THE FACTORS INFLUENCING THE AWARENESS OF FAMILY TAKAFUL AMONG RESIDENTS IN KOTA BHARU, KELANTAN

AIMI NAZIHAH BINTI TAMAN
AINA ALFARISHA BINTI MOHAMED
AINA NAJIHAH BINTI MOHD HASLIZAN
AINNUR ALIEYA BINTI AZIZUL

DEGREE OF BUSINESS ADMINISTRATION (ISLAMIC BANKING AND FINANCE) WITH HONOURS

2023

THE FACTORS INFLUENCING THE AWARENESS OF FAMILY TAKAFUL AMONG RESIDENTS IN KOTA BHARU, KELANTAN

By

AIMI NAZIHAH BINTI TAMAN
AINA ALFARISHA BINTI MOHAMED
AINA NAJIHAH BINTI MOHD HASLIZAN
AINNUR ALIEYA BINTI AZIZUL

A thesis submitted in fulfilment of the requirements for the degree of Business Administration (Islamic Banking and Finance) with Honours

Faculty of Entrepreneurship and Business
UNIVERSITI MALAYSIA KELANTAN

2023

THESIS DECLARATION

I hereby certify that the work embodied in this thesis is the result of the original researchand has not been submitted for a higher degree to any other University or Institution.

☐	**OPEN ACCESS**	I agree that my thesis is to be made immediately available as hardcopy or on-line open access (full text).
☐	**EMBARGOES**	I agree that my thesis is to be made available as hardcopy or on-line (full text) for a period approved by the Post Graduate Committee. Dated from_____until_____.
☐	**CONFIDENTIAL**	(Contain confidential information under the Official Secret Act 1972) *
☐	**RESTRICTED**	(Contains restricted information as specified by the organization where research was done) *

I acknowledge that Universiti Malaysia Kelantan reserves the right as follows:

1. The thesis is the property of Universiti Malaysia Kelantan.
2. The library of Universiti Malaysia Kelantan has the right to make copies for thepurpose of research only.
3. The library has the right to make copies of the thesis for academic exchange.

aimi

SIGNATURE
NAME: AIMI NAZIHAH BINTI TAMAN

alfarisha

SIGNATURE

NAME: AINA ALFARISHA BINTI MOHAMED

aina

SIGNATURE
NAME: AINA NAJIHAH BINTI MOHD HASLIZAN

alieya

SIGNATURE
NAME: AINNUR ALIEYA BINTI AZIZUL

_____

SIGNATURE OF SUPERVISOR
NAME: DR NADZIRAH BINTI MOHD SAID
DATE:

ACKNOWLEDGEMENT

TABLE OF CONTENT

LIST OF TABