the Felda Keratong 1 at Pahang with the total of the respondents are approximately 361 respondents. In this research paper, the researcher has constraint of time and costing that really cannot be avoided. This is because, the researcher had faced with the Pandemic of Covid 19 that restricted the movement of the researcher. The future researcher may have much in time and costing in order to conduct like this kind of research so that the data gained will be more accurate. Hopefully, the future research can conduct the same topics like this research paper but with the different state in their own rural areas or rural population and can compare the results so that the data will be more accurate.

## 1.6 SIGNIFICANCE OF STUDY

The purpose of this research is to investigate the factors that influence individual's intention to purchase Family Takaful among the community at Felda Keratong 1. In this research paper, the researcher had used the theory that been closely related with the research study which is the Theory of Planned Behaviour (TPB). Generally, this theory had been introduced by Ajzen (1991) in predicting the human behaviour. This theory is used to explain and forecast the human behaviour and action. In this research paper, the researcher had taken the respondents from the community at Felda Keratong 1. The community that lived there are considered as rural areas or rural population that make them a little bit difference from the city areas or city population. This is because, the city population tend to be on more advantages rather than the rural population. This is the strong reason in testing the Theory of Planned Behaviour (TPB) towards the community at Felda Keratong 1. The researcher wanted to study the behaviour of the community at Felda Keratong 1 towards the purchasing of Family Takaful.

By carrying out this research paper in the term of methodology, the researcher had taken Felda Keratong 1 as a place to do a research. This is because, there are no previous research paper that taken the rural areas or rural population as a place for them to do a research. Thus, the researcher wanted to take this advantage to make a difference in making a research paper and improvise the Theory of Planned Behaviour (TPB) in many sides of areas and population. Apart from that, the researcher had used the quantitative approach where the researcher had distributed the questionnaires to the community that lived at the Felda Keratong 1 in Pahang. In the previous studies, the other researcher had used both of qualitative and quantitative approaches in their research study. However, the researcher tends to choose the quantitative approach for this research paper because the researcher thought this kind of approach will be more affective in gaining the accurate data and results for the research study. The data and results that been gained by the researcher will totally help the researcher to figure out on which

determinants or factors that could influence the individual's intention in purchasing the Family Takaful.

Practically, the researcher wanted to study the awareness and readiness of community at Felda Keratong 1 towards the Family Takaful. In the term of awareness, the researcher wanted to study either the community at Felda Keratong 1 practically aware of this type of Takaful and in the term of readiness, the researcher wanted to study either the community at Felda Keratong 1 are ready to accept this Family Takaful.

However, the person that been in charged in handling the Takaful need to have enough knowledge to attract the customer in purchasing the Family Takaful. This statement had been supported by Cheung et al in 2009, where he stated that the prior knowledge is very important that could influence the individual's ability to process information on the products or services. It also been supported by Zolait and Ainin in 2009, where they had come out with the result and hypothesis which saying that there is a significant relationship between the individual's intention with the knowledge inside their research paper.

## **1.7 RESEARCH STRATEGIES**

In this study, the research strategy is very important. It's the strategy and framework of a study to find answers to research issues (Cooper & Schindler, 2008). Following that, this chapter will go into the research methodology employed in this study, which comprises research design, data collection method, population and sampling, research instrument development, variable measurement, and data analysis procedure. In addition, to achieve the study's aims, relevant statistical methods were applied.

Quantitative approaches are studies that gather and analyse data and are focused on objective phenomena (Nana, 2005; Chua, 2006; Fraenkel, 2007). In research, statistical tests are used to explain, explain, or uncover the relationship between variables. Quantitative

techniques need gathering numerical data and quantitatively assessing it using statistical tests (Hussey 8 & Hussey, 1997). The quantitative approach is a rational and critical testing methodology. Variables are validated and identified.

Participant observation and in-depth interviews, according to Walliman (2001), can be linked to qualitative methodologies in order to detect affection and reason behind acts and attitudes. The major source is information gathered from a questionnaire distributed to numerous Felda Keratong 1 residents. To assure the accuracy of the study, the major sources collected will be the main source of research. The data is gathered and recorded by the researcher, who will then utilise the information to conduct additional study. The respondent is given a questionnaire and is required to return it completed within two weeks, thus we estimate that we will gather all of the data from the respondent within one month. The respondent who does not react will be followed up with.

In addition, when the respondents' questionnaires have been collected, the data analysis technique will be used. The questionnaire will be organised according to the series number or code supplied on the opening page of the questionnaire to make data analysis easier for the researcher. Following that, the researcher's data will be keyed in and analysed using SPSS tools after it has been coded. This study uses the Hierarchical Multiple Regression Analysis in version 26. 0 of the Statistical Package for Science to analyse data (SPSS). To evaluate the study's findings, a descriptive statistic, hierarchical multiple regression, and correlation analysis would be used to analyse the data.

Lastly, there are just a few reasons for using and deciding to employ a quantitative technique in this study. According to (Rahman 2016), the quantitative findings are more likely to be extended to a whole population or sub-population since it involves a larger sample that is

randomly selected. As a result, the quantitative technique must be based on the positivist model of variable measurement.

## **1.8 DEFINITION OF TERM**

The terminologies used in the research proposal are likely to be unfamiliar to those outside of your field of study. These terms refer to four independent variables as well as the dependent variable. This section of the proposal provides a list of definitions for these terms to the reader.

### **1.8.1 Intentions**

The theory that are appropriate to be utilized by this research named Theory of Planned Behaviour (TPB). This theory had clarified that the person's conduct is firmly related with their expectations. Accordingly, the scientist can explore the fundamental factors that could prompt the person's expectation by understanding this Theory. In 1980, the Theory of Reasoned Action was developed to forecast an individual's intention to engage in a specific behaviour at a certain time and place. The hypothesis was suggested to clarify all practises that people can exert control over. The conduct expectation component of this model is crucial; social goals are influenced by a thinking about the likelihood that the conduct will have a normal outcome and an abstract appraisal of the risks and benefits of that outcome. The TPB has been successfully used to predict and clarify a wide range of health practises and expectations, including smoking, drinking, using health services, breastfeeding, and substance use, to name a few. According to the TPB, social achievement is dependent on both inspiration (goal) and capacity (conduct control). It distinguishes between three types of convictions: social, regulating, and amoral.

### **1.8.2 Attitudes**

Attitudes are utilized to foresee human goals and conduct (Phau and Teah, 2009). When individuals are presented with a variety of options to consider, individuals will in general pick those with higher attitudes appraisals. Numerous past examinations have demonstrated that attitudes impact item or administration decisions. This is obviously proven by an individual's attitude in accepting about the item that deals with all perspectives prompting the person in purchasing the ideal item. It gives sufficient proof that an inspirational attitude will create positive buying expectations. On the off chance that the purchaser builds up an uplifting attitude towards the item or administration, undoubtedly the individual will expect to get it to address the issues of their utilization. Accordingly, a more grounded attitudes prompts a more grounded social goal to purchase. According to (Phau & Teah, 2009), it is also crucial to have a positive attitude about behaviour rather than a negative attitude toward the product to be a better predictor of behaviour. This is the key of the attitude is important to influence a person in determining things that bring positive to themselves. Therefore, attitude becomes an option to create harmony towards oneself.

### **1.8.3 Knowledge**

As shown by Brucks (1985), thing knowledge is checking the information related to a particular thing. Individuals will generally choose a common option with more knowledge of an item or administration to choose an organization that has a positive impact on themselves. Based on that knowledge, an estimate of the item can be resolved, and purchasing factors influencing the danger of a person's purpose are taken based on the information studied to make a decision. Correspondingly, a person's knowledge affects the correct movements they make to meet their own needs when buying something by giving maximum satisfaction to them with items of information



obtained from knowledge. Before choosing to purchase a particular item and administration, individuals typically gather some data and information about the item. Item knowledge is the realization of data identified with a particular item. The primary source of item knowledge is genuine encounters with items and advertisements that influence a customer's decision to select a particular item. His knowledge is the importance and understanding of an item and feeling confident about it. It also has a positive impact on the individual in determining the system that leads to goodness. Without clear knowledge explaining the best explanation, one cannot think rationally for the purpose of doing something. Therefore, this element of knowledge is very important for an individual in determining the right to choose something whether takaful or conventional insurance.

#### **1.8.4 Trust**

Trust is a convoluted and many layered ideas with various factors that can be in consistent change. Trust has gotten significant consideration in the electronic business setting. Trust has been found to influence client appropriation of different administrations, for example, online news administrations (Chen & Corkindale, 2008). The influence of the mass media in this day and age plays an important role in conveying true information about the relevant organizations can give a good impression to the individual himself. The level of human trust can be better accessed towards the role of social media in convincing individuals of their choices. On top of that, many stories or statuses presented by individuals around make people more interested and believe in systems and organizations that have a dominant impact on individuals who want to buy. This attracts a high interest of individuals to move in choosing something new for their lives. When a person does not place high trust in oneself then one is unable to determine their intentions in choosing a system or organization that has a positive impact on

oneself. Therefore, this element of belief must exist to convince oneself to take action that has a positive impact on oneself and one's family in building a healthy generation. Trust as expressed by Aghdaieet al. (2011), can be grouped into several type, while interpersonal trust is established between online customers and merchants, institutional trust is established between the computer and consumer.

### **1.8.5 Religiosity**

Review research by Naail Mohammed Kamil and Norsham Mat Nor (2014) Religion is one of the main motivators for people to select Takaful over traditional insurance, according to a review study titled Factors Influencing the Choice of Takaful over Conventional Insurance: The Case of Malaysia. The high level of awareness in Islam makes religion a reason for them to subscribe to Takaful. Takaful items are superior than conventional items, and those with a higher religious orientation value are more likely to favour Takaful products. Takaful is a unique way for Muslims to manage their insurance needs in a way that is consistent with their religious views. As a result, the primary religion practised is critical to comprehending the need for life insurance due to its impact on risk aversion. In Malaysia itself there are several religions practiced by its people including Islam, Christianity, Buddhism and several other religions. But when it comes to Takaful, it is closely related to Islam. In Islam, when it comes to finances, there are some things to avoid or in other words, banned by Islam, which are elements of Riba, Gharar and Maisir. Riba means any increase in debt due to a period of delay and an increase in the exchange of certain goods. Religion is one of the closest approaches to the self of a Muslim individual in choosing a takaful organization body for their safety and interests clearly.

## 1.9 CHAPTER SUMMARY

This chapter talk about the perspectives that incorporate the components that impact the expectation of individuals to purchase family Takaful among the community in Felda Keratong 1. Takaful is an illustration of a Shariah-based framework that has been utilized to reduce risk is Takaful. Everybody will be presented to potential catastrophes like mishaps, thievery, fire and even demise. Accordingly, a path should be finished while managing the present circumstance, particularly as far as monetary assets. Also, the absence of goals to buy family Takaful tends an individual to pick alternate ways when confronted with circumstances like utilizing individual investment funds, credits or protection plans. Thusly, the expectation of an individual to decide their decision in ensuring shariah - based assurance is requested by everybody to be further developed and safe. Concerning plans, it is critical to build shopper interest for family Takaful locally. Accordingly, this paper gives the factors that influence individual intentions to purchase family Takaful among this community Felda Keratong 1. The next chapter will be explaining the literature review it was adapter for this study.

## CHAPTER 2

### LITERATURE REVIEW

#### 2.1 INTRODUCTION

A literature review is a compilation of material that aims to survey the fundamental characteristics of contemporary knowledge, including significant findings as well as hypothetical and metrological commitments to a given issue. As auxiliary sources, writing audits do not report any fresh or distinctive exploratory work. This section will also discuss the surveys and synopses of previous investigations in terms of the scope of the study. Includes a description of concepts, a discussion, and a brief review of previous and current research. The primary objectives of doing writing are to acquire adequate data on space of examination with the goal that a specialist can make her own decision for the substance of this venture.

In this chapter, focus mainly on the explanation about the dependent and the independent variables for this study. The subchapter includes the underpinning Theory, previous studies, hypotheses statement, conceptual framework, and conclusion.

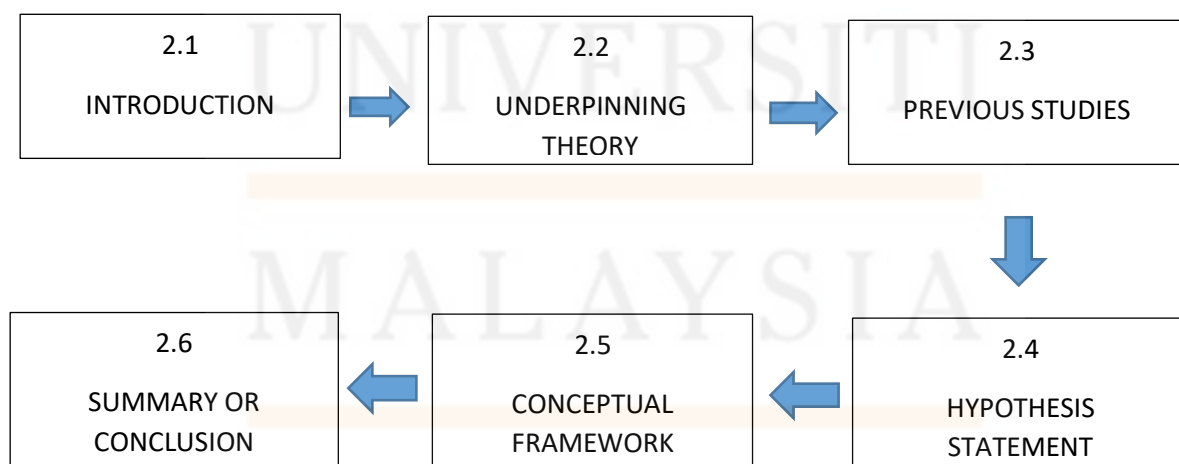
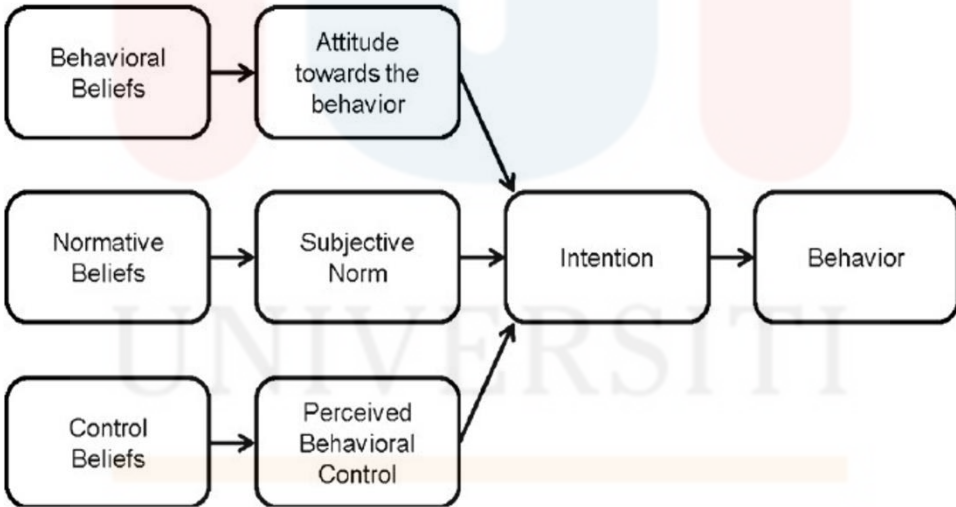


Figure 2.1: The key components for this chapter

**2.2 UNDERPINNING THEORY**

In this research study, the researcher found that there is one theory which closely related with this research paper. The theory named Theory of Planned Behaviour (TPB). This theory had been introduced by Icek Ajzen at the year of 1991 for predicting the human behaviour purposes. The idea of planned behaviour proposes that actions are directly impacted by behavioural motives, and that it may also be expected to impact behaviour under certain circumstances. It's a tool for explaining and forecasting human behaviour. In the simple meaning, this theory had explained that the individual's behaviour is closely related with their intentions.

**Theory of Planned Behavior**



*Figure 2.2 Theory of Planned Behavior*

### ***Theory of Planned Behaviour (TPB)***

In this theory, the behavioural intention is influenced by the attitude toward the behaviour, subjective norm, and perceived behavioural control, according to Ajzen. Thus, the researcher can investigate the underlying factors that could lead to the individual's intention by having deep understanding and knowledge for this theory. According to Maizatulaidawati in her research paper in 2016, she stated that the theory of planned behaviour had been used widely in the social psychology. On the first time this theory been created for is to understand the employees or workers inside the management circle. However, the Theory of Planned Behaviour seems to suits on studying for individual's intention as well due to the researcher still study on human being. This is because, this theory had explained almost deeply regarding the human behaviour that makes people easily understand them and this theory can be used for purpose study in more fields or job scope and not just can be used for particular field only. On the first round, this theory had been created by Ajzen and Fishbein in 1957, where both of them had focused on attitude and subjective norms in order to explain regarding the human's behaviour that been known as Theory of Reasoned Action (TRA) in the first place. However, in 2008, Ajzen had come out with another two important elements that could give clear understanding regarding the human's behaviour which are perceived behavioural control and belief-based structure that currently been known as Theory of Planned Behaviour (TPB). In this theory that been created by Ajzen in 2008, he explained that individual's behaviour can be looked from behavioural intentions which includes the attitude, subjective norms, and perceived behavioural control. In his research paper, he also explained that an attitude of the person can be divided into two which are the negative or positive that form the behaviour of the person, then the subjective norms derive from an individual's perceptions of what is significant to others while belief in the individual's ownership of the opportunities and resources required to engage in the behaviour had developed perceived behavioural control. This theory explained roughly

about the process of the human's behaviour to give us a better understanding on how the human performed their behaviour.

### **2.3 INTENTIONS**

There are a lot of meaning of the intention in the literature. However, according to the Ajzen in 1991, he stated that intention means the readiness of someone to purchase certain products or services. This statement had been supported with the theories in his research study where he stated that, intentions had led to the behavioural intentions. Behavioural intentions means that the particular person is willing to try and putting some effort to perform the behaviour. In the simple meaning, behavioural intentions are someone that will put some particular behaviour towards particular situation or condition. In this research study, the researcher needs to investigate the purchase intention of a person. Thus, according to Shao et al in 2004, he stated that purchase intention is that particular someone is willing to purchase the certain products or services. This statement had been supported by Karim et al in 2011, where he stated that purchase intention had open a relationship between the willingness to purchase the products or services. There is a strong relationship between the intentions and purchase intention. This is because, according to Fishbein and Ajzen in 1975, both of them stated that intentions could lead someone to show their true behaviour towards certain situation or condition. The stronger the intention, the high probability for the particular person to show their true behaviour that been acted according to the situation or condition. The people that lived in Felda Keratong 1, there are high probability that most of the community there did not have enough knowledge regarding Family Takaful. As we know that, intention means the readiness of the person to buy the products or services. This statement had been supported by Ateke, Walter and James in 2018, where they stated that consumer will have the knowledge about the products through expertise, experiences and familiarity. Their statement had been supported by

Alba and Hutchinson in 2000, where they stated that these products related knowledge could affect the decision making of the customer towards the products or services.

In reality, the people will only ready to buy certain products or services are due to they have enough knowledge about the particular products or services. They tend to feel confident with the particular products or services. Thus, only then they will purchase the particular products or services. It seems that, the community that lived in Felda Keratong 1 did not have enough knowledge of the Family Takaful that make them not having much confident in purchasing the Family Takaful. Thus, the seller is playing the most important role in attracting the customer's attention and cleverly tackle them to purchase the Family Takaful.

As for the conclusion, it shows that there is a relationship between the human's behaviour with the intentions. This is because, whenever the human had their own intention, it could lead to their behaviour to be in the positive form or otherwise. Thus, in order to attract their attention so that the seller could attract their intention and form a good behaviour, the seller, themselves need to have a full knowledge about the products or services that been sold. This is because, the human's behaviour is involved in the social psychology which when the seller knows where to push the correct button, automatically, they will have the attention of the customers. Not only that the seller needs to have the full knowledge regarding the products or services, they also need to use the correct techniques to talk and persuade the customers. This is because, the way they talk and persuade will determine the customer's behaviour. If they used the wrong method, the customer will show the negative behaviour. However, if they used the correct technique, they could attract the customer's intention and lead to the positive behaviour of the customer.



## 2.4 ATTITUDE

Attitude can be best defined as a comparatively enduring organization of beliefs, feelings and behavioural inclination towards socially notable objects, groups, events, or symbols (Hogg & Vaughan, 2005). According to Phau, Sequeira & Dix in 2009, they stated that the people will mostly use the attitudes as benchmarking in predicting the intentions and the behaviour of the human. This is because, if the customers showed the good sign of their attitudes, it means the possibility of their intention and behaviour in purchasing for particular products or services will be high. This statement had been supported by Suki in 2010, where he stated that the human can show the favorable or unfavorable assessment of behaviour towards the particular products or services that could affect their intention in purchasing the products or services. According to Eagly and Chaiken in 1993, they also stated that attitude is also known as psychological tendency that could be form by assessing the particular products or services with the feeling of favor or disfavor which also supported the statement that been said by Suki in 2010.

However, there is a saying that whenever the human encountered with various options or choices, they will tend to choose who give the better talking or persuading that affect their intention and attract them to purchase the goods or services. This is the normally what human will do. This is because, as a human or person, whenever they wanted to purchase something, they tend to choose the products or services that could give the better quality. However, as a human or person, they would not know which products or services that could offer the better quality, thus, these things are totally relying of the seller to persuade, have a good talk showing a good side of them towards their customers. This statement had been supported by Arvola, Lahteenmaki and Tuorila in 1999, where they stated that when the people are presented with different options, they will choose the one having higher appraisal of attitude. Apart from that, Ajzen and Fishbein in 1980 and Change in 2006 also agreed with the above statement where

they stated that attitude can be formulated and decomposed on the basis of attributes and qualities being offered by a certain products or services. Thus, the researcher can see that there is a strong relationship between attitudes and intentions and also human's behaviour. This statement had been proved by Ramayah, Roubah, Gopi and Rangel in 2009 in their research study, where they find that the attitude has a positive impact on behavioural intentions to use internet stock trading. In addition, the seller not only need to know how to talk only business matter fact with the customers regarding the products or services that they are selling, however, the attitude of the seller when they are selling the products or services to the customers also playing an important role. This statement had been supported by the Hung et al in 2003, where he stated that positive attitude could led to the positive purchase intentions. This is because, if the customers had developed the positive attitude towards the products or the services, they will tend to purchase that particular of products or services to fulfill their needs and wants.

In conclusion, attitudes indeed playing an important role to make the people had an intention to purchase certain products or services. In simple words, when the seller offered the best attitudes, full in knowledge of the products or services that been sold by them and the best quality of the products or services that been offered for the customers, it will indeed could attract the customer's intention in purchasing the products or services. This is because, as a human, our life is involved with the social psychology. Once the party give the best towards the other party, then the other party will surely return the deeds back. As a seller, their important role is not only to attract the customer's attention, but they also need to set the intentions of purchasing the products or services inside the head and mind of the customers. Thus, by doing this way, not only the seller can keep the existing customers but they also can gain the new customers that lead to the increasing of the company and increasing the profits.

A person's mentality has a big role in determining whether or not they want to buy takaful. If certain inhabitants of Felda Keratong 1 have a positive attitude toward takaful, they will also supply excellent cooperation. Their comprehension will determine whether or not this takaful is vital in their lives and will lead them to purchase takaful.

**H<sup>1</sup>: Attitude positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1.**

## **2.5 KNOWLEDGE**

The knowledge is told about relationship between understanding to get information to purchase individual intentions. According to Brucks (1985), item knowledge is monitoring the data identified with a specific item. The main wellspring of item knowledge is the genuine encounter with the item and the notice that influences the purchaser's decision to choose a specific item. Lack of knowledge on Takaful is one of the primary explanations behind this research for the people in Felda Keratong 1. In some cases, individuals or networks have or misjudge about Takaful because of lack of knowledge. A typical misguided judgment among the local area is that they make their own suspicions by saying that Takaful is just given to Muslims by disregarding the privileges of non - Muslims in the country. We are currently, living in a cutting-edge period and country. Consequently, as a country with numerous religions and races, we ought to stay away from things like this in our lives. Maybe Takaful and Insurance have a few contrasts, and starting here of view makes individuals begin to consider Takaful more offered to the Muslim people group since it is more to the Islamic viewpoint. Based Idris Awang and Syukriyah Zakaria, 2005, Al-tabarru 'and al-mudharabah are the two establishments on which Islamic protection or takaful is assembled. From this, the assertion explains that the Takaful item is a notice and center to apply this Islamic agreement to explain that it has its own way of life when contrasted with the security of the traditional item for example protection.

As shown by Brucks (1985), thing knowledge is checking the information related to a particular thing. The genuine experience with the item and the notification that influences the buyer's decision to pick a certain thing are the basic wellsprings of thing knowledge. Mindfulness and comprehension of an item, as well as a sense of certainty about it, are the foundations of item knowledge (Lin and Chen, 2006). So, we can know about the benefits of item takaful when understand the information to choose the best for themselves. In view of that knowledge, item esteem is resolved, and buy hazards are taken. Earlier knowledge is significant in preparing data in regards to a specific item (Cheung et al 2009). Advertisers can boost consumer satisfaction by providing more information about product brands and brand expansions (Czellar, 2003). This is an exceptionally solid idea, yet has no unmistakable definition. As indicated by word reference knowledge implies realities, data, and abilities needed through experience or instruction. Knowledge additionally we get like mindfulness or closeness or gain dependent on experience of realities or circumstances. Also, with this case we might want to clarify and see about the knowledge among the local area in Felda Keratong 1 about Takaful. From knowledge individuals can turn out to be more learned in their lives and can likewise improve their schooling. We can perceive how the people in Felda Keratong 1 knows about Takaful dependent on the knowledge and data they have gained for these issues. A few groups get the attention to utilize Takaful in their life on the grounds that subsequent to confronting something awful occurs in their life. From that point, some need to find out about Takaful in light of the fact that individuals realize this security plan can help our lives and families for what's to come. This human knowledge is integral in understanding the issues that ought to have a positive or adverse consequence. At the point when an individual has broad knowledge, they comprehend something better and can make great determinations or activities for most extreme fulfilment.

Based on, Hashem Al-Nemer (2015), The Malaysian market has produced the majority of the research on customer knowledge and attitudes about Islamic banking services and products. The majority of empirical investigations show that customers have limited understanding and intentions regarding the principles of Islamic financial institutions such as Takaful. There is no denying that Takaful product mostly their participants' majority are Muslim than non-Muslim. As Muslim we already know that we must follow the shariah rule based on al Quran and al-sunnah in doing something in our life, and must ensure to avoid from doing the prohibited in Shariah like riba, gharar and maysir. The main factor the Muslim community chooses Takaful because it is fully Shariah compliance product. A study conducted by Mansor (2017), individual perceptions differ since Takaful is still in its early stages of development, and there may be certain weaknesses in Takaful compared to traditional insurance in terms of service, product, model, and implementation. Some of the differences in understanding between Takaful and traditional insurance can be seen in the product that has recently been introduced to the conventional insurance most popular product come to the customer compare to Takaful. That is why, the people or community more to choose Insurance as a protection scheme in their life. According to Hassan, Kassim, and Syed Ahmad Salman, (2018) refer Takaful is a business product, not a religious one. It is appropriate for everybody, regardless of religious affiliation. In the financial industry, it is quite vital and crucial. This information needs to understand by community and consumer. However, that have a problem to find the information and knowledge about Takaful. Takaful is the best option for anyone looking for financial security and a key role in the finance business.

In conclusion, the definition of knowledge remains problematic, Atleast in the sense of management, because knowledge, as a strategic organisational resource, must be characterised as an adequate operational notion for the business environment, rather than an abstract term for the realm of transcendental concepts. Our Takaful products can describe one of the sources of

business. Takaful companies generate their income from distributions or contributions by participants in these Takaful operations. People may not understand due to lack of knowledge with the mission and vision of the Takaful Company they just want to make a profit without helping people who need help or are in a bad situation. That is the reason why as human beings we need good knowledge before we make judgments or suspicions about certain issues. Before we need to utilize an item or administration that offered as a client, we should know foundation for the item either structure perusing or know from the others. Same like Takaful, to make ourselves surer before we began includes in Takaful item individuals or local area can ask the individual that had great experience joined Takaful. They can request input as well as the positive side after they join Takaful item and administrations. From that naturally we can improve our insight and data about Takaful.

As more data, there is on a restricted measure of exploration that has been led on the Takaful members to audit their expectations and knowledge among the people in Felda Keratong 1 of the Takaful items and administrations. Thus, in this exploration, we need to more clarity of mind about the information around the local area and intentios to buy on Takaful. In this manner, it assists the people in Felda Keratong 1 with explaining the idea of Takaful and see more about Takaful.

**H<sup>2</sup>: Knowledge positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1.**

## 2.6 TRUST

Trust is a convoluted and many layered ideas with various factors that can be in consistent change. Trust has gotten significant consideration in the electronic business setting. Trust has been found to influence client appropriation of different administrations, for example, online news administrations (Chen & Corkindale, 2008), Electronic banking (Flavian et al., 2005), wellbeing websites (Fisher et al., 2008), and mobile shopping (Lu & Su, 2009).

As indicated by Bhattacharya et al. (1998), researcher in various discipline have seen trust along various dimensions. Identity analysts will in general view trust as an individual trademark while social therapists will in general view trust from the angle of behavioral desires for others engaged with transactions. Economists and sociologists will in general focus on how institutions are set up and impetuses are utilized to diminish vulnerability related with transactions among relative outsiders.

This statement supports (Chan Corkindale, 2008) that trust is a complex and multi-layered concept including a variety of circumstances that are constantly changing. Initial trust is important for user behaviour because it is the first step of trust growth, and numerous elements have been identified that influence initial trust. The first set of factors has to do with the website. Users will rely on their sense of website quality to establish initial trust due to a lack of prior experience (Lowry et al., 2008). Furthermore, the quality of information has been shown to influence early trust in health information intermediaries (Zahedi and Song, 2008). The early trust of online shoppers is also influenced by other criteria such as website aesthetics and usability (Hampton-Sosa and Koufaris, 2005). INTR 21,5 528 The consumer is the subject of the second group of factors. Li et al. (2008) found that trust tendency had a considerable impact on early trust, albeit this effect may fade with time (Zahedi and Song, 2008). The third set of factors has to do with the business. Consumers' initial trust is influenced by reputation,

firm size, and corporate image, which operate as trust signals (Flavian et al., 2005; Chen and Barnes, 2007; Fuller et al., 2007). Third-party factors make up the fourth category of factors. Consumers may entrust their faith in internet businesses to third parties. Initial trust is affected by web assurance seals such as VeriSign and TRUST (Hu et al., 2010). The early trust of internet consumers is also influenced by brand association and portal affiliation (Delgado-Ballester and Hernandez-Espallardo, 2008; Sia et al., 2009).

In conclusion, Trust is a convoluted and many layered ideas with various factors that can be in consistent change. Initial trust is significant for user behavior and various factors have been identified to affect initial trust. Among the factors that can change consistently such as website, quality of information, website appeal and usability, reputation, company size and corporate image act and third parties i.e. online vendors.

According to this study, people in Felda Keratong 1 have a low level of faith in family takaful because they do not see it as a serious concern and lack a clear explanation. As a result, their faith in takaful is shaky. In this era of globalisation, everything, including takaful information, can be found by just searching the internet. Felda Keratong 1 residents will receive clear, easy-to-understand information, as well as the phone numbers of takaful agent, which will be available on the internet. These tips will assist people looking to purchase takaful insurance.

**H<sup>3</sup>: Trust positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1.**



## 2.7 RELIGIOSITY

Takaful is a unique means of managing the insurance needs of the Muslim community in a manner consistent with Islamic beliefs. Therefore, the principal religion followed is essential to understand the demand on life insurance due to its impact on the level of risk aversion. According to Zelizer (1979), religion has historically been a powerful source of cultural opposition to life insurance since many religious people believe that relying on life insurance contradicts faith in God's protective care.

According to Merriam Webster's dictionary, religions associated with or showing devotion to truth or divine truth are acknowledged, related to, or focused on religious beliefs or warnings and are carefully and faithfully. In Malaysia itself there are several religions practiced by its people including Islam, Christianity, Buddhism and several other religions. But when it comes to Takaful, it is closely related to Islam. In Islam, when it comes to finances, there are some things to avoid or in other words, banned by Islam, which are elements of Riba, Gharar and Maisir. Riba means any increase in debt due to a period of delay and an increase in the exchange of certain goods. Allah says in the Surah Ali Imran verse 130, "O you who believe! Do not eat or take riba', and fear Allah, so that you may succeed." Gharar, on the other hand, implies uncertainty. The meaning of the uncertainty in the first transaction is that there is something that the other party wants to hide and it can lead to feelings of injustice and mistreatment to the other. The word Maisir means to earn something easily or to make a profit without effort.

Religious aspects had a significant and positive connection towards contribution in membership of the family Takaful (Waseem et al., 2017). Review research by Naail Mohammed Kamil and Norsham Mat Nor (2014) titled Factors Influencing the Choice of Takaful Over Conventional Insurance: The Case of Malaysia found that religion is one of the

top factors in motivating people to choose Takaful over conventional insurance. The high level of awareness in Islam makes religion a reason for them to subscribe to Takaful. Takaful product better than conventional product and those who have a higher religious orientation value tend to have higher preferences towards Takaful products (Mansoor et al., 2015). Sheila, N. H. and Syed Ahmad Salman (2017) also summarized that the acceptability of Takaful is very high in market especially from Muslim.

In conclusion, according to Merriam Webster's dictionary, religion associated with or demonstrating devotion to divine truth or righteousness is acknowledged, questioned, or focused on religious beliefs or reminders and is careful and faithful. In Islam, in terms of finance, there are some things that should be avoided or in other words, forbidden by Islam, which are the elements of Riba, Gharar and Maisir. A review of a study by Naail Mohammed Kamil and Norsham Mat Nor (2014) entitled Factors Influencing Takaful Choice From Conventional Insurance: The Malaysian case found that religion is one of the main factors in motivating people to choose Takaful over conventional insurance. Takaful products are better than conventional products and those with higher religious orientation values tend to have a higher preference for Takaful products (Mansoor et al., 2015).

It's about religion. Takaful Malaysia is an insurance firm that offers Shariah-compliant policies. In terms of Takaful products, there are numerous benefits. One of the most significant benefits of Takaful is that it allows us to avoid engaging in banned activities in Islam, such as riba, gharar, and maysir. These are the factors that prompted us to conduct research among Felda Keratong 1 residents. We want these residents to be aware of their plans to purchase this takaful well.

**H<sup>4</sup>: Religiosity positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1.**

## 2.8 CONCEPTUAL FRAMEWORK

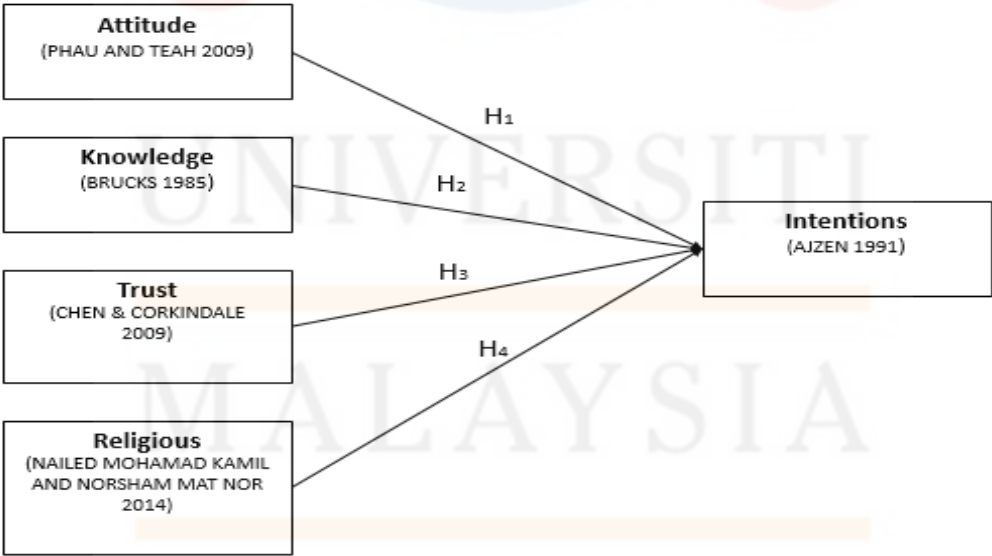
When it has been clearly discussed about this study. Researchers have illustrated in the diagram below four independent variables and one dependent variable. Based on the figure below, it presents the research framework which consists of the dependent variable and independent variables of the research. The dependent variable of the research is intentions, while the independent variables are attitude, knowledge, religious and Trust. This figure indicates the relationship between the factors that influence individual intentions to purchase family takaful among community in Felda Keratong 1. According to the previous literature related to the study conducted from independent variables and dependent variables, here can be concluded as the table as shown below:-

*Table 2.1 Conceptual Framework*

Variable	Definition	Reference	Year
Intentions	The theory that are appropriate to be utilized by this research named Theory of Planned Behaviour.	TPB (Ajzen)	1991
Attitudes	Attitudes are utilized to foresee human goals and conduct	Phau and Teah	2009
Knowledge	Thing knowledge is checking the information related to a particular thing.	Brucks	1985
Trust	Trust is a convoluted and many layered ideas with various factors that can be in consistent change. Trust has gotten significant consideration in the electronic business setting. Trust has been found to influence client appropriation of different	Chen & Corkindale	2008

	administrations, for example, online news administrations		
Religiosity	Religion is one of the main motivators for people to select Takaful over traditional insurance, according to a review study titled Factors Influencing the Choice of Takaful over Conventional Insurance: The Case of Malaysia.	Naail Mohammed Kamil and Norsham Mat Nor	2014

Based on the figure below, it presents the research framework which consists of the dependent variable and independent variables of the research. The dependent variable of the research is intentions, while the independent variables are attitude, knowledge, religious and Trust. This figure indicates the relationship between the factors that influence individual intentions to purchase family takaful among community in Felda Keratong 1.



*Figure 2.3 Conceptual framework of Factor That Influence Individual Intentions to Purchase Family Takaful among Community at Felda Keratong 1*

## 2.9 CHAPTER SUMMARY

To be able to provide a more substantial and concrete research, this chapter has been focusing on the perspectives of other researchers as well as earlier researchers. This chapter is entirely devoted to a literature review, beginning with the independent and dependent variables. Through the hypothesis in this chapter, the researcher can see the relationship between an independent variable and the dependent variable. The researcher must investigate the relationship between attitude, knowledge, trust, and religion as factors that may impact an individual's decision to acquire family Takaful in Felda Keratong 1. The next chapter will be explaining the research methodology it was adopted for this study.

## CHAPTER 3

### RESEARCH METHODOLOGY

#### 3.1 INTRODUCTION

Research methodology is an important element in this study. It is the plan and structure of investigation in order to answer the research question (Cooper & Schindler, 2008). This chapter explains and defends the research method employed in this study. To begin, it will describe the research design used in this study. This chapter will then go into the research processes employed in this study, which include sampling, instrument construction, data collection methodologies, and data analysis.

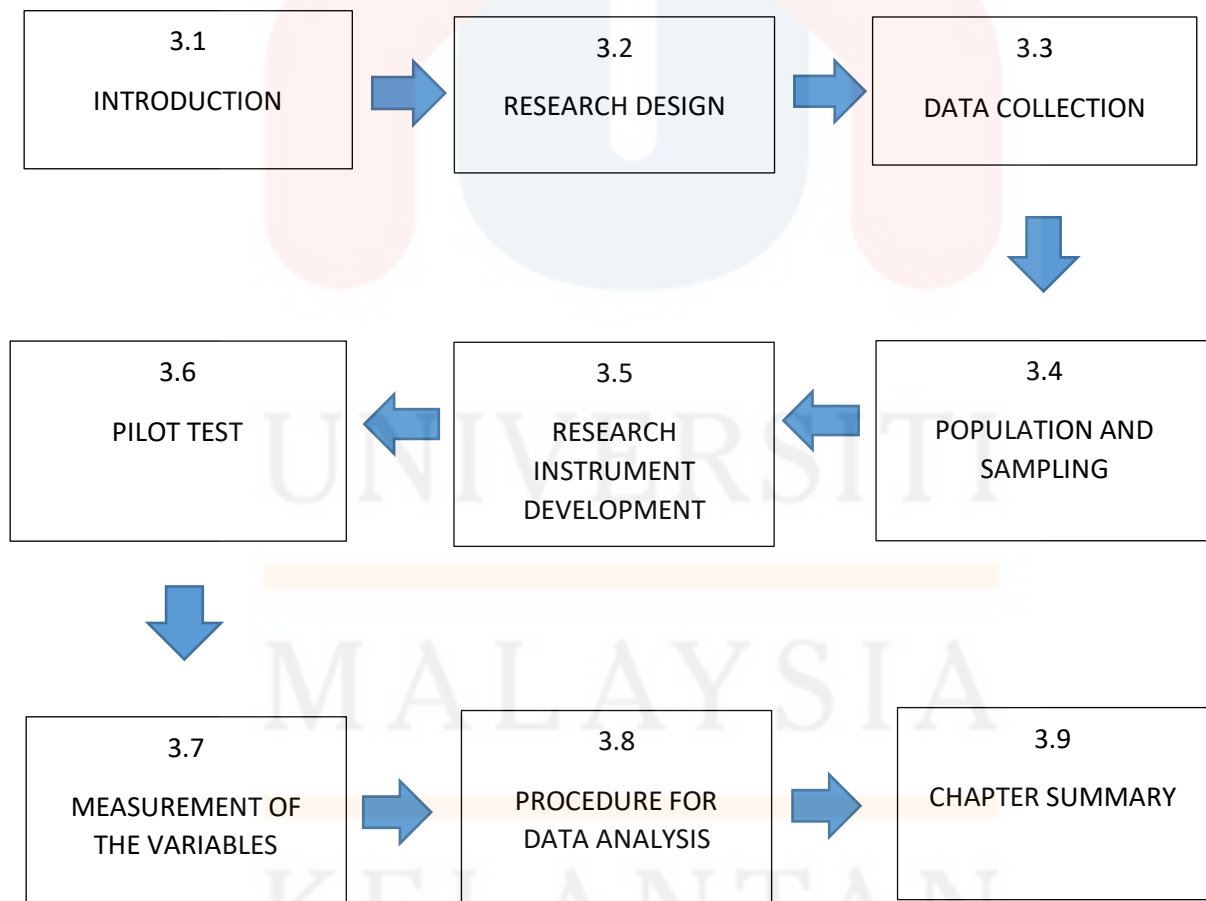


Figure 3.1: The key components for this chapter

### 3.2 RESEARCH DESIGN

A research design, according to Burns and Grove (2002), is a blueprint for executing a study with maximal control over elements that could skew the results' validity. The aim of this study is to study factor that influence individual intentions to purchase Family Takaful among community at Felda Keratong 1. From this study, the techniques to be used is questionnaires to collect data from respondents. The target population which is this research are focus on community around Felda Keratong 1. The questionnaire consists of two parts which is demographic part and Independent and Dependent parts. In the demographic section consists of age, gender and others. Hence, part independent variable consists factor that influence individual to purchase family takaful and the dependent variable consists intention of individual to purchase family takaful. Purpose of the research design is to see the related cause of effect between the independent variable and dependent variable based on the title of the research. There are few though the reason in this research to use and decide to implements a quantitative method. According to (Rahman 2016), because it involves a bigger sample that is randomly selected, the quantitative findings are likely to be extrapolated to a full population or sub-population. The quantitative method must thus be founded on the positivist paradigm of variable measurement.

In this research, the researcher tested the relationship between attitude, knowledge, trust and religious (independent variables), and intention (dependent variables). Therefore, this research will be conducted based on the research framework.

### 3.3 DATA COLLECTION METHOD

For this research, a quantitative data collection strategy was chosen. Quantitative techniques are studies that focus on objective phenomena and are carried out by collecting and analyzing data (Nana, 2005; Chua, 2006; Fraenkel, 2007). Statistical tests are used in research to explain, explain, or discover the link between variables.

Quantitative approaches require collecting numerical data and analyzing it statistically by applying statistical tests (Hussey 8 & Hussey, 1997). The quantitative approach is a methodology related to logical and critical testing. Validates and identifies variables. Walliman (2001) said that qualitative methods can be linked to participant observation and in-depth interviews designed to identify affection and motivation behind actions and attitudes.

The main source is the data collected from the questionnaire given to several respondents located in Felda Keratong 1. The main sources collected will be the main source of research to ensure the accuracy of the research. The data is collected and recorded into the researcher and the researcher will reuse the obtained data to create new research. The Questionnaires are distributed to the respondent and must return a completed questionnaire within 2 weeks so that, we assume the period that we take to collect all the data from the respondent are within one month. The follow up will be done for the respondent who not respond.

The information was analyzed and entered into the statistical software program for the Social Science Software (SPSS) version 26.0. A descriptive analysis, reliability analysis, and inferential analysis will be performed on the data, with the results drawn using SPSS. The mean, average mean, and mode of the respondents' demographics are described using descriptive analysis. The Pearson correlation is used in inferential analysis to compare the relationship between the dependent and independent variables. The descriptive statistics analysis is to



conducted as to obtain some general observations about the respondent's background and factor that influence individual intentions to purchase family Takaful among community at Felda Keratong 1. While in the causal and regression study, the T-test analysis will be conducted.

### **3.4 POPULATION AND SAMPLING**

#### **3.4.1 Population**

According to Fetters, Curry, and Creswell (2013), the population can be known as a group of people with similar characteristics whose importance to focus on surveys and testing is the order of individuals selected from a population and generally speak to residents in investigative examinations. The target population of this research are focus on community around Felda Keratong 1. The total of population at Felda Keratong 1 is 5283 in December 2020 include Muslim and non-Muslim in 2021 (Annual report Felda keratong 1, 2020).

#### **3.4.2 Sample Size**

The process of selecting a statistically representative sample of individuals from a population of interest is referred to as sampling (Umair Majid, 2018). In the analysis, the measurement of samples is an important problem for calculating the sample quantity of individuals calculated or analysed in a study. This study is important for identifying sample sizes based on precise sampling framework numbers. The sample measurements increased with increased population diversity, confidence levels and the level of accuracy required from the estimates (Ahmad & Halim, 2017). For this study, the sample is the community who represent Felda Keratong 1. The total population at Felda keratong 1 are 5283 people. According Krejcie Morjan (1970), the total sample will be 361 respondent will be enough to reflect the survey. The sample size is chosen wisely because sampling affects the accuracy of the data.

Table 3.1: Adopted from Krejcie & Morgan (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, book.

1000	278	4500	354
1100	285	5000	357
1200	291	6000	361

### 3.4.3 Sampling Techniques

In the process of sampling, researchers selected some elements from the population as the subjects of the sample. It was selected depend on the sampling technique that had been decided by the researchers. Sampling techniques divided into two which was probability and non-probability sampling. (Hassan, Salman, Kassim, Majdi, 2018) A probability sample is used for data if the population is known. Each of them belongs to a broad category and employs a variety of sampling approaches. Non-probability sampling refers to elements that have no prior knowledge of or preset possibility of being chosen as a subject. There is a different sample approach for each of the two major designs.

Convenience sampling is the practice of collecting data from respondents who are readily available to supply it, and it entails picking any available group of respondents who are convenient for the researcher to use (Kumar, 2013). In our research, the researcher chooses the community at Felda Keratong 1 to see the factor that can influence individual to purchase Family Takaful services. The objective of this study is to determine the link between the independent variables. This researcher uses the handy sample approach since it is simple to format, quick, and most importantly, easy to understand by the respondents.

## 3.5 RESEARCH INSTRUMENT DEVELOPMENT

### 3.5.1 Measurement Instrument

To complement this study, the study conducted a survey method to get data from target respondents, utilizing a questionnaire as the data collection instrument. A questionnaire is a written list of questions or objects. It's a tool that's specially developed to collect data for the purpose of analysis and answering research inquiries.

Individuals who create this questionnaire must be knowledgeable in order for the questions to be fair, dependable, and unaffected by emotions. To receive a good response, you'll need time and thought when putting together a questionnaire. The information gathered is referred to as the survey's primary data.

A set of questionnaires will be distributed to several respondents. The survey questionnaire was adopted and adapted from the journal by Shahab Aziz et al, (2019) "Factors that influence individuals' intentions to purchase family Takaful mediating role of perceived trust. The title of this original journal has been changes to and factor that influence individual intentions to purchase family Takaful among community at Felda Keratong 1 to suit the research objectives.

The questionnaire comprises of two part which is Part A it was related to the demographic information of respondent which is age, income, occupation. Age and level of education. In Part B is related to independent variable and dependent variable. In this part will consisting of independent variables related to attitude, trust, knowledge and religious which is to find out factor that can influence individual intention to purchase Family Takaful at Felda Keratong 1. Each part will consist four to five questions.

The original questionnaire was divided into three parts; Part A, Part B, and Part C, with five independent variables. To meet the study goal, some changes were made to the original design of the instrument. It'll be shown in the following table: -

*Table 3.2 Questionnaire Design*

SECTION	FACTORS	VARIABLES	CONTENTS	REFERENCES
A	Demographic Profile		<ul style="list-style-type: none"> <li>a) age</li> <li>b) income</li> <li>c) occupation</li> <li>d) gender</li> <li>e) marital status</li> <li>f) educational level</li> </ul>	
B	Dependent Variable	Intentions	<ul style="list-style-type: none"> <li>a) I am likely to choose family takaful scheme in future.</li> <li>b) I expect to choose family takaful scheme.</li> <li>c) I want to purchase family takaful scheme.</li> <li>d) Given the chance, I predict I will purchase family takaful scheme in future.</li> </ul>	Ajzen (1978)

	Independent Variable	Attitudes	<p>a) I think purchase of family takaful scheme is a good thing to do.</p> <p>b) I think purchase of family takaful scheme is beneficial.</p> <p>c) I think purchase of family takaful scheme is valuable.</p> <p>d) I think purchase of family takaful scheme is a wise idea.</p>	Phau & Teah (2009)
		Knowledge	<p>a) I would like to discuss the possibility to purchase family takaful Scheme.</p> <p>b) I would like to know what documents are needed if I want to purchase family takaful scheme.</p> <p>c) I would like to know what benefits are covered if I decided to purchase family takaful scheme.</p> <p>d) I would like to know how family takaful scheme is</p>	Brucks (1985) & Ling and Cheng (2006)

			better than conventional insurance.	
		Trust	<p>a) Based on my beliefs about family takaful, I think it is honest.</p> <p>b) Based on my beliefs about family takaful, I think it is trustworthy.</p> <p>c) Based on my beliefs about family takaful, the influence of social media attracts customers.</p> <p>d) Based on my beliefs about family takaful, I think it is the key to online options.</p>	Chen and corkindale (2008)
		Religiosity	<p>a) I believe family takaful is in line with Islamic philosophy of doing takaful business.</p> <p>b) I believe family takaful is based on the Islamic principle of business implementation.</p>	Naail Mohammed Kamil and Norsham Mat Nor (2014)

			<p>c) I believe family takaful is based on Al-Quran and Hadith.</p> <p>d) I believe family takaful is free from riba.</p> <p>e) I believe family takaful is free from fraud.</p>	
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### 3.5.2 Validation of Instrument

When constructing and evaluating any instrument used in the study, validity is a critical issue to consider. The degree to which an instrument accurately measures what it is supposed to measure is referred to as validity. The content validity of a test determines if it contains all of the elements that are representational of the construct. Content validity is the most essential evidence to support the studies. In this study, we also distributed the questionnaire to colleagues as peer validation and academician as expert validation to assess whether the question met the standards according to the objectives of this study or otherwise.

Both academic and professional publications, according to Umar Shakeran (2016), are significant sources of current information. Articles published in academic publications are usually peer-reviewed. It indicates that before being accepted for publication, the articles were subjected to peer review by experts in the same field. Review papers are extremely beneficial since they provide a comprehensive summary of all relevant research in a given field. Research papers are summaries of empirical studies that cover one or many investigations. A research article's conceptual background section gives a concise summary of relevant literature. We chose five

colleagues to serve as peer validation in this study. It is because they will check base on the structure of the sentence and language that we use in the questionnaire. Our research purpose, research question, framework, and term of definition for each of our independent and dependent variables are all filled out on the form as show at Appendix A. After do a peer validation, we do a reconciliation of our question before we proceed to expert validation as our expert panel.

An expert panel, according to Uma Shakeran (2016), is a group of persons assembled by the researcher to extract expert knowledge and opinion on a given topic. Although there are many and different qualifications for becoming an expert, the expert panel usually consists of independent experts who are renowned in at least one of the disciplines discussed during the panel sessions. As a result, expert panels may include a diverse range of expertise, including scientists, policymakers, and community stakeholders. We choose three academicians as our expert panel for this study to examine whether our question is appropriate for our operation definition. We make our final corrections based on the comments from our expert panel after we obtain feedback from the expert validation. Appendix B contains the form and the question.

### 3.5.3 Instrument of Reliability

Reliability coefficient assesses the consistency of the entire scale with Cronbach Alpha being the most widely used measure (Nunnally, 1978).

*Table 3.3: Rules of Thumb of Cronbach's Alpha Coefficient Size*

Cronbach's alpha	Internal consistency
$a \geq 0.9$	Excellent
$0.9 > a \geq 0.8$	Good



$0.8 > a \geq 0.7$	Acceptable
$0.7 > a \geq 0.6$	Questionable
$0.6 > a \geq 0.5$	Poor
$0.5 > a$	Unacceptable

Table 3.3 shows that the range of Cronbach's Alpha and Internal consistency. If the Cronbach's alpha is more than 0.9, the rate of internal consistency will be higher. Besides that, if the Cronbach's alpha is less than 0.6 the rate of internal consistency will be lower. So, it's must be more than 0.6 just can get a positive result.

### 3.6 PILOT TEST

A pilot study was conducted on 30 respondents from Felda Keratong 1 Residents. This questionnaire was allocated to survey participants to check the reliability of the instrument.

The researcher's questionnaire was given to the interviewer a week to complete all the questions given. This given time assisted the respondents to answer the questions without any bias and only the actual information was collected. On average, researchers found that respondents only needed a few minutes to answer the first question in the survey, including time spent reading, and spent about 10 to 15 minutes answering the survey questions in each section.

It is acknowledged that further assessment of the relationship between factors that influence individual intentions to purchase family takaful among community at Felda Keratong 1. This is related between attitude, knowledge, trust and religious with the intentions of a user himself. This survey researchers use reliability analysis. The basic concept of reliability analysis to identify the stability of the data that was gathered. Moreover, the reliability testing

has finished the aim of checking whether or not the data obtained from the pilot survey is reliability or not for the following step of this research.

The coefficient alpha will represent as a Cronbach’s alpha that was used to assess reliability. The highest internal consistency reliability will determine if the Cronbach alpha is closer to 1 and if reliability indicates less than 0.6 therefore it will consider as poor. However, for the results from the pilot test are shown along with the table.

<b>VARIABLES</b>	<b>RELIABILITY</b>
Intentions	0.993
Attitude	0.992
Knowledge	0.986
Trust	0.968
Religious	0.994

Based on the table, was stated that the reliability for Intentions is 0.993, the reliability for Attitude is 0.992. The knowledge is 0.986 while the trust is 0.968 and Religious 0.994. The correlation observed may not even be a fair approximation of the population correlation coefficient since it is likely that samples are affected. So, for the next data collections the researcher may be used the same questionnaires to distributes for others respondents. Hence, all the results above showed that there are correlations because the result is 0.9 and above which is required for sufficient reliability. The result for this pilot test is, the questionnaire that has been constructs for this study can be used for further data collection.

### 3.6.1 Table for Reliability Analysis for the dependent variable and the independent variable.

To run the data that collect, the concept of reliability analysis is most important to use and conduct in this chapter. According to (-Rufina Rasarso,-(2016) stated that reliability is a critical quality of any test, whether it is a written test, a performance assessment or an informal observation or question. It provides consistency that makes validity possible. The basic concept of reliability analysis to identify the stability of the data that was gathered. Moreover, the reliability testing has finished the aim of checking whether or not the data obtained from the pilot survey is reliability or not for the following step of this research. So this table show the result after overview all the research.

<b>Dependent variable and Independent variable</b>	<b>Crobach's Alpha</b>	<b>Number of variable items</b>
Intentions	0.884	4 question
Attitude	0.858	4 question
Knowledge	0.880	4 question
Trust	0.880	4 question
Religious	0.911	5 questions

Table above shows the independent and dependent reliability coefficient for this study based on the rules of thumb of cronbach's alpha. The alpha value of reliability analysis for the Attitude is 0.858. So, this result shows the reliability is accepted. The alpha price of reliability analysis for the Knowledge is 0.880 which result shows the reliability is accepted. Next, the alpha price of reliability analysis for the use of Trust is 0.880 that conjointly accepted. The, alpha value of reliability analysis for Religious is 0.911. Therefore, the results show the

reliability is accepted too. For the dependent variable, the alpha value of reliability analysis for intentions to purchase family takaful among community at Felda Keratong 1 is 0.884. So, the results of dependent variable are accepted.

### **3.7 MEASUREMENT OF THE VARIABLES**

The measurement of variables is an important feature of study design and a vital feature of research. We won't be able to answer our research questions until the variables are measured in some way. Questionnaires are frequently used to measure the variables of interest in surveys and experimental designs, as detailed in earlier chapters. We'll look at how variables lend themselves to measurement in this chapter.

There are several measurements and the measurements are operational definition, items (measure), scaling, categorizing and coding. Our research uses scaling measurement. Gathering data in the form of numbers is what measurement entails. A scale is required to assign numbers to characteristics of objects. A scale is a tool or system for distinguishing individuals based on how they differ from one another on the variables that are the focus of our research. The process of scaling entails the establishment of a continuous surface on which our things can be found. Scales are divided into four categories: nominal, ordinal, interval, and ratio. Only nominal and interval scales are used in this study.

#### **3.7.1 Nominal Scale**

A nominal scale is one that permits the researcher to categorise or group the individuals. When it comes to the variable of gender, for example, respondents can be divided into two categories: male and female. The codes 1 and 2 can be allocated to these two groupings. These numbers serve as basic and convenient category labels with no inherent significance other than to assign responses to one of two categories that do not overlap or are mutually exclusive. It's worth noting that the categories are all

inclusive. In other words, responders would not generally fall into a third category. Individuals or objects are thus classified using nominal scales into mutually exclusive and collectively exhaustive categories. The estimate of the percentage (or frequency) of males and females in our sample of respondents can be obtained using nominal scaling.

### 3.7.2 Interval Scale

The numerically identical lengths on an interval scale, also known as an equal interval scale, represent the same values in the attributes being assessed. Unlike the nominal scale, which allows us to compare differences between objects by categorising them into mutually exclusive and collectively exhaustive sets, and the ordinal scale, which allows us to rank-order preferences, the interval scale allows us to compare differences between objects qualitatively. The difference between any two scale values is the same as the difference between any two scale values that are next to each other.

Likert scales are a popular approach to gauge people's feelings and opinions. They usually run from 1 (strongly disagree) to 5 (strongly agree), with a neutral point in the middle, and indicate the amount to which participants agree or disagree with a given statement (e.g. neither agree nor disagree). There are 5 Likert scales used. Likert scale is a measurement that will be used to measure the results of the study. This section has provided an answer option from the scale shown in the table below:

*Table 3.4 : Likert scale*

1	2	3	4	5
Strongly Disagree	Disagree	Agree	Strongly Agree	Awesome

The whole Section B of questionnaire will be used this measurement scale. Hence, this section would reveal the factor that influence individual intentions to purchase family takaful among community at Felda Keratong 1.

### 3.8 PROCEDURE FOR DATA ANALYSIS

After the questionnaires have been gathered from the respondents, the data analysis method will be carried out. To make data analysis easier for the researcher, the questionnaire will be organised according to the series number or code specified on the first page of the questionnaire. After that, the data that gained by the researcher will be keyed in and analysed through the SPSS programs after been coded. This research paper had used the Hierarchical Multiple Regression Analysis to run a data by using version 23 of Statistical Package for Science (SPSS). To analyse the results, a descriptive statistic, hierarchical multiple regression, and correlation analysis would be employed to interpret the finding of the study.

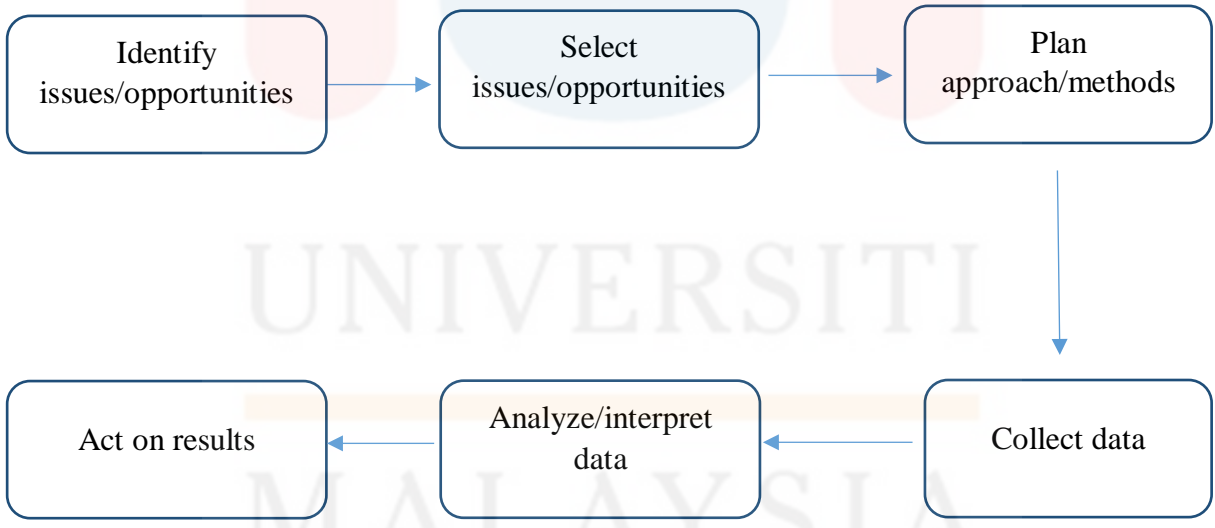


Figure 3.2: Step of Procedure for Data Analysis

**Step 1: Identify issues and/or opportunities for collecting data.**

The first step in data collection procedures is identifying issues and/or opportunities for collecting data. In this research study, the researcher had introduced the independent variables and dependent variables where the researcher has investigated the factors that influence individual's intention to purchase Family Takaful among the community at Felda Keratong 1. In order to collect the data, the researcher will give the questionnaires to the people that lived at Felda Keratong 1.

**Step 2: Select issue(s) and/or opportunities and set goals.**

The second step in data collection procedures is to select issue(s) and/or opportunities and set goals. When coming on this step, the researcher needs to set the purpose and the goals that need to be achieved in this research study. In this research paper, the researcher wants to investigate the relationship between the factors that influence the individual's intention to purchase the Family Takaful at Felda Keratong 1.

**Step 3: Plan an approach and methods.**

The third step in data collection procedures is to plan an approach and methods. In this research paper, the researcher had used the questionnaires as a method in collecting the data and information. In this questionnaire, the researcher had put various questions to be answered by the people that lived at Felda Keratong 1 so that the researcher could gained the information from respected respondents. The researcher had applied close-ended questions and open-ended questions inside the questionnaires. In this research study, the researcher had put demographic part, independent variable part, dependent variable parts and the relationship between the independents and dependent variable part inside of the questionnaires. In the demographic part, the questions are consisting the age, gender, occupation and many more. In the independent

variable part, the researcher had made questions that related to the independent variables as well as the dependent variable.

**Step 4: Collect data.**

The fourth step in data collection procedures is collecting the data. In this research paper, the researcher had conducted the questionnaires as a method to get the results. In this research paper, the researcher had given the questionnaires to the people that lived at Felda Keratong 1 as the respondents to answer the questions inside the questionnaires. The respondents had been chosen randomly where the researcher had given one questionnaire to one family. The total respondents for this research paper are 361 respondents. The researcher had set the timeline in order to make sure that the things can be moved to the next step according to the right time.

**Step 5: Analyse and interpret data.**

The second last step in data collection procedures is analysing and interpreting the data. In this step, the researcher will measure on the reliability and validity of the variables that been tested inside of this research study.

**Step 6: Act on results.**

The last step in the data collection procedures is acting on the results. In this process, we already gained the results of all the variables that been tested. Thus, the researcher can proceed with the suggestions or recommendations for the future researcher that might be using the same topic for their research study.



### 3.9 CHAPTER SUMMARY

The methodologies used in this study are described in depth in this chapter. The scale and measurement were created using elements from earlier research studies. In addition, appropriate statistical tools were used to meet the study's aims. The research findings will be presented in the following chapter.



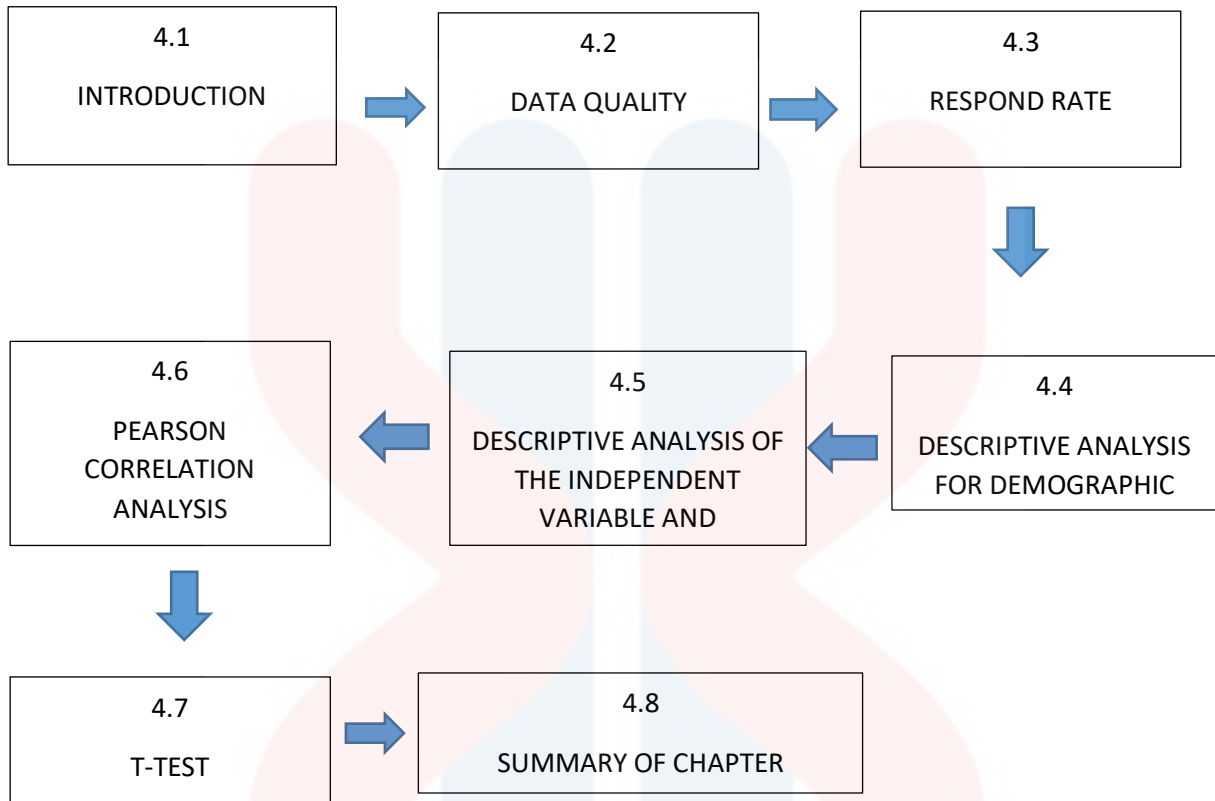
## CHAPTER 4

### FINDINGS AND ANALYSIS

#### 4.1 INTRODUCTION

This chapter present the analyses and result of the data to verify the hypothesis of the study. The data collection is focused on the community at Felda Keratong 1 which have been responded to the conducted. A total number of 361 survey were distributed by questionnaire to reach the result and analysis of the data. This chapter also discusses the observation of the result from the data. The data analysis and interpretation are discussed and elaborate the findings more detail in this chapter. Before the researcher discusses the data collected from the community in Felda Keratong 1, the researcher does a pilot test to know either the question achieves or not on the understanding of respondents to answer this questionnaire.

In this chapter also discussed the descriptive analysis and inferential analysis and show in this part. Descriptive statistics are very important because if we simply presented our raw data, it would be hard to visualize what the data was showing, especially if there was a lot of it. For inferential analysis was used to study the relationship between Independent Variables (IVs) and Dependent Variable (DV) by using Pearson correlation.



*Figure 4.1: The key components for this chapter*

## 4.2 DATA QUALITY

This research uses cross-sectional anonymous mail survey technique for primary data collection. The aim of the analysis is to achieve the research objective by accessing the structure of the research model and testing hypothesis that has been postulated. Prior to data analysis, several steps was performed to ensure the data is suitable for the analysis and to achieve a certain level of quality for reasonable statistical decisions that are driven based on the data (Karl, Sanil, Banks, 2006).

### 4.3 RESPOND RATES

The response rate to our survey shows that success is important. It's not enough to ask the appropriate questions and submit the survey; we also need to ensure that we've gathered enough information to assist you in making the best decision possible. Response rates to surveys let you track performance and make the most of your data collection efforts. In this article, we'll show you how to compute these crucial data parameters and improve your survey response rate. Also known as the completion rate or rate of return, a survey response rate refers to the total number of people who have completed your survey divided by the number of people in the survey sample. It is usually calculated as a percentage, which serves as an important metric for measuring the success of your survey. Let's say you take a survey to find out how many people use a particular product. The total number of responses received during this survey will be used to calculate the survey response rate for the data collection process.

The average response rate was 55.6 with a standard deviation of 19.7. Variations between journals such as year of publication and other variables were discussed. Most notable were year-round declines (mean 48.4, standard deviation 20.1 in 1995), lower levels found in studies involving top management or organizational representatives (mean 36.1, standard deviation 13.3), and dominance of North American studies. It is suggested that the averages and standard deviations found in this study should be used as norms for future studies, taking into account specific reference groups. It is also recommended that a distinction be made between surveys addressed to individual participants and representatives of the targeting organization (Bahruj 1999).

So, here's an additional example we can look at. We sent to people at Felda Keratong 1 as many as 400 questions only for those who wish to answer above the age of 21. This explains that a total of 361 respondents were answered well by the residents of Felda Keratong 1. When

calculating the response rates for the questionnaire answered is  $361/400 = 0.9025$ . So,  $0.925 \times 100 = 90.25\%$ . This indicates a high percentage for the calculation of the response rate itself. (Baruch 1999, Thompson 2010) This point points to this questionnaire true for people who wish to answer only, to see the results in the Felda Keratong itself. Therefore, this matter has been streamlined as best as possible, so that all that is desired is in good condition.

#### **4.4 DESCRIPTIVE ANALYSIS FOR DEMOGRAPHIC**

Demographic refers to several groups we want to know, for a study that conduct. This demographic importance also to help the researcher identify the groups involved in their respondents in the study they conducted. Governments, corporations, and nongovernment organizations use demographics to learn more about a population's characteristics for many purposes, including policy development and economic market research. So, with the existence of this demographic concept, it will make it easier for a study to be conducted carefully and planned and sufficient with the information desired by the researchers in each of their study areas. The descriptive analysis comes out to find the mean for each variable and to determine individual intentions to purchase family takaful at Felda Keratong 1. The main purpose of descriptive analysis is to provide a summary of the samples and measures done on a study (Sohil Sharma, 2019). Mainly descriptive statistics is used to describe the behavior of a sample data. It is used to present a quantitative analysis of the given set of data. In this part, the researcher has created 6 questions in demographic in this study such as, gender, age, occupational status, marital status and monthly income and educational level.

#### 4.4.1 Gender

Chart 4.1 shows the number and percentage of respondents based on gender. The total of a sample size for this study is 361 people. Based on the data, 50.4% this is female and 49.6% which is male from the community in Felda Keratong 1. From the result, the number of female higher compared with male respondents.

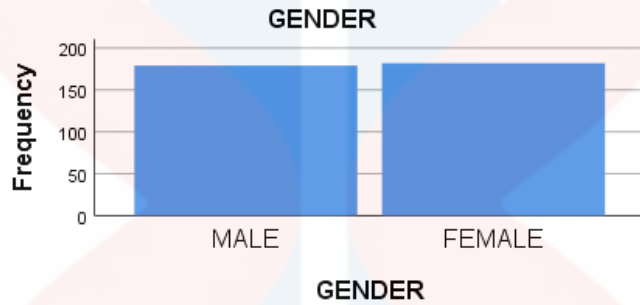


Chart 4.1: Chart for gender group

#### 4.4.2 Age

Chart 4.2 shows the number and percentage of respondents based on age. The total of researcher respondents is 361. Based on the data, the majority of respondents come from 20-29 years old which is the percent of 36.6% from the 361 respondents. Then followed by age group at 30-39 years old with 13.9%. Next 40-49 years old 23.8% and 19.7% for 50-59 and last for the group of 60 years old and above which is 6.1%.

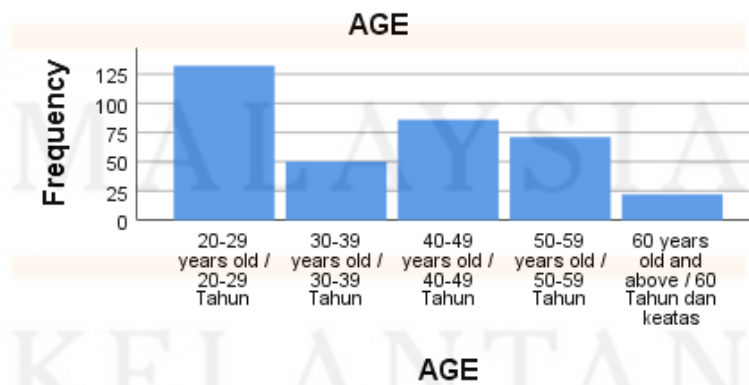


Chart 4.2: Chart based of age

#### 4.4.3 Occupational status

Chart 4.3 shows the number and percentage of respondents by occupational status. The number of respondents from settlers is the highest percent with 27.7%, then followed by the respondents of self-employed with 27.1%. For the respondents of private sector get 13.6% and others is 19.1%. For the lowest one is the group of government with 12.5% compare to others.

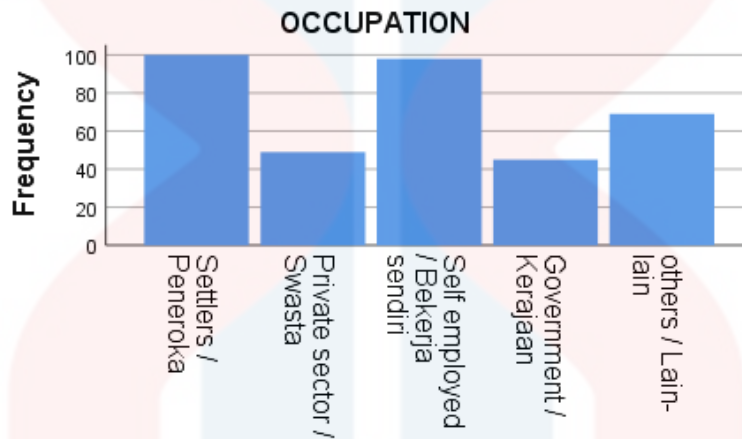


Chart 4.3: Chart based on occupational status

#### 4.4.4 Marital Status

Chart 4.4 shows the most of the respondent is married with 53.2% which is 192 people and community that respond to this questionnaire are single is 38.8% which is 140 individuals in Felda Keratong 1 and the individual are divorce just 7.2% which is 26 people and last for the couple who lost husband or wife only 8% only 3 people.

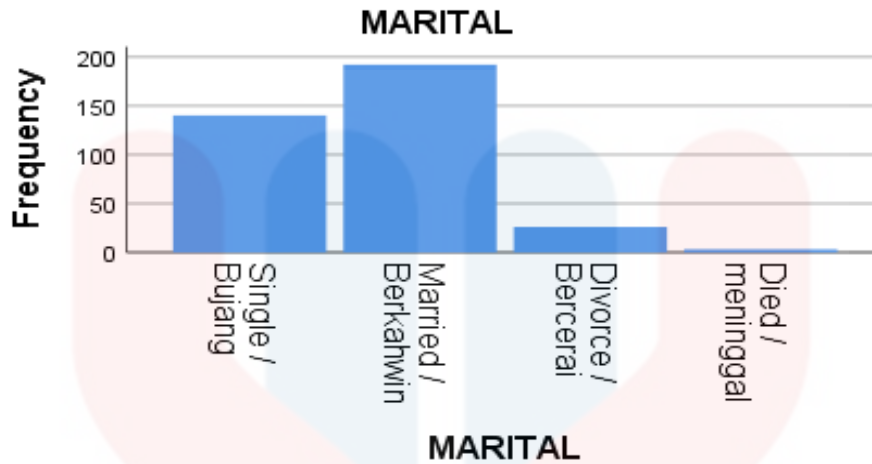


Chart 4.4: Chart based on marital status.

#### 4.4.5 Monthly income

The chart 4.5 shows the monthly income community in Felda Keratong 1. The individuals are income less than RM1000 are 29.1% which is 105 individuals. From RM1001-RM2000 is 28.5% which is 103 individual respondents. Next for RM2001-RM3000 are 25.5% which is 92 individuals and last for individual income are more than RM3000 are 12.5% only.

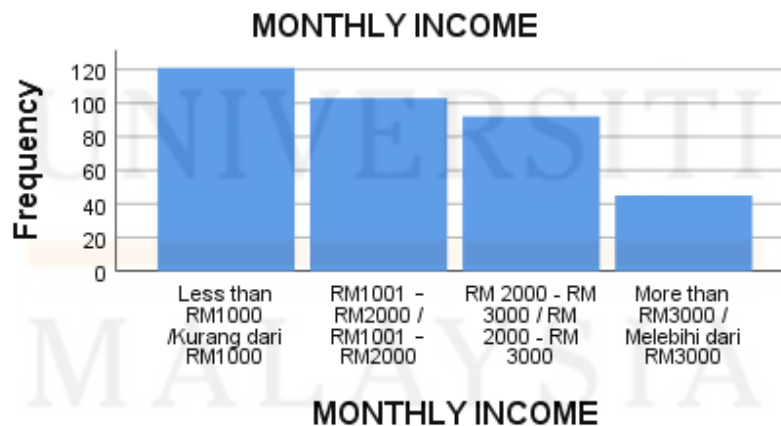
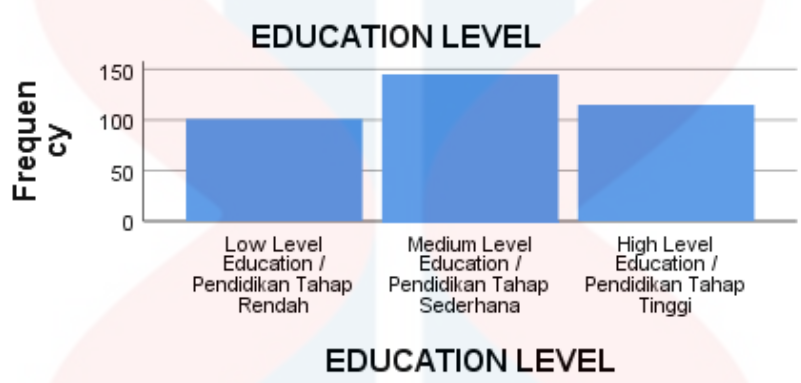


Chart 4.5: Chart based on monthly income.



**4.4.6 Education**

The chart 4.6 shows the level education for the individual in Felda Keratong 1. From the high level education is 115 respondents which is 31.9%. For the low-level education is 101 people are 28% and last for the medium level education is 145 individuals are 40.2%.



*Chart 4.6: Chart based on education.*

**4.5 DESCRIPTIVE ANALYSIS OF THE INDEPENDENT VARIABLE AND DEPENDENT VARIABLE.**

The descriptive analysis comes out to find the mean for each variable and to determine the most factors that influence the success of factors that affects involvements student in business during the study. The response as was by using a 5-point linker scale where 1 was strongly disagreed, 2 as disagreed, 3 agreed, 4 as strongly agreed and 5 as awesome.

**4.5.1 Range of mean for Intentions.**

Table 4.1 showed the number of respondents, mean and standard deviation of dependent variable which is Intentions. The highest mean was item 1 which was 4.38 where the respondent agreed that intentions can be influence individual likely to choose family takaful

scheme in future. The lowest mean value from Intentions was 4.26 where the respondent agreed with item 4 that when the people in Felda Keratong 1 given the chance, they predict will purchase family takaful scheme in future.

*Table 4.1 The number of respondents, mean and standard deviation of dependent variable which is Intentions*

<b>ITEMS DESCRIPTION</b>	<b>N</b>	<b>MEAN</b>	<b>STANDARD DEVIATION</b>	<b>SIGNIFICANT</b>
1. I am likely to choose family takaful scheme in future.	361	4.38	772	YES
2. I expect to choose family takaful scheme.	361	4.28	681	YES
3. I want to purchase family takaful scheme.	361	4.31	769	YES
4. Given the chance, I predict I will purchase family takaful scheme in future.	361	4.26	753	YES
<b>AVERAGE MEAN</b>	361			

**4.5.2 Range of mean for Attitude**

Table 4.2 showed the number of respondents, mean and standard deviation of first independent variables which is Attitude. The highest mean was item 1 which was 4.36 where the respondent agreed that Attitude can be influence people in Felda Keratong 1 think purchase of family takaful scheme is a good thing to do. The lowest mean value from Attitude was 4.31 where the respondent agreed with item 2 that attitude can make people in Felda think to purchase family takaful scheme is beneficial.

Table 4.2: The number of respondents, mean and standard deviation of first independent variables which is Attitude.

ITEMS DESCRIPTION	N	MEAN	STANDARD DEVIATION	SIGNIFICANT
1. I think purchase of family takaful scheme is a good thing to do.	361	4.36	706	YES
2 I think purchase of family takaful scheme is beneficial.	361	4.31	777	YES
3. I think purchase of family takaful scheme is valuable.	361	4.32	735	YES
4. I think purchase of family takaful scheme is a wise idea.	361	4.32	667	YES
<b>AVERAGE MEAN</b>	361			

#### 4.5.3 Range of mean for Knowledge.

Table 4.3 showed the number of respondents, mean and standard deviation of second independent variables which is Knowledge. The highest mean was item 3 which was 4.30 where the respondent agreed that Knowledge can be influence people in Felda Keratong 1 would like to know what benefits are covered if they decided to purchase family takaful scheme. The lowest mean value from Knowledge was 4.24 where the respondent agreed with item 2 that Knowledge can make people in Felda like to know what documents are needed if they want to purchase family takaful scheme.

Table 4.3: The number of respondents, mean and standard deviation of second independent variables which is Knowledge.

ITEMS DESCRIPTION	N	MEAN	STANDARD DEVIATION	SIGNIFICANT
1. I would like to discuss the possibility to purchase family takaful Scheme.	361	4.28	751	YES
2. I would like to know what documents are needed if I want to purchase family takaful scheme.	361	4.24	696	YES
3. I would like to know what benefits are covered if I decided to purchase family takaful scheme.	361	4.30	739	YES
4. I would like to know how family takaful scheme is better than conventional insurance.	361	4.28	729	YES
<b>AVERAGE MEAN</b>	361			YES

#### 4.5.4 Range of mean for Trust.

Table 4.4 showed the number of respondents, mean and standard deviation of third independent variables which is Trust. The highest mean was item 1 and 3 which was 4.25 where the respondent agreed that Trust can be influence people in Felda Keratong 1 would base on belief about family takaful, they think it is honest and based on belief about family takaful, they think it is trustworthy. The lowest mean value from Trust was 4.16 where the respondent agreed with item 4 that Trust can make people in Felda based on belief about family takaful family, they think it is predictable.

Table 4.4: The number of respondents, mean and standard deviation of third independent variables which is Trust.

ITEMS DESCRIPTION	N	MEAN	STANDARD DEVIATION	SIGNIFICANT
1. Based on my belief about family takaful, I think it is honest.	361	4.25	779	YES
2 Based on my belief about family takaful, I think it cares about customers.	361	4.22	746	YES
3. Based on my belief about family takaful, I think it is trustworthy.	361	4.25	765	YES
4. Based on my belief about family takaful family, I think it is predictable.	361	4.16	770	YES
<b>AVERAGE MEAN</b>	361			

#### 4.5.5 Range of mean for Religious.

Table 4.5 showed the number of respondents, mean and standard deviation of fourth independent variables which is Religious. The highest mean was item 1 was 4.32 where the respondent agreed that Religious can be influence people in Felda Keratong 1 believe family takaful is in line with Islamic philosophy of doing takaful business. The lowest mean value from Religious was 4.25 where the respondent agreed with item 4 that religious can make people in Felda believe family takaful is free from riba.

Table 4.5: The number of respondents, mean and standard deviation of forth independent variables which is Religious.

ITEMS DESCRIPTION	N	MEAN	STANDARD DEVIATION	SIGNIFICAT
1. I believe family takaful is in line with Islamic philosophy of doing takaful business.	361	4.32	767	YES
2. I believe family takaful is based on the Islamic principle of business implementation.	361	4.26	694	YES
3. I believe family takaful is based on Al-Quran and Hadith.	361	4.29	761	YES
4.I believe family takaful is free from riba.	361	4.25	752	YES
5. I believe family takaful is free from fraud.	361	4.26	718	YES
<b>AVERAGE MEAN</b>	361			

#### 4.6 PEARSON CORRELATION ANALYSIS

Pearson's Correlation Coefficient aims to identify the intensity of association and significant relationships between the IVs (Attitude, knowledge, trust and religious) and DV (intentions). Due to the evaluation of strength of linear relationship between two variables by using a single number that falls within the range of  $\pm 1$ , Pearson Correlation was preferred. The table of Pearson Correlation is shown below (Table 4.6).

*Table 4.6: Table of Pearson's Correlation Coefficient*

<b>Size of Correlation</b>	<b>Interpretation</b>
0.90 to 1.0 (-0.90 to -1.0)	Very high positive (negative) correlation
0.70 to 0.90 (-0.70 to -0.90)	High positive (negative) correlation
0.50 to 0.70 (-0.50 to -0.70)	Moderate positive (negative) correlation
0.30 to 0.50 (-0.30 to -0.50)	Low positive (negative) correlation
0.00 to 0.30 (-0.0 to -0.30)	Little if any correlation

Source: Hinkle, Wiersma, & Jurs (2003).

By using Pearson's Correlation analysis, it is also beneficial to test multicollinearity problem between variables. Usually, it occurred when the correlation between IVs is high. Hence, to avoid this problem the coefficient value should exceed 0.90. So that below is the result of the correlation coefficient among independent variables, mediator and dependent variables by using Pearson's Correlation Coefficient

Table 4.7: The result of the correlation coefficient among independent variables, mediator and dependent variables by using Pearson's Correlation Coefficient.

		ATTITUDE	KNOWLEDGE	TRUST	RELIGIOUS	INTENTIONS
ATTITUDE	Pearson Correlation	1	.846**	.785**	.809**	.794**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	361	361	361	361	361
KNOWLEDGE	Pearson Correlation	.846**	1	.830**	.830**	.800**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	361	361	361	361	361
TRUST	Pearson Correlation	.785**	.830**	1	.863**	.809**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	361	361	361	361	361
RELIGIOUS	Pearson Correlation	.809**	.830**	.863**	1	.867**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	361	361	361	361	361
INTENTIONS	Pearson Correlation	.794**	.800**	.809**	.867**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	361	361	361	361	361

\*\* . Correlation is significant at the 0.01 level (2-tailed).

According to the table, all the variables were positively correlated. So, table 4.8 will show the summary of the result of the main hypothesis in this study. The further explanation will discuss below.



Table 4.8: The summary of the result of the main hypothesis in this study.

	Hypothesis	Pearson Correlation	Result
1	H <sup>1</sup> : attitude positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1.	.794	Supported
2	H <sup>2</sup> : Knowledge positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1.	.800	Supported
3	H <sup>3</sup> : Trust positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1.	.809	Supported
4	H <sup>4</sup> : Religious positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1	.867	Supported

#### 4.6.1 Attitude

Table 4.8 above shows the relationship between the attitude and individual intention to purchase Family Takaful among community Felda Keratong 1. The value of correlation coefficient is .794 indicated that there is a strong relationship between both of it. Based on the result of the significant value  $P < 0.01$ ; this shows that there is a relationship between attitude and individual intention to purchase Family Takaful among community Felda Keratong 1. Meanwhile, the significant level of both variables is 1 and it shows that both variables are highly significant. Therefore, the hypothesis

H<sup>1</sup> is accepted. There is a strong relationship between attitude and individual intention to purchase Family Takaful among community Felda Keratong 1.

#### **4.6.2 Knowledge**

Table 4.8 above shows the relationship between the knowledge and individual intention to purchase Family Takaful among community Felda Keratong 1. The value of correlation coefficient is .800 indicated that there is a strong relationship between both of it. Based on the result of the significant value  $P < 0.01$ ; this shows that there is a relationship between knowledge and individual intention to purchase Family Takaful among community Felda Keratong 1. Meanwhile, the significant level of both variables is 1 and it shows that both variables are highly significant. Therefore, the hypothesis H<sub>1</sub> is accepted. There is a strong relationship between knowledge and individual intention to purchase Family Takaful among community Felda Keratong 1.

#### **4.6.3 Trust**

Table 4.6 above shows the relationship between the trust and individual intention to purchase Family Takaful among community Felda Keratong 1. The value of correlation coefficient is .809 indicated that there is a strong relationship between both of it. Based on the result of the significant value  $P < 0.01$ ; this shows that there is a relationship between trust and individual intention to purchase Family Takaful among community Felda Keratong 1. Meanwhile, the significant level of both variables is 1 and it shows that both variables are highly significant. Therefore, the hypothesis H<sub>1</sub> is accepted. There is a strong relationship between trust and individual intention to purchase Family Takaful among community Felda Keratong 1.

#### 4.6.4 Religious

Table 4.8 above shows the relationship between the religious and individual intention to purchase Family Takaful among community Felda Keratong 1. The value of correlation coefficient is .867 indicated that there is a strong relationship between both of it. Based on the result of the significant value  $P < 0.01$ ; this shows that there is a relationship between religious and individual intention to purchase Family Takaful among community Felda Keratong 1. Meanwhile, the significant level of both variables is 1 and it shows that both variables are highly significant. Therefore, the hypothesis H4 is accepted. There is a strong relationship between the religious and individual intention to purchase Family Takaful among community Felda Keratong 1.

#### 4.7 T-TEST

A t-test is a type of inferential statistic used to determine if there is a significant difference between the means of two groups, which may be related in certain features. The t-test is one of many test used for the purpose of hypothesis testing in statistics. (Adam, 2021). Table 4.9 will show the result of t-test.

*Table 4.9: The result of t-test*

##### Group Statistics

	GENDER	N	Mean	Std. Deviation	Std. Error Mean
ATTITUDE	MALE	179	4.3506	.65263	.04878
	FEMALE	182	4.3036	.55519	.04115
KNOWLEDGE	MALE	179	4.3003	.66005	.04933
	FEMALE	182	4.2569	.58964	.04371
TRUST	MALE	179	4.2654	.68448	.05116
	FEMALE	182	4.1827	.62571	.04638
RELIGIOUS	MALE	179	4.3017	.68577	.05126

	FEMALE	182	4.2495	.58146	.04310
INTENTIONS	MALE	179	4.3547	.65920	.04927
	FEMALE	182	4.2596	.62098	.04603

**Independent Samples Test**

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ATTITUDE	Equal variances assumed	3.554	.060	.737	359	.461	.04699	.06374	-.07835	.17233
	Equal variances not assumed			.736	348.123	.462	.04699	.06382	-.07854	.17251
KNOWLEDGE	Equal variances assumed	3.097	.079	.659	359	.510	.04341	.06585	-.08609	.17291
	Equal variances not assumed			.659	353.134	.511	.04341	.06591	-.08621	.17304
TRUST	Equal variances assumed	3.858	.050	1.198	359	.232	.08267	.06900	-.05303	.21837
	Equal variances not assumed			1.197	355.001	.232	.08267	.06905	-.05314	.21848
RELIGIOUS	Equal variances assumed	6.028	.015	.781	359	.435	.05223	.06688	-.07930	.18375
	Equal variances not assumed			.780	347.738	.436	.05223	.06697	-.07949	.18394
INTENTIONS	Equal variances assumed	.678	.411	1.412	359	.159	.09513	.06739	-.03740	.22767
	Equal variances not assumed			1.411	356.922	.159	.09513	.06743	-.03747	.22774

Based on table 4.9, the total sampling is 361 which is 179 is male and 182 is female. From the result we can see that the level of awareness is high at Felda Keratong 1 although the problem statement states that the level of awareness in Felda is low. Apart from that, the problem statement also states that takaful has less coverage in rural areas compared to urban areas, but the results of this study found that the residents of Felda Keratong, men or women both have high in term of attitude, knowledge, trust and religiosity about takaful and they have an intention. to buy family takaful. The mean score is over than 4.0 so it is show that they have the awareness about takaful.

#### 4.8 CONCLUSION

Based on the results of the literature review and the survey of 361 respondents among community at Felda Keratong 1, Besides, the data analysis has been collected from the survey which is a questionnaire. The data compiled using SPSS 2.6 to get the actual data. The results of SPSS came out with, Descriptive Analysis, Demographic Test, Pilot Test Pearson Correlation analysis and T-Test. All the hypotheses of this study were answered through hypothesis testing. In the nutshell, all the research questions and objectives of this study have been achieved through these statistical analyses. The next chapter will be explaining the about the discussion from the result.

## CHAPTER 5

### DISCUSSION AND CONCLUSION

#### 5.1 INTRODUCTION

This chapter goes through the statistical analysis summaries from the previous chapter, as well as the primary findings, study limitations, and study recommendations. By contrasting the assumptions set with the actual data outcomes, the data interpretation and conclusions were thoroughly investigated. The flaws of this analysis and conclusion were created throughout the entire chapter in this research project based on theoretical and practical support. In addition, future study proposals will be discussed in this chapter.

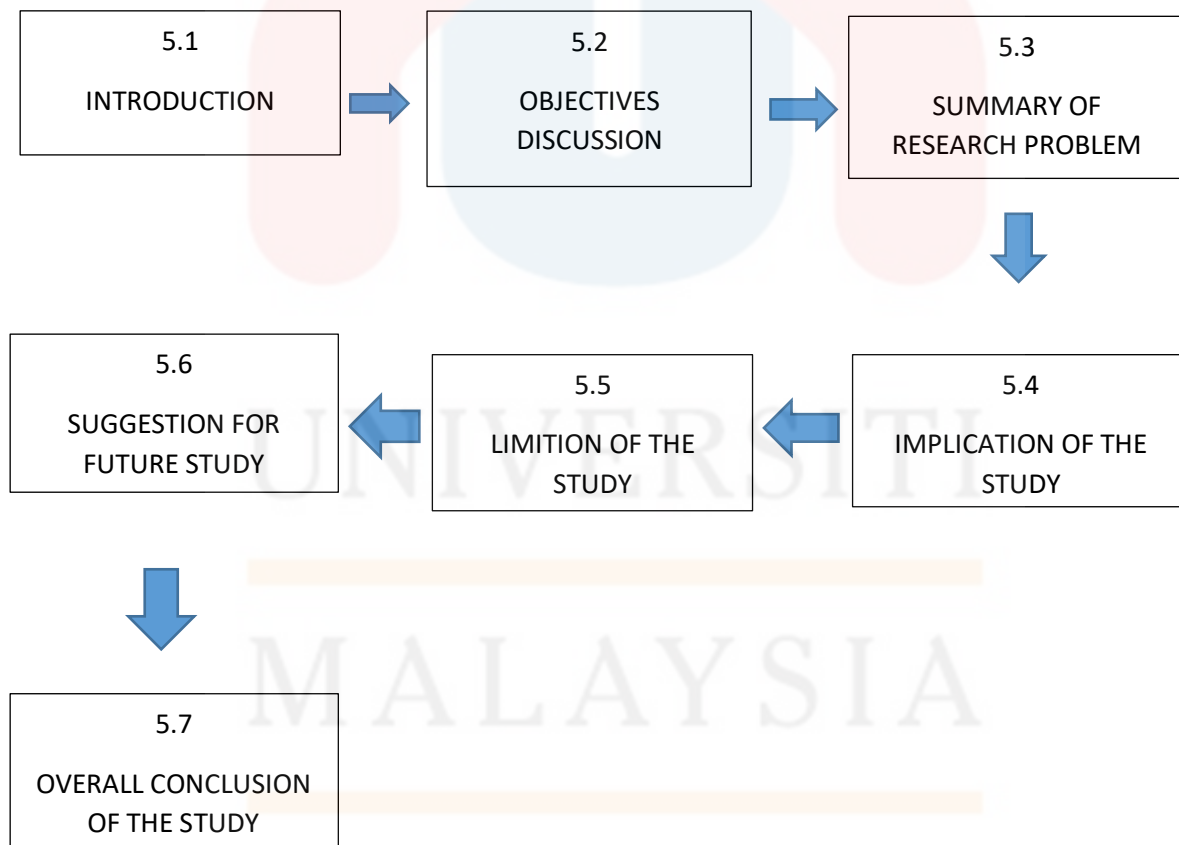


Figure 5.1: The key components for this chapter

## 5.2 OBJECTIVES DISCUSSION

This section will discuss the results of the t-test-based analysis for each hypothesis we run. This section also will show that the factors that influence individual's intention to purchase family takaful among the community at Felda Keratong 1. Family Takaful is not a new agenda or new research, but there is a paucity of conversation and academic awareness about the topic among Felda Keratong 1 inhabitants in particular. This is because, after doing the analysis, we discovered that the population of Felda Keratong 1 produced a significant and supported result. According to the results of the data analysis, all four study objectives are being supported where these elements are significant in the individual's desire to acquire Family Takaful. The table below will show more clearly related to research objectives.

*Table 5.1 : Summary of research objective, research questions and key findings*

<b>Research Objective</b>	<b>Research Questions</b>	<b>Research Hypothesis</b>	<b>Result</b>
1)To study the relationship between the attitude and individual intention to purchase Family Takaful among community Felda keratong 1	1)What is the relationship between the attitude and individual intention to purchase Family Takaful among community Felda keratong 1?	H1: attitude positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1.	Supported
2)To study the relationship between knowledge in community Felda Keratong 1 about	2)What is the relationship between knowledge in community Felda Keratong 1 about	H2: Knowledge positively influences individual's intentions to purchase family takaful schemes	Supported

individual intentions of purchase Family Takaful.	individual intentions of purchase Family Takaful?	among community in Felda Keratong 1.	
3)To study the relationship between the roles of trust in community Felda keratong 1 about individual intentions of purchase Family Takaful.	3)What is the relationship between the roles of trust in community Felda keratong 1 about individual intentions of purchase Family Takaful?	H3: Trust positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1.	Supported
4)To study the relationship between religious beliefs in community Felda keratong 1 about individual intentions of purchase Family Takaful.	4)What is the relationship between religious beliefs in community Felda keratong 1 about individual intentions of purchase Family Takaful?	H4: Religious positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1.	Supported

### 5.2.1 SUMMARY OF RESEARCH OBJECTIVE

The study was conducted on the basis of the four objective the factors that influence individual's intention to purchase Family Takaful. Attitude as a comparatively enduring organization of beliefs, feelings and behavioural inclination towards socially notable objects, groups, events, or symbols (Hogg & Vaughan, 2005). Attitudes indeed playing an important role to make the people had an intention to purchase certain products or services. In simple words, when the seller offered the best attitudes, full in knowledge of the products or services that been sold by them and the best quality of the



products or services that been offered for the customers, it will indeed could attract the customer's intention in purchasing the products or services. For example, If certain inhabitants of Felda Keratong 1 have a positive attitude toward takaful, they will also supply excellent cooperation. Their comprehension will determine whether or not this takaful is vital in their lives and will lead them to purchase takaful.

After that, the knowledge is told about relationship between understanding to get information to purchase individual intentions. As shown by Brucks (1985), thing knowledge is checking the information related to a particular thing. The genuine experience with the item and the notification that influences the buyer's decision to pick a certain thing are the basic wellsprings of thing knowledge like Takaful, to make ourselves more sure before we began includes in Takaful item individuals or local area can ask the individual that had great experience joined Takaful. They can request input as well as the positive side after they join Takaful item and administrations. From that naturally we can improve our insight and data about Takaful.

Initial trust is important for user behaviour because it is the first step of trust growth, and numerous elements have been identified that influence initial trust. This statement supports (Chan Corkindale, 2008) that trust is a complex and multi-layered concept including a variety of circumstances that are constantly changing. According to this study, people in Felda Keratong 1 have a low level of faith in family takaful because they do not see it as a serious concern and lack a clear explanation. As a result, their faith in takaful is shaky.

Religious aspects had a significant and positive connection towards contribution in membership of the family Takaful (Waseem et al., 2017). It's about religion. Takaful Malaysia is an insurance firm that offers Shariah-compliant policies. In terms of Takaful

products, there are numerous benefits. One of the most significant benefits of Takaful is that it allows us to avoid engaging in banned activities in Islam, such as *riba*, *gharar*, and *maysir*. Majority the communities that lived in Felda Keratong 1 are the Muslims people and most of the Muslims people tend to purchase the Muslims products and services. This is because, the religiosity that been inside of them had brought them to choose their own religion products and services and put their trust towards the particular products and services rather than other religious products or services. This statement had been strongly supported by Sheila, N. H. and Syed Ahmad Salman (2017) where they stated that the acceptability of Takaful is very high in market especially from Muslim.

### **5.3 SUMMARY OF RESEARCH PROBLEM**

In overall, the aim of this research is to investigate the factors that influence individual's intention to purchase Family Takaful (dependent variable). The researcher had chosen the community that lived at Felda Keratong 1. The researcher also needs to get for 361 communities that lived at the Felda Keratong 1 to be as the respondents which had been discussed in Chapter 3. According to the results from the data analysis, it shows that all of the four hypotheses are being accepted where these factors are significant with the individual's intention to purchase Family Takaful (dependent variable).

Table 5.2: The Result of Attitude's Hypothesis

Statement of hypothesis	p-value	Status
H1: attitude positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1.	0.794	Accepted

The first hypothesis is being accepted and it shows that there is a significant relationship between attitude and individual's intention to purchase Family Takaful after the data analysis been tested. This result indicated that most of the communities that lived at Felda Keratong 1 had agreed that the attitudes are playing the important roles in guessing about their interest towards the particular products. If they showed the positive attitudes, it means a good sign for them to purchase the products or services. However, if they showed negative attitudes, the possibility for them to purchase the products or services would be too low. This statement had been supported by Phau, Sequeira & Dix in 2009, they stated that the people will mostly use the attitudes as benchmarking in predicting the intentions and the behaviour of the human. In simple meaning, the possibility for the customers to purchase the products or services can be seen from their attitudes. This statement had been supported by Suki in 2010, where he stated that the human can show the favorable or unfavorable assessment of behaviour towards the particular products or services that could affect their intention in purchasing the products or services. However, the attitudes of the customers can also be affected by the seller's attitudes towards them. This hypothesis is strongly supported by Phau and Teah in 2009, where they stated that attitudes are utilized to foresee human goals and conduct. When individuals are presented with a variety of options to consider, individuals will in general pick those with higher

attitudes appraisals. However, if the Takaful's seller did not show any positive attitudes, the communities at Felda Keratong 1 will lost their interest to even know about the products. This is because, it is common for the buyer to had the demands of being entertaining with good, and have a good communication between the buyer and seller and to be valued by the seller. This is obviously proven by an individual's attitude in accepting about the item that deals with all perspectives prompting the person in purchasing the ideal item (Phau and Teah, 2009). It gives sufficient proof that an inspirational attitude will create positive buying expectations. On the off chance that the purchaser builds up an uplifting attitude towards the item or administration, undoubtedly the individual will expect to get it to address the issues of their utilization.

*Table 5.3: The Result of Knowledge's Hypothesis*

Statement of hypothesis	p-value	Status
H2: Knowledge positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1.	0.800	Accepted

The second hypothesis is being accepted and it shows that there is a significant relationship between knowledge and individual's intention to purchase Family Takaful after the data analysis been tested. This result indicated that most of the communities that lived at Felda Keratong 1 had agreed having the knowledge about the particular of products could plucked their interest in buying the products. Logically speaking, if the customer wants to buy some particular products or services, they tend to have the knowledge about the particular products or services first before made the decision in buying them. This is because, most of the customers tend to focus more on quality of the products. This statement also been supported by Lin and

Chen in 2006 where they stated that mindfulness and comprehension of an item, as well as a sense of certainty about it, are the foundations of item knowledge. It had been strongly supported by Brucks (1985) where he stated that knowledge is checking the information related to a particular thing. The genuine experience with the item and the notification that influences the buyer's decision to pick a certain thing are the basic wellsprings of thing knowledge. Apart from that, the communities that lived in Felda Keratong 1 can be categorized as people that left much behind from the communities that lived in the city. They might not have some of the knowledge about the particular products or services like the people that lived in the city do as the knowledge of that products had not been spread widely to them. This is the strong reason in the needed of the advertisement in promoting the products or the services. This is because, the advertisement could help the company in giving the knowledge of the particular products or services to the customers. This statement had been supported by Czellar in 2003, where he stated that advertisers can boost consumer satisfaction by providing more information about product brands and brand expansions. Thus, the seller and also the company really need to work hard on both promoting and advertising their products or services to the people that lived far from the city so that they could have the knowledge about the particular products or services. Just like the Family Takaful, the company or the seller needs to give the communities of Felda Keratong 1 about the knowledge and the important of having the Family Takaful in their life.

*Table 5.4: The Result of Trust's Hypothesis*

Statement of hypothesis	p-value	Status
H3: Trust positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1.	0.809	Accepted

The third hypothesis is being accepted and it shows that there is a significant relationship between trust and individual's intention to purchase Family Takaful after the data analysis been tested. This result indicated that trust is playing the important roles in manipulating the intentions of the customers in buying the particular products or services. Trust is something hard to gain from the people however, once the people had given their trust towards the products or services, it could be more advantage for the company and the seller. This statement had been strongly supported by Chan Corkindale in 2008 where he stated that trust is a complex and multi-layered concept including a variety of circumstances that are constantly changing. Initial trust is important for user behaviour because it is the first step of trust growth, and numerous elements have been identified that influence initial trust. It is true in which to gain the trust from the customers will be hard, however, with the consistency of promoting and the ways the seller selling the products or services, they could gain the customer's trust at the end of the day. This is because, the times will help the customers to think it through and see the advantage of having that products or services in their life. It is just that, the seller needs to be more convincing and more knowledgeable in order to pluck their interest in getting know about the products or services that could lead in plucking their interest towards the products or services. This statement had been strongly supported by Zahedi and Song in 2008, where both of them stated that trust tendency had a considerable impact on early trust, albeit this effect may fade with time. However, it had never been an issued if the customers always seen the reputation of the company as a benchmarking in giving their trust towards the products or services that been selling by that particular company. Taking a simple example of a handbag from Gucci and a handbag with no brand, of course the customers will tend to put their trust more on the quality of the handbag made by the Gucci company rather than a handbag with no brand on it even though both of the handbags are beautiful. This is because, the customers simply looked at the reputation of the company and the image of the company because big company tend to produce

the quality products. This is the strong reason in which the customers rather putting their trust towards the products or services that came from the background of a great company and a great reputation. This statement had been strongly supported by the Flavian et al. (2005), Chen and Barnes (2007) and Fuller et al. (2007), where all of them stated that consumers' initial trust is influenced by reputation, firm size, and corporate image, which operate as trust signals.

*Table 5.5: The Result of Religious's Hypothesis*

Statement of hypothesis	p-value	Status
H4: Religious positively influences individual's intentions to purchase family takaful schemes among community in Felda Keratong 1.	0.867	Accepted

The fourth hypothesis is being accepted and it shows that there is a significant relationship between religiosity and individual's intention to purchase Family Takaful after the data analysis been tested. This result indicated that religiosity is playing an important role of the individual's intention in purchasing the products and services. Everyone had their own religions and their own beliefs however, Family Takaful is an insurance that been sold by the Islamic banks towards the Muslims. In Islam, when it comes to finances, there are some things to avoid or in other words, banned by Islam, which are elements of Riba, Gharar and Maisir. Riba means any increase in debt due to a period of delay and an increase in the exchange of certain goods. Allah says in the Surah Ali Imran verse 130, "O you who believe! Do not eat or take riba', and fear Allah, so that you may succeed." Gharar, on the other hand, implies uncertainty. The meaning of the uncertainty in the first transaction is that there is something that the other party wants to hide and it can lead to feelings of injustice and mistreatment to the

other. The word Maisir means to earn something easily or to make a profit without effort. Through the explanation of the things that been banned in Islam itself, had been a strong reason in which most of Muslim people tend to purchase the insurance that comes from the Islamic Banks rather than the conventional Banks. This statement had been strongly supported by by Naail Mohammed Kamil and Norsham Mat Nor (2014) titled Factors Influencing the Choice of Takaful Over Conventional Insurance: The Case of Malaysia found that religion is one of the top factors in motivating people to choose Takaful over conventional insurance.

Apart from that, most of the Coventional Banks do not have the strict rules and laws that protecting the human's right, but Islam did. This is because, in Islam, it has its own Shariah which are the Islamic principles that need to be followed not only in doing the business, but also in the daily life. This statement had been strongly supported by Mansoor et al. (2005) where he stated that Takaful product better than conventional product and those who have a higher religious orientation value tend to have higher preferences towards Takaful products. Majority the communities that lived in Felda Keratong 1 are the Muslims people and most of the Muslims people tend to purchase the Muslims products and services. This is because, the religiosity that been inside of them had brought them to choose their own religion products and services and put their trust towards the particular products and services rather than other religious products or services. This statement had been strongly supported by Sheila, N. H. and Syed Ahmad Salman (2017) where they stated that the acceptability of Takaful is very high in market especially from Muslim.



#### 5.4 IMPLICATION OF THE STUDY

The purpose of this research paper is to investigate the factors that influence individual's intention to purchase Family Takaful. Basically, this research study is focused on the communities that lived at Felda Keratong 1, Pahang. The respondents were the communities that lived in Felda Keratong 1 and the total number of the respondents are 361 people.

This research paper can give the benefits to other future researchers. This is because, the research paper could be the literature that be critically review by them who are also conducting this kind of research where the title or the scope is as same as this research paper. Additionally, this research paper can increase the knowledge of the future researcher regarding to individual's intention to purchase Family Takaful and the factors that influence individual's intention to purchase Family Takaful such as attitudes, knowledge, trust and religiosity.

This research paper can help the companies or organizations no matter in Islamic Banks or Conventional Banks or other types of products or service's companies to realize on the importance of the factors that could influence the individual's intention in purchasing the products or services. Technically, this research paper will be contributing on the management of the companies especially the top management and the lower management. This is because, in the part of selling Takaful, it does not only take into account the effort of the top management but as well as the lower management. This is because, it is true that the top management needs to come out the ideas of the great strategies to attract the customers in buying the products or services that been sold by the company but they also need to give a proper training towards the lower management as this people had playing the important role in communicating with the customers in order to pluck their interest and lure them to purchase the products and services. Thus, both of the management are playing their own roles in attracting the customers to purchase the products and services.

This research paper can give the benefits to other future researchers. This is because, the research paper could be the literature that be critically review by them who are also conducting this kind of research where the title or the scope is as same as this research paper. Additionally, this research paper can increase the knowledge of the future researcher regarding to individual's intention to purchase Family Takaful and the factors that influence individual's intention to purchase Family Takaful such as attitudes, knowledge, trust and religiosity.

### **5.5 LIMITATION OF THE STUDY**

Finding reference materials is one of the challenges we'll confront as we finish our research. Only on the internet can we discover reference resources. It has a finite amount of resources. In addition, our research focused on Felda inhabitants, namely Felda Keratong 1. It takes a long time to receive information about Felda residents since the felda manager has a limited amount of time due to meetings and other obligations. Furthermore, owing to internet connectivity issues, it takes longer to respond to google forms or surveys. Felda Keratong 1 has a poor internet connection. Finally, there is a lack of time. The researcher for this study is a student. The student researchers had to manage their time properly for the research, online classes, quizzes, presentations, and final assessments, among other things. Due to the current outbreak of Covid-19, all students must study and complete all of their assignments online at home.

### **5.6 SUGGESTION FOR FUTURE STUDY**

In addition, this study is focus on individual intention to purchase family takaful so that for the next researcher maybe they can carry out this research and focus more toward intention among community Felda about the culture. As example is about education or health. It is because as we know the theory that we use is Organization Culture where education or health are under the Organization culture.

Secondly, the next researcher also can focus toward organizational culture to breathe new life into today's technology. This suggestion is given because we want to changes people's perception of Felda people where people think only people who do not develop and only inherit.

This thesis applied the casual analysis approach that enables the researcher to define and examine the cause and effect of the variables within themselves, which will provide the end user with high quality research findings as references. Dependent on the research goal of the report, the target respondents should be determined earlier. The prospective researcher is advised to classify their target respondents during data collection to promote the process.

### **5.7 OVERALL CONCLUSION FOR THIS STUDY**

Based on the findings, conclusions can be made individual intention to purchase family takaful at Felda Keratong Satu is at a high level. In a nutshell, this research has provided insight on ‘The Factors That Influence Individual’s Intention to Purchase Family Takaful Among the Community at Felda Keratong 1’. The research objective of this study is to study the relationship between the factors that influence individual’s intention to purchase family takaful among the community at Felda Keratong 1. Based on data analysed, all the independent variables which are the attitude, knowledge, trust and religiosity have positive relationship with individual’s intention to purchase family takaful among the community. Therefore, other researchers can conduct a thorough study of this topic because it is very important and it can help people know about the importance of family takaful. This topic also helps people in enhancing more knowledge about family takaful.

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## APPENDIX A

### PEER VALIDATION

#### PEER VALIDATION FORM

##### **Factor That Influence Individual Intentions to Purchase Family Takaful among Community at Felda Keratong 1**

Dear Prof/Dr/sir,

We are currently doing the research as our degree thesis undertaking. We have managed to prepare an instrument adapted from previous studies to measure the factor that influence individual intention to purchase family takaful among community at Felda Keratong 1. The current stage is to content validate whether structure of the sentence and language that we use in the questionnaire are matched their operational definition. I would be grateful if you can spend some time to read through the items and assess their content validity.

Please respond to the exercise by indicating whether each item is “Perfect Match”, “Moderate Match” or “Poor Match”. We thank you in advance for your time and expertise.

Sincerely,

1. MOHAMAD NORSYAMIN B NOR AZMAN - A18A0276
2. NURULFAIZAH FARAHIN BINTI JUDI - A18B0758
3. SITI HAJAR BINTI ABU BAKAR - A18A0846
4. NURUL SHUHaida BINTI MOHD BASRI A18B0747



**RESEARCH OBJECTIVE:**

The research objective of this proposal are:

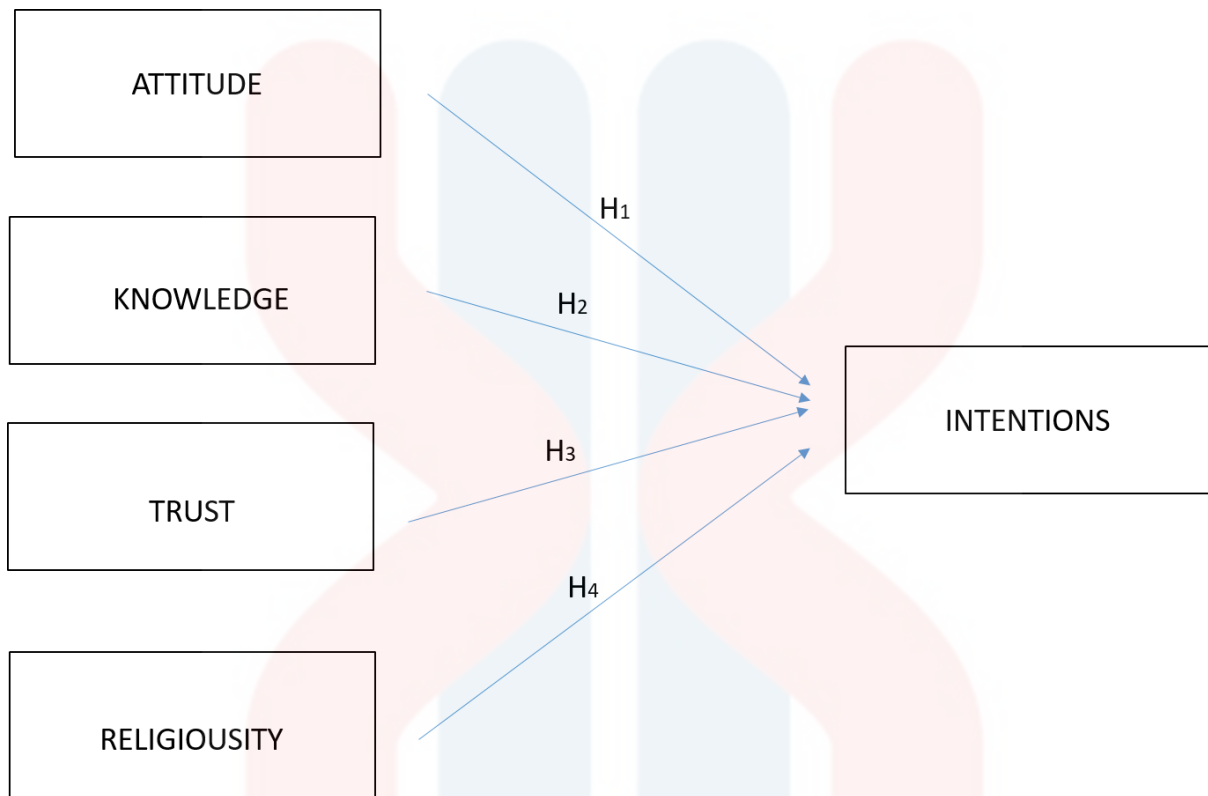
- a) To study the relationship between the attitude and individual intention to purchase Family Takaful among community Felda keratong 1.
- b) To study the relationship between knowledge in community Felda Keratong 1 about individual intentions of purchase Family Takaful.
- c) To study the relationship between the roles of trust in community Felda keratong 1 about individual intentions of purchase Family Takaful.
- d) To study the relationship between religious beliefs in community Felda keratong 1 about individual intentions of purchase Family Takaful.



**RESEARCH QUESTION:**




The research that we do is to provide the answer to this research question:

- a) What is the relationship between the attitude and individual intention to purchase Family Takaful among community Felda keratong 1?
- b) What is the relationship between knowledge in community Felda Keratong 1 about individual intentions of purchase Family Takaful?
- c) What is the relationship between the roles of trust in community Felda keratong 1 about individual intentions of purchase Family Takaful?
- d) What is the relationship between religious beliefs in community Felda keratong 1 about individual intentions of purchase Family Takaful?

## RESEARCH CONCEPTUAL FRAMEWORK



RQ & Operational Definition	Questionnaire Item	Scale	Your Assessment			Comment
			Perfect Match (maintain item as it is)	Moderate Match (maintain item but need some refining)	Poor Match (remove item)	
<b>Attitude</b>	I think purchase of family takaful scheme is a good thing to do	1 Strongly Disagreed  5 Awesome				
	I think purchase of family takaful scheme is beneficial					
	I think purchase of family takaful scheme is valuable					
	I think purchase of family takaful scheme is a wise idea					
<b>Knowledge</b>	I would like to discuss the possibility to purchase family takaful Scheme.	1 Strongly Disagreed  5 Awesome				
	I would like to know what documents are needed if I want to purchase family takaful scheme.					
	I would like to know what benefits are covered if I decided to purchase family takaful scheme					
	I would like to know how family takaful scheme is better than conventional insurance					

<b>Trust</b>	Based on my belief about family takaful, I think it is honest	<p>1 Strongly Disagreed</p>  <p>5 Awesome</p>				
	Based on my belief about family takaful, I think it cares about customers					
	Based on my belief about family takaful, I think it is trustworthy					
	Based on my belief about family takaful family, I think it is predictable.					
<b>Religious</b>	I believe family takaful is in line with Islamic philosophy of doing takaful business	<p>1 Strongly Disagreed</p>  <p>5 Awesome</p>				
	I believe family takaful is based on the Islamic principle of business implementation					
	I believe family takaful is based on Al-Quran and Hadith					
	I believe family takaful is free from riba					
	I believe family takaful is free from fraud					
<b>Intention</b>	I am likely to choose family takaful scheme in future	<p>1 Strongly Disagreed</p>  <p>5 Awesome</p>				
	I expect to choose family takaful scheme					
	I want to purchase family takaful scheme					
	Given the chance, I predict I will purchase family takaful scheme in future					

Other Comment:

Please state any comments which you think are significant for this research project.

FYP FKP

---

Name: \_\_\_\_\_

Organization: \_\_\_\_\_

Contact Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Validator Sign & Stamp: \_\_\_\_\_

Date: \_\_\_\_\_

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MALAYSIA  
KELANTAN  
THANK YOU FOR YOUR KIND EVALUATION

# PEER VALIDATION FEEDBACK

## I. Peer Validation 1

HQ & Operational Definition	Questionnaire Item	Scale	Your Assessment			Comments
			Positive Match (maximum item is 5)	Neutral Match (item but not very satisfying)	Poor Match (maximum item)	
<b>Attitude</b> In the study that attitudes are utilized to foresee human goals and conduct. At the point when individuals are offered various alternatives to look over, individuals will in general pick those with higher attitudes appraisals. This is obviously proven by an individual's attitude in accepting about the item that deals with all perspectives prompting the person in purchasing the ideal item. It gives sufficient proof that an inspirational attitudes will create positive buying expectations.	I think purchase of family takaful scheme is a good thing to do	1 Strongly Disagreed ↓ 5 Awesome	4			
	I think purchase of family takaful scheme is beneficial		3			
	I think purchase of family takaful scheme is valuable		4			
	I think purchase of family takaful scheme is a wise idea		4			
<b>Knowledge</b> In the study the knowledge is checking the information related to a particular thing. Individuals will generally choose a common option with more knowledge of an item or administration to choose an organization that has a positive impact on themselves. Based on that knowledge, an estimate of the item can be resolved, and purchasing factors influencing the danger of a person's purpose are taken based on the information studied to make a decision.	I would like to discuss the possibility to purchase family takaful Scheme.	1 Strongly Disagreed ↓ 5 Awesome	4			
	I would like to know what documents are needed if I want to purchase family takaful scheme		3			
	I would like to know what benefits are covered if I decided to purchase family takaful scheme		4			
	I would like to know how family takaful scheme is better than conventional insurance		4			

FYP EKP

<p><b>Trust</b> This study aim to people about trust in advertising such as images or statuses presented by individuals around make people more interested and believe in systems and organizations that have a dominant impact on individuals who want to buy. This attracts a high interest of individuals to move in choosing something new for their lives.</p>	Based on my belief about family takaful, I think it is honest.	1 Strongly Disagreed	3		
	Based on my belief about family takaful, I think it is trustworthy.		4		
	Based on my beliefs about family takaful, the influence of social media attracts customers.		4		
	Based on my beliefs about family takaful, I think it is the key to online options.	5 Awesome		3	
<p><b>Religious</b> In the study that religion has historically provided a strong source of cultural opposition to life insurance as many religious people believe that a reliance on life insurance is against the trust in God's protecting care. Religions associated with or showing devotion to truth or divine truth are acknowledged, related to, or focused on religious beliefs or warnings and are carefully and faithfully.</p>	I believe family takaful is in line with Islamic philosophy of doing takaful business.	1 Strongly Disagreed	3		
	I believe family takaful is based on the Islamic principle of business implementation.			4	
	I believe family takaful is based on Al-Quran and Hadith.			4	
	I believe family takaful is free from riba.			4	
	I believe family takaful is free from fraud.	5 Awesome		4	
<p><b>Intention</b> The critical segment to this model is conduct expectation; social aims are affected by the mentality about the probability that the conduct will have the normal result and the abstract assessment of the dangers and advantages of that result. - it shows that there is a relationship between the human's behaviour with the intentions. This is because, whenever the human had their own intention, it could lead to their behaviour to be in the positive form or otherwise.</p>	I am likely to choose family takaful scheme in future.	1 Strongly Disagreed	3		
	I expect to choose family takaful scheme.			3	
	I want to purchase family takaful scheme.			4	
	Given the chance, I predict I will purchase family takaful scheme in future.	5 Awesome		4	



Other Comment:  
Please state any comments which you think are significant for this research project.

The question is quite good but they have to do some improvement from their statement and make it a (business) statement.

UNIVERSITI  
MALAYSIA  
KELANTAN




Name: SITI JALINN BT MOHD. BAKD  
 Organization: SMS STUDENT  
 Contact Number: 016 95 24907  
 Email Address: jalinn9795@pmu.kel.com  
 Validator Sign & Stamp: [Signature]  
 Date: 29/5/2021

II. Peer Validation 2


RQ & Operational Definition	Questionnaire Item	Scale	Your Assessment			Comment
			Perfect Match (maintain item as it is)	Moderate Match (maintain item but need some refining)	Poor Match (remove item)	
<b>Attitude</b> In the study that attitudes are utilized to foresee human goals and conduct. At the point when individuals are offered various alternatives to look over, individuals will in general pick those with higher attitudes appraisals. This is obviously proven by an individual's attitude in accepting about the item that deals with all perspectives prompting the person in purchasing the ideal item. It gives sufficient proof that an inspirational attitudes will create positive buying expectations.	I think purchase of family takafal scheme is a good thing to do	1 Strongly Disagreed  5 Awesome	5			
	I think purchase of family takafal scheme is beneficial		5			
	I think purchase of family takafal scheme is valuable		5			
	I think purchase of family takafal scheme is a wise idea		4			
<b>Knowledge</b> In the study the knowledge is checking the information related to a particular thing. Individuals will generally choose a common option with more knowledge of an item or administration to choose an organization that has a positive impact on themselves. Based on that knowledge, an estimate of the item can be resolved, and purchasing factors influencing the danger of a person's purpose are taken based on the information studied to make a decision.	I would like to discuss the possibility to purchase family takafal Scheme.	1 Strongly Disagreed  5 Awesome	4			
	I would like to know what documents are needed if I want to purchase family takafal scheme.		4	3		
	I would like to know what benefits are covered if I decided to purchase family takafal scheme		5			
	I would like to know how family takafal scheme is better than conventional insurance		4			

Scanned with CamScanner





<b>Trust</b> This study aim to people about trust in advertising such as stories or statuses presented by individuals around make people more interested and believe in systems and organizations that have a dominant impact on individuals who want to buy. This attracts a high interest of individuals to move in choosing something new for their lives.	Based on my belief about family takaful, I think it is honest	1 Strongly Disagree  5 Awesome	4			
	Based on my belief about family takaful, I think it is trustworthy		4			
	Based on my beliefs about family takaful, the influence of social media attracts customers		5			
	Based on my beliefs about family takaful, I think it is the key to online options		4			
<b>Religious</b> In the study that religion has historically provided a strong source of cultural opposition to life insurance as many religious people believe that a reliance on life insurance is against the trust in God's protecting care. Religions associated with or showing devotion to truth or divine truth are acknowledged, related to, or focused on religious beliefs or warnings and are carefully and faithfully.	I believe family takaful is in line with Islamic philosophy of doing takaful business	1 Strongly Disagree  5 Awesome	4			
	I believe family takaful is based on the Islamic principle of business implementation		5			
	I believe family takaful is based on Al-Quran and Hadith		4			
	I believe family takaful is free from riba		5			
	I believe family takaful is free from fraud		4			
<b>Intention</b> The critical segment to this model is conduct expectation; social aims are affected by the mentality about the probability that the conduct will have the normal result and the abstract assessment of the dangers and advantages of that result. , it shows that there is a relationship between the human's behaviour with the intentions. This is because, whenever the human had their own intention, it could lead to their behaviour to be in the positive form or otherwise	I am likely to choose family takaful scheme in future	1 Strongly Disagree  5 Awesome	4			
	I expect to choose family takaful scheme		4			
	I want to purchase family takaful scheme		4			
	Given the chance, I predict I will purchase family takaful scheme in future		5			

Other Comment:  
Please state any comments which you think are significant for this research project.

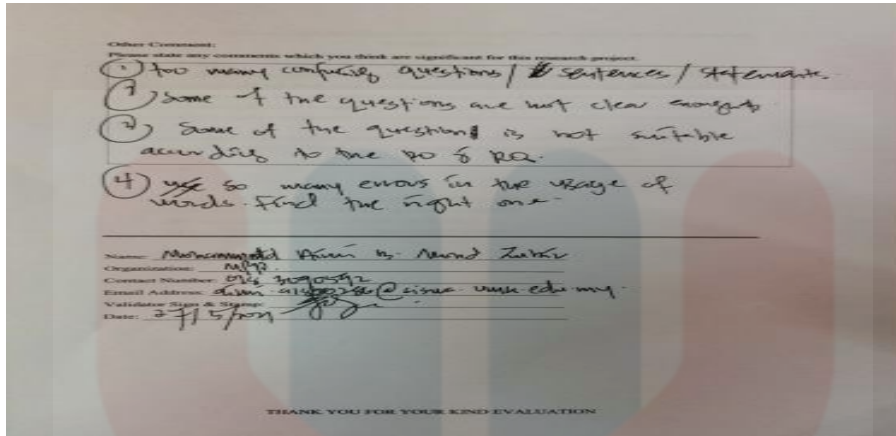
Name: ARMAD MUHAMMAD BIN ROSLI  
 Organization: \_\_\_\_\_  
 Contact Number: 019 9072377  
 Email Address: muhammadbin.rosli@gmail.com  
 Validator Sign & Stamp:   
 Date: 27/05/2021

THANK YOU FOR YOUR KIND EVALUATION

III. Peer Validation 3




RQ & Operational Definition	Questionnaire Item	Scale	Your Assessment			Comment
			Perfect Match (maintain item as it is)	Moderate Match (maintain item but need some refining)	Poor Match (remove item)	
<b>Attitude</b> In the study that attitudes are utilized to foresee human goals and conduct. At the point when individuals are offered various alternatives to look over, individuals will in general pick those with higher attitudes appraisals. This is obviously proven by an individual's attitude in accepting about the item that deals with all perspectives prompting the person in purchasing the ideal item. It gives sufficient proof that an inspirational attitudes will create positive buying expectations.	I think purchase of family takafal scheme is a good thing to do	1 Strongly Disagreed  5 Awesome	4			
	I think purchase of family takafal scheme is beneficial		4			
	I think purchase of family takafal scheme is valuable		4			
	I think purchase of family takafal scheme is a wise idea		4			
<b>Knowledge</b> In the study the knowledge is checking the information related to a particular thing. Individuals will generally choose a common option with more knowledge of an item or administration to choose an organization that has a positive impact on themselves. Based on that knowledge, an estimate of the item can be resolved, and purchasing factors influencing the danger of a person's purpose are taken based on the information studied to make a decision.	I would like to discuss the possibility to purchase family takafal Scheme.	1 Strongly Disagreed  5 Awesome	4			
	I would like to know what documents are needed if I want to purchase family takafal scheme.			3		- this is more to basic knowledge - maybe the diff of takafal
	I would like to know what benefits are covered if I decided to purchase family takafal scheme			3		Q2 & Q3 might be merge
	I would like to know how family takafal scheme is better than conventional insurance			4		→ sold some Q about how it can be applied.

<b>Trust</b> This study aim to people about trust in advertising such as stories or intances presented by individuals around make people more interested and believe in systems and organizations that have a dominant impact on individuals who want to buy. This attracts a high interest of individuals to move in choosing something new for their lives.	Based on my belief about family takafal, I think it is honest	1 Strongly Disagree	3		must understand the concept meaning  not clear can be address in the Ques
	Based on my belief about family takafal, I think it is trustworthy	4			
	Based on my beliefs about family takafal, the influence of social media attracts customers		2		
	Based on my beliefs about family takafal, I think it is the key to online options	5 Awesome	2	1	
<b>Religious</b> In the study that religion has historically provided a strong source of cultural opposition to life insurance as many religious people believe that a reliance on life insurance is against the trust in God's protecting care. Religions associated with or showing devotion to truth or divine truth are acknowledged, related to, or focused on religious beliefs or warnings and are carefully and faithfully.	I believe family takafal is in line with Islamic philosophy of doing takafal business	1 Strongly Disagree	5		
	I believe family takafal is based on the Islamic principle of business implementation	5			
	I believe family takafal is based on Al-Quran and Hadith	5			
	I believe family takafal is free from riba	4	xy		A strength
	I believe family takafal is free from fraud	4			
		5 Awesome	4		
<b>Intention</b> The critical segment to this model is conduct expectation: social aims are affected by the mentality about the probability that the conduct will have the normal result and the abstract assessment of the dangers and advantages of that result. It shows that there is a relationship between the human's behaviour with the intentions. This is because, whenever the human had their own intention, it could lead to their behaviour to be in the positive form or otherwise.	I am likely to choose family takafal scheme in future	1 Strongly Disagree	4		
	I expect to choose family takafal scheme	4			
	I want to purchase family takafal scheme	4			
	Given the chance, I predict I will purchase family takafal scheme in future	5 Awesome	4		



IV. Peer Validation 4


RQ & Operational Definition	Questionnaire Item	Scale	Your Assessment			Comment
			Perfect Match (maintain item as it is)	Moderate Match (maintain item but need some refining)	Poor Match (remove item)	
<b>Attitude</b> In the study that attitudes are utilized to foresee human goals and conduct. At the point when individuals are offered various alternatives to look over, individuals will in general pick those with higher attitudes appraisals. This is obviously proven by an individual's attitude in accepting about the item that deals with all perspectives prompting the person in purchasing the ideal item. It gives sufficient proof that an inspirational attitudes will create positive buying expectations.	I think purchase of family takafal scheme is a good thing to do	1 Strongly Disagreed	5			
	I think purchase of family takafal scheme is beneficial		5			
	I think purchase of family takafal scheme is valuable		5			
	I think purchase of family takafal scheme is a wise idea.	5 Awesome	5			
<b>Knowledge</b> In the study the knowledge is checking the information related to a particular thing. Individuals will generally choose a common option with more knowledge of an item or administration to choose an organization that has a positive impact on themselves. Based on that knowledge, an estimate of the item can be resolved, and purchasing factors influencing the danger of a person's purpose are taken based on the information studied to make a decision.	I would like to discuss the possibility to purchase family takafal Scheme.	1 Strongly Disagreed	5			
	I would like to know what documents are needed if I want to purchase family takafal scheme.		5			
	I would like to know what benefits are covered if I decided to purchase family takafal scheme		5			
	I would like to know how family takafal scheme is better than conventional insurance	5 Awesome	5			

<b>Trust</b> This study aim to people about trust in advertising such as stories or statuses presented by individuals around make people more interested and believe in systems and organizations that have a dominant impact on individuals who want to buy. This attracts a high interest of individuals to move in choosing something new for their lives.	Based on my belief about family takaful, I think it is honest	1 Strongly Disagreed  5 Awesome	5			
	Based on my belief about family takaful, I think it is trustworthy		5			
	Based on my beliefs about family takaful, the influence of social media attracts customers		5			
	Based on my beliefs about family takaful, I think it is the key to online options		5			
<b>Religious</b> In the study that religion has historically provided a strong source of cultural opposition to life insurance as many religious people believe that a reliance on life insurance is against the trust in God's protecting care. Religions associated with or showing devotion to truth or divine truth are acknowledged, related to, or focused on religious beliefs or warnings and are carefully and faithfully.	I believe family takaful is in line with Islamic philosophy of doing takaful business	1 Strongly Disagreed  5 Awesome	5			
	I believe family takaful is based on the Islamic principle of business implementation		5			
	I believe family takaful is based on Al-Quran and Hadith		5			
	I believe family takaful is free from riba		5			
	I believe family takaful is free from fraud		5			
			5			
<b>Intention</b> The critical segment to this model is conduct expectation; social aims are affected by the mentality about the probability that the conduct will have the normal result and the abstract assessment of the dangers and advantages of that result. It shows that there is a relationship between the human's behaviour with the intentions. This is because, whenever the human had their own intention, it could lead to their behaviour to be in the positive form or otherwise	I am likely to choose family takaful scheme in future	1 Strongly Disagreed  5 Awesome	5			
	I expect to choose family takaful scheme		5			
	I want to purchase family takaful scheme		5			
	Given the chance, I predict I will purchase family takaful scheme in future		5			



**Other Comment:**

Please state any comments which you think are significant for this research project.

As a young person set stepping into adulthood, a Takaful plan is one of the things we need to add in the list of financial plans. The sooner we join a takaful plan, the more benefits we will enjoy.

Name: Suhada bt Abdul Halim  
 Organization: TKP  
 Contact Number: 010-5585912  
 Email Address: suhada.abdulhalim76@gmail.com  
 Validator Sign & Stamp:   
 Date: 27 May 2021

V. Peer Validation 5

Key & Operational Definition	Questionnaire Item	Scale	Four Assessment			Comment
			Perfect Match (maintain item as it is)	Moderate Match (maintain item but need some refining)	Poor Match (remove item)	
<b>Attitude</b> In the study that attitudes are utilized to foresee human goals and conduct. At the point when individuals are offered various alternatives to look over, individuals will in general pick those with higher attitudes appraisals. This is obviously proven by an individual's attitude in accepting about the item that deals with all perspectives prompting the person in purchasing the ideal item. It gives sufficient proof that an inspirational attitudes will create positive buying expectations.	I think purchase of family takaful scheme is a good thing to do	1 Strongly Disagreed    5 Awesome		4		
	I think purchase offamily takaful scheme is beneficial			4		
	I think purchase of family takaful scheme is valuable			4		
	I think purchase of family takaful scheme is a wise idea			4		
<b>Knowledge</b> In the study the knowledge is checking the information related to a particular thing. Individuals will generally choose a common option with more knowledge of an item or administration to choose an organization that has a positive impact on themselves. Based on that knowledge, an estimate of the item can be resolved, and purchasing factors influencing the danger of a person's purpose are taken based on the information studied to make a decision.	I would like to discuss the possibility to purchase family takaful Scheme.	1 Strongly Disagreed    5 Awesome		4		
	I would like to know what documents are needed if I want to purchase family takaful scheme.			4		
	I would like to know what benefits are covered if I decided to purchase family takaful scheme			4		
	I would like to know how family takaful scheme is better than conventional insurance			4		

<b>Trust</b> This study aim to people about trust in advertising such as stories or statuses presented by individuals around make people more interested and believe in systems and organizations that have a dominant impact on individuals who want to buy. This attracts a high interest of individuals to move in choosing something new for their lives.	Based on my belief about family takaful, I think it is honest	1 Strongly Disagreed	3		
	Based on my belief about family takaful, I think it is trustworthy		3		
	Based on my beliefs about family takaful, the influence of social media attracts customers		4		
	Based on my beliefs about family takaful, I think it is the key to online options		3		
	5 Awesome				
<b>Religious</b> In the study that religion has historically provided a strong source of cultural opposition to life insurance as many religious people believe that a reliance on life insurance is against the trust in God's protecting care. Religions associated with or showing devotion to truth or divine truth are acknowledged, related to, or focused on religious beliefs or warnings and are carefully and faithfully.	I believe family takaful is in line with Islamic philosophy of doing takaful business	1 Strongly Disagreed	3		
	I believe family takaful is based on the Islamic principle of business implementation		3		
	I believe family takaful is based on Al-Quran and Hadith		4		
	I believe family takaful is free from riba		3		
	I believe family takaful is free from fraud		3		
			5 Awesome		
<b>Intention</b> The critical segment to this model is conduct expectation; social aims are affected by the mentality about the probability that the conduct will have the normal result and the abstract assessment of the dangers and advantages of that result. , it shows that there is a relationship between the human's behaviour with the intentions. This is because, whenever the human had their own intention, it could lead to their behaviour to be in the positive form or otherwise	I am likely to choose family takaful scheme in future	1 Strongly Disagreed	5		
	I expect to choose family takaful scheme		5		
	I want to purchase family takaful scheme		5		
	Given the chance, I predict I will purchase family takaful scheme in future		5		
	5 Awesome				

**Other Comment:**

Please state any comments which you think are significant for this research project.

Nowadays, pandemic covid19 look very serious so for early preparation, family takaful is very important. It is very beneficial and valuable, so if anything happen in future we will get more advantage from this.

Name: Wan Nurfarah Ezzati Binti Wan Zahari  
 Organization: -  
 Contact Number: 0139713163  
 Email Address: zatzahari2@gmail.com  
 Validator Sign & Stamp: *farahuzzati*  
 Date: 28/9/2021

## APPENDIX B

### EXPERT VALIDATION

#### EXPERT VALIDATION FORM

#### **Factor That Influence Individual Intentions to Purchase Family Takaful among Community at Felda Keratong 1**

Dear Prof/Dr/sir,

We are currently doing the research as our degree thesis undertaking. We have managed to prepare an instrument adapted from previous studies to measure the factor that influence individual intention to purchase family takaful among community at Felda Keratong 1. The current stage is to content validate the items to establish whether they matched their operational definition. I would be grateful if you can spend some time to read through the items and assess their content validity.

Please respond to the exercise by indicating whether each item is “Perfect Match”, “Moderate Match” or “Poor Match”. We thank you in advance for your time and expertise.

Sincerely,

1. MOHAMAD NORSYAMIN B NOR AZMAN - A18A0276
2. NURULFAIZAH FARAHIN BINTI JUDI - A18B0758
3. SITI HAJAR BINTI ABU BAKAR - A18A0846
4. NURUL SHUHaida BINTI MOHD BASRI A18B0747



**RESEARCH OBJECTIVE:**

The research objective of this proposal are:

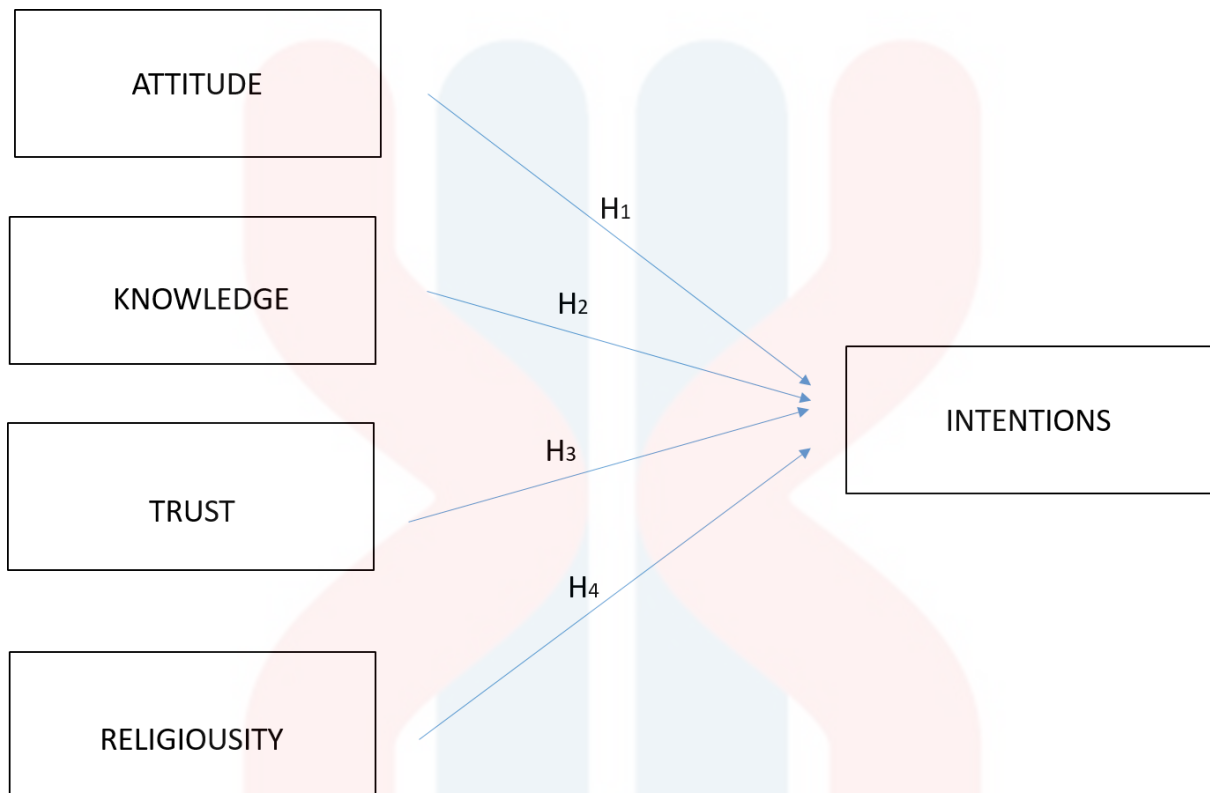
- a) To study the relationship between the attitude and individual intention to purchase Family Takaful among community Felda keratong 1.
- b) To study the relationship between knowledge in community Felda Keratong 1 about individual intentions of purchase Family Takaful.
- c) To study the relationship between the roles of trust in community Felda keratong 1 about individual intentions of purchase Family Takaful.
- d) To study the relationship between religious beliefs in community Felda keratong 1 about individual intentions of purchase Family Takaful.

**RESEARCH QUESTION:**

The research that we do is to provide the answer to this research question:



- a) What is the relationship between the attitude and individual intention to purchase Family Takaful among community Felda keratong 1?
- b) What is the relationship between knowledge in community Felda Keratong 1 about individual intentions of purchase Family Takaful?
- c) What is the relationship between the roles of trust in community Felda keratong 1 about individual intentions of purchase Family Takaful?
- d) What is the relationship between religious beliefs in community Felda keratong 1 about individual intentions of purchase Family Takaful?

## RESEARCH CONCEPTUAL FRAMEWORK






**EXPERT VALIDATION FEEDBACK**

I. Expert Validation 1

RQ & Operational Definition	Questionnaire Item	Scale	Your Assessment			Comment
			Perfect Match (maintain item as it is)	Moderate Match (maintain item but need some refining)	Poor Match (remove item)	
<b>Attitude</b> In the study that attitudes are utilized to foresee human goals and conduct. At the point when individuals are offered various alternatives to look over, individuals will in general pick those with higher attitudes appraisals. This is obviously proven by an individual's attitude in accepting about the item that deals with all perspectives prompting the person in purchasing the ideal item. It gives sufficient proof that an inspirational attitudes will create positive buying expectations.	I think purchase of family takafal scheme is a good thing to do	1 Strongly Disagreed  5 Awesome	✓			
	I think purchase of family takafal scheme is beneficial		✓			
	I think purchase of family takafal scheme is valuable		✓			
	I think purchase of family takafal scheme is a wise idea		✓			
<b>Knowledge</b> In the study the knowledge is checking the information related to a particular thing. Individuals will generally choose a common option with more knowledge of an item or administration to choose an organization that has a positive impact on themselves. Based on that knowledge, an estimate of the item can be resolved, and purchasing factors influencing the danger of a person's purpose are taken based on the information studied to make a decision.	I would like to discuss the possibility to purchase family takafal Scheme.	1 Strongly Disagreed  5 Awesome		✓		Please change the sentence that reflect towards knowledge level of the respondent <i>in example</i>
	I would like to know what documents are needed if I want to purchase family takafal scheme.			✓		I believe the takafal able to prove ease of mind
	I would like to know what benefits are covered if I decided to purchase family takafal scheme			✓		
	I would like to know how family takafal scheme is better than conventional insurance			✓		

KELANTAN


<b>Trust</b> This study aim to people about trust in advertising such as stories or statuses presented by individuals around make people more interested and believe in systems and organizations that have a dominant impact on individuals who want to buy. This attracts a high interest of individuals to move in choosing something new for their lives.	Based on my belief about family takafal, I think it is honest	1 Strongly Disagreed  5 Awesome		✓		i believe Takafal product provided was honest changes in all sectors is like this
	Based on my belief about family takafal, I think it is trustworthy			✓		
	Based on my beliefs about family takafal, the influence of social media attracts customers			✓		
	Based on my beliefs about family takafal, I think it is the key to online options			✓		
<b>Religious</b> In the study that religion has historically provided a strong source of cultural opposition to life insurance as many religious people believe that a reliance on life insurance is against the trust in God's protecting care. Religions associated with or showing devotion to truth or divine truth are acknowledged, related to, or focused on religious beliefs or warnings and are carefully and faithfully.	I believe family takafal is in line with Islamic philosophy of doing takafal business	1 Strongly Disagreed  5 Awesome	✓			
	I believe family takafal is based on the Islamic principle of business implementation		✓			
	I believe family takafal is based on Al-Quran and Hadith		✓			
	I believe family takafal is free from riba		✓			
	I believe family takafal is free from fraud		✓			
<b>Intention</b> The critical segment to this model is conduct expectation; social aims are affected by the mentality about the probability that the conduct will have the normal result and the abstract assessment of the dangers and advantages of that result. , it shows that there is a relationship between the human's behaviour with the intentions. This is because, whenever the human had their own intention, it could lead to their behaviour to be in the positive form or otherwise	I am likely to choose family takafal scheme in future	1 Strongly Disagreed  5 Awesome			✓	the sentence must be reflected to family takafal pro product in example
	I expect to choose family takafal scheme				✓	i believe in future family takafal scheme will have better coverage
	I want to purchase family takafal scheme				✓	
	Given the chance, I predict I will purchase family takafal scheme in future				✓	

MALAYSIA  
 KELANTAN

Other Comment:  
Please state any comments which you think are significant for this research project.

the sentence need to reflect the view of the respondent toward takaful product that align with RO and RQ


---

Name: \_\_\_\_\_  
 Organization: \_\_\_\_\_  
 Contact Number: \_\_\_\_\_  
 Email Address: \_\_\_\_\_  
 Validator Sign & Stamp:   
 Date: \_\_\_\_\_

II. Expert Validation 3

RQ & Operational Definition	Questionnaire Item	Scale	Your Assessment			Comment
			Perfect	Moderate	Poor	
			Match	Match	Match	
			(maintain item as it is)	(maintain item but need some refining)	(remove item)	
<b>Attitude</b>	I think purchase of family takaful scheme is a good thing to do	1 Strongly Disagree				
In the study that attitudes are utilized to foresee human goals and conduct. At the point when individuals are offered various alternatives to look over, individuals will in general pick those with higher attitudes appraisals. This is obviously proven by an individual's attitude in accepting about the item that deals with all perspectives prompting the person in purchasing the ideal item. It gives sufficient proof that an inspirational attitudes will create positive buying expectations.	I think purchase of family takaful scheme is beneficial	↓				
	I think purchase of family takaful scheme is valuable					
	I think purchase of family takaful scheme is a wise idea		5 Awesome			

**Comments** ▾ ✕

 Microsoft Office User  
Boleh tambah, I believe (sb believe ni sikh satu attitude)


<b>Knowledge</b>	I would like to discuss	1			
<p>In the study the knowledge is checking the information related to a particular thing. Individuals will generally choose a common option with more knowledge of an item or administration to choose an organization that has a positive impact on themselves. Based on that knowledge, an estimate of the item can be resolved, and purchasing factors influencing the danger of a person's purpose are taken based on the information studied to make a decision.</p>	the possibility to purchase family takaful Scheme.	Strongly Disagreed		<div style="border: 1px solid #ccc; padding: 5px;"> <p><b>Comments</b> <span style="float: right;">▼ X</span></p> <p> Microsoft Office User Friday How about the takaful agent <u>knowledge?their</u> information and knowledge perhaps influence the intention</p> </div>	
	I would like to know what documents are needed if I want to purchase family takaful scheme.				
	I would like to know what benefits are covered if I decided to purchase family takaful scheme				
	I would like to know how family takaful scheme is better than conventional insurance				
		5			Awesome

<b>Religious</b>	I believe family takaful	1			
<p>In the study that religion has historically provided a strong source of cultural opposition to life insurance as many religious people believe that a reliance on life insurance is against the trust in God's protecting care. Religions associated with or showing devotion to truth or divine truth are acknowledged, related to, or focused on religious beliefs or warnings and are carefully and faithfully.</p>	is in line with Islamic philosophy of doing takaful business	Strongly Disagreed		<div style="border: 1px solid #ccc; padding: 5px;"> <p><b>Comments</b> <span style="float: right;">▼ X</span></p> <p> Microsoft Office User <u>Bih tambah</u>..takaful teach the religion values</p> </div>	
	I believe family takaful is based on the Islamic principle of business implementation				
	I believe family takaful is based on Al-Quran and Hadith				
	I believe family takaful is free from riba				
	I believe family takaful is free from fraud				
		5			Awesome

Other Comment:

Please state any comments which you think are significant for this research project.

Comments ▼ X

 **Microsoft Office User**  
Overall, it looks good, the questions are match with RO.

Name: Dr Noormariana Bt Mohd Din

Organization: UMK

Contact Number: 0194004068

Email Address: mariana.md@umk.edu.my

Validator Sign & Stamp: *Mariana...*

Date: 2 Jun 2021

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## APPENDIX C

### DRAFT OF QUESTIONNAIRE



Dear Respondent, / Responden yang dihormati,

We are student of the Bachelor of Business Administration (Islamic Banking and Finance) With Honors from the Faculty of Entrepreneurship and Business, University Malaysia Kelantan. We are conducting a survey to identify “**Factor That Influence Individual Intentions to Purchase Family Takaful among Community at Felda Keratong 1**”. This research is conducted only for study purpose. We very much appreciate it if you can spend time to complete this questionnaire. Your cooperation in answering this questionnaire honestly is very much needed to produce a high-quality research report

Kami adalah pelajar Sarjana Muda Pentadbiran Perniagaan (Perbankan dan Kewangan Islam) Dengan Kepujian dari Fakulti Keusahawanan dan Perniagaan, Universiti Malaysia Kelantan. Kami sedang menjalankan tinjauan untuk mengenal pasti "**Faktor yang Mempengaruhi Niat Individu untuk Membeli Takaful Keluarga di Kalangan Komuniti di Felda Keratong 1**". Penyelidikan ini dijalankan hanya untuk tujuan kajian. Kami sangat menghargainya jika anda dapat meluangkan masa untuk melengkapkan soal selidik ini. Kerjasama anda dalam menjawab soal selidik ini dengan jujur sangat diperlukan untuk menghasilkan laporan penyelidikan berkualiti tinggi

Thank you for taking the time and all your cooperation is greatly appreciated.

Terima kasih kerana meluangkan masa dan semua kerjasama anda sangat dihargai.

1. MOHAMAD NORSYAMIN B NOR AZMAN - A18A0276
2. NURUL SHUHaida BINTI MOHD BASRI A18B0747
3. NURULFAIZAH FARAHIN BINTI JUDI - A18B0758
4. SITI HAJAR BINTI ABU BAKAR - A18A0846



**A. Demographic Section / Bahagian Demografi**

## 1. Gender / Jantina

- Male / Lelaki                       Female / Perempuan

## 2. Age (years) / Umur

- 20-29 years old / 20-29 Tahun                       30-39 years old / 30-39 Tahun  
 40-49 years old / 40-49 Tahun                       50-59 years old / 50-59 Tahun  
 60 years old and above / 60 Tahun dan keatas

## 3. Occupational status / Pekerjaan

- Settlers / Peneroka                       Private sector / Swasta  
 Self employed / Bekerja sendiri                       Government / Kerajaan  
 others / Lain-lain

## 4. Marital status / Status perkahwinan

- Single / Bujang                       Married / Berkahwin  
 Divorce / Bercerai                       Died / meninggal

## 6. Monthly income / Pendapatan Bulanan

- Less than RM1000 / Kurang dari RM1000  
 RM1001 – RM2000 / RM1001 – RM2000  
 RM 2000 - RM 3000 / RM 2000 - RM 3000  
 More than RM3000 / Melebihi dari RM3000

5. Educational level / Tahap Pendidikan

- ( ) Low Level Education / Pendidikan Tahap Rendah
- ( ) Medium Level Education / Pendidikan Tahap Sederhana
- ( ) High Level Education / Pendidikan Tahap Tinggi

**Part B: Factor That Influence Individual to purchase Family Takaful**

**Bahagian B: Faktor yang Mempengaruhi Individu untuk membeli Takaful Keluarga**

We use four element as a factor that can individual intention to purchase Family Takaful which is attitude, knowledge, trust and religious. At what stage do you think it is factor that influence individual intention to purchase Family Takaful please tick [√] in the appropriate box.

Kami menggunakan empat elemen sebagai faktor yang dapat niat individu untuk membeli Takaful Keluarga iaitu sikap, pengetahuan, kepercayaan dan keagamaan. Pada tahap apa anda fikir faktor yang mempengaruhi niat individu untuk membeli Takaful Keluarga sila tandakan [√] pada kotak yang sesuai.

**Please use the following ranking levels:**

Strongly Disagree	Disagree	Agree	Strongly Agree	Awesome
1	2	3	4	5

**Sila gunakan tahap peringkat berikut:**

Sangat Tidak Setuju	Tidak Setuju	Setuju	Sangat Setuju	Awesome
1	2	3	4	5

## 1. Attitude / Kelakuan

- |  |           |
|--|-----------|
| a) I believe purchase of family takaful scheme is a good thing to do<br>Saya percaya membeli skim takaful keluarga adalah perkara baik untuk dilakukan | 1 2 3 4 5 |
| b) I believe purchase of family takaful scheme is beneficial<br>Saya percaya membeli skim takaful keluarga mendatangkan faedah                         | 1 2 3 4 5 |
| c) I believe purchase of family takaful scheme is valuable<br>Saya percaya membeli skim takaful keluarga sangat berharga                               | 1 2 3 4 5 |
| d) I believe purchase of family takaful scheme is a wise idea<br>Saya percaya pembelian skim takaful keluarga adalah idea yang bijak                   | 1 2 3 4 5 |

## 2. Knowledge / Pengetahuan

- |   |           |
|---|-----------|
| a) I would like to know the information received can attract customers to purchase family takaful scheme.<br>Saya ingin mengetahui maklumat yang diterima dapat menarik pelanggan membeli skim takaful keluarga   | 1 2 3 4 5 |
| b) I would like to know what takaful agency are needed if I want to purchase family takaful scheme.<br>Saya ingin mengetahui agensi takaful diperlukan sekiranya saya ingin membeli skim takaful keluarga.        | 1 2 3 4 5 |
| c) I would like to know what benefits are covered if I decided to purchase family takaful scheme<br>Saya ingin mengetahui apa faedah yang dimiliki sekiranya saya memutuskan untuk membeli skim takaful keluarga. | 1 2 3 4 5 |
| d) I would like to know how family takaful scheme is better than conventional insurance<br>Saya ingin mengetahui bagaimana skim takaful keluarga lebih baik daripada insurans hayat                               | 1 2 3 4 5 |

### 3. Trust / Kepercayaan

- |  |           |
|--|-----------|
| a) I believe Takaful product provided was honest<br>Saya percaya produk takaful ia adalah jujur                    | 1 2 3 4 5 |
| b) I believe Family Takaful it cares about the customer<br>Saya percaya takaful keluarga ia mementingkan pelanggan | 1 2 3 4 5 |
| c) I believe Family takaful it is trustworthy<br>Saya percaya takaful keluarga memang boleh dipercayai             | 1 2 3 4 5 |
| d) I believe Family takaful it is predictable<br>Saya percaya takaful keluarga ia boleh diramalkan                 | 1 2 3 4 5 |

### 4. Religious / Agama

- |  |           |
|--|-----------|
| a) I believe family takaful is in line with Islamic philosophy of doing takaful business to teach the religion values<br>Saya percaya takaful keluarga sejajar dengan falsafah Islam menjalankan perniagaan takaful untuk mengajar nilai-nilai agama | 1 2 3 4 5 |
| b) I believe family takaful is based on the Islamic principle of business implementation to teach the religion values<br>Saya percaya takaful keluarga berdasarkan prinsip Islam pelaksanaan perniagaan  | 1 2 3 4 5 |
| c) I believe family takaful is based on Al-Quran and Hadith<br>Saya percaya takaful keluarga berdasarkan Al-Quran dan Hadis  | 1 2 3 4 5 |
| d) I believe family takaful is free from riba<br>Saya percaya takaful keluarga bebas daripada riba   | 1 2 3 4 5 |
| e) I believe family takaful is free from fraud<br>Saya percaya takaful keluarga bebas daripada penipuan  | 1 2 3 4 5 |

**5. Intention / Niat**

- |  |           |
|--|-----------|
| a) I believe in future family takaful scheme will have better coverage<br>Saya percaya bahawa skim takaful keluarga di masa depan akan mempunyai liputan yang lebih baik | 1 2 3 4 5 |
| b) I believe family takaful scheme will be chosen by many people in future<br>Saya percaya skim takaful keluarga akan dipilih oleh banyak orang pada masa akan datang    | 1 2 3 4 5 |
| c) I will choose a family takaful scheme in my family life<br>saya akan memilih skim takaful keluarga dalam kehidupan saya sekeluarga                                    | 1 2 3 4 5 |
| d) I will purchase family takaful scheme in future<br>Saya akan membeli skim takaful keluarga di masa hadapan  | 1 2 3 4 5 |

**APPENDIX D**

**GANTT CHART**

NO	ACTIVITIES/ WEEKS	PPTA 1														PPTA 2													
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	Know research issues/problems	█																											
2	Read articles related to the content of the study	█	█																										
3	Identify the objectives of the study		█	█																									
4	Read related articles for literature review			█	█	█																							
5	Designing a research methodology					█	█	█																					
6	Distribute questionnaires								█	█																			
7	Write a research proposal									█	█	█	█																



**SPSS RESULT**

**GENDER**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	179	49.6	49.6	49.6
	FEMALE	182	50.4	50.4	100.0
	Total	361	100.0	100.0	

**AGE**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-29 years old / 20-29 Tahun	132	36.6	36.6	36.6
	30-39 years old / 30-39 Tahun	50	13.9	13.9	50.4
	40-49 years old / 40-49 Tahun	86	23.8	23.8	74.2
	50-59 years old / 50-59 Tahun	71	19.7	19.7	93.9
	60 years old and above / 60 Tahun dan keatas	22	6.1	6.1	100.0
	Total	361	100.0	100.0	

**OCCUPATION**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Settlers / Peneroka	100	27.7	27.7	27.7
	Private sector / Swasta	49	13.6	13.6	41.3
	Self employed / Bekerja sendiri	98	27.1	27.1	68.4
	Government / Kerajaan	45	12.5	12.5	80.9
	others / Lain-lain	69	19.1	19.1	100.0
	Total	361	100.0	100.0	



### MARITAL STATUS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single / Bujang	140	38.8	38.8	38.8
	Married / Berkahwin	192	53.2	53.2	92.0
	Divorce / Bercerai	26	7.2	7.2	99.2
	Died / meninggal	3	.8	.8	100.0
	Total	361	100.0	100.0	

### MONTHLY INCOME

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than RM1000 /Kurang dari RM1000	121	33.5	33.5	33.5
	RM1001 – RM2000 / RM1001 – RM2000	103	28.5	28.5	62.0
	RM 2000 - RM 3000 / RM 2000 - RM 3000	92	25.5	25.5	87.5
	More than RM3000 / Melebihi dari RM3000	45	12.5	12.5	100.0
	Total	361	100.0	100.0	

### EDUCATION LEVEL

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Low Level Education / Pendidikan Tahap Rendah	101	28.0	28.0	28.0
	Medium Level Education / Pendidikan Tahap Sederhana	145	40.2	40.2	68.1
	High Level Education / Pendidikan Tahap Tinggi	115	31.9	31.9	100.0
	Total	361	100.0	100.0	

## DESCRIPTIVE STATISTICS

	N	Minimum	Maximum	Mean	Std. Deviation
ATTITUDE	361	2.25	5.00	4.3269	.60508
KNOWLEDGE	361	2.00	5.00	4.2784	.62505
TRUST	361	2.00	5.00	4.2237	.65590
RELIGIOUS	361	2.60	5.00	4.2753	.63498
INTENTIONS	361	2.00	5.00	4.3068	.64109
Valid N (listwise)	361				

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)  
(COMPLETED BY SUPERVISOR AND EXAMINER)**

**Student's Name:** Mohamad Nor Syamin Bin Nor Azman  
Nurul Shuhaida Binti Mohd Basri  
Nurulfaizah Farahin Binti Judi  
Siti Hajar Binti Abu Bakar

**Matric No:** A18A0276  
**Matrix No:** A18B0747  
**Matrix No:** A18B0758  
**Matrix No:** A18A0846

**Name of Supervisor:** Encik Hasannuddin Bin Hassan

**Name of Programme:** Islamic Banking And Finance

**Research Topic:** The Factors That Influence Individual's Intention To Purchase Family Takaful Among The Community At Felda Keratong 1

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	<b>Content (10 MARKS)</b> (Research objective and Research Methodology in accordance to comprehensive literature review)  Content of report is systematic and scientific (Systematic includes Background of study, Problem Statement, Research Objective, Research Question) (Scientific refers to researchable topic)	Poorly clarified and not focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Fairly defined and fairly focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Good and clear of Research objective and Research Methodology in accordance to comprehensive literature review with good facts.	Strong and very clear of Research objective and Research Methodology in accordance to comprehensive literature review with very good facts.	____ x 1.25 (Max: 5)	
		Content of report is written unsystematic that not include Background of study, Problem Statement, Research Objective, Research Question	Content of report is written less systematic with include fairly Background of study, Problem Statement, Research Objective,	Content of report is written systematic with include good Background of study, Problem Statement, Research	Content of report is written very systematic with excellent Background of study, Problem Statement, Research Objective,	____ x 1.25 (Max: 5)	

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)  
(COMPLETED BY SUPERVISOR AND EXAMINER)**

			and unscientific with unsearchable topic.	Research Question and less scientific with fairly researchable topic.	Objective, Research Question and scientific with good researchable topic.	Research Question and scientific with very good researchable topic.		
2.	<b>Overall report format (5 MARKS)</b>	<b>Submit according to acquired format</b>	The report is not produced according to the specified time and/ or according to the format	The report is produced according to the specified time but fails to adhere to the format.	The report is produced on time, adheres to the format but with few weaknesses.	The report is produced on time, adheres to the format without any weaknesses.	___ x 0.25 (Max: 1)	
		<b>Writing styles (clarity, expression of ideas and coherence)</b>	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	___ x 0.25 (Max: 1)	
		<b>Technicality (Grammar, theory, logic and reasoning)</b>	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	___ x 0.25 (Max: 1)	

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)  
(COMPLETED BY SUPERVISOR AND EXAMINER)**

		<b>Reference list (APA Format)</b>	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	___ x 0.25 (Max: 1)	
		<b>Format organizing (cover page, spacing, alignment, format structure, etc.)</b>	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	___ x 0.25 (Max: 1)	
3.	<b>Research Findings and Discussion (20 MARKS)</b>		Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	___ x 1 (Max: 4)	
			Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	___ x 1 (Max: 4)	
			Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	___ x 1 (Max: 4)	
			Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	___ x 1 (Max: 4)	

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)  
(COMPLETED BY SUPERVISOR AND EXAMINER)**

		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	___ x 1 (Max: 4)		
4.	<b>Conclusion and Recommendations (15 MARKS)</b>	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	___ x 1.25 (Max: 5)		
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	___ x 1.25 (Max:5)		
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	___ x 1.25 (Max:5)		
		<b>TOTAL (50 MARKS)</b>						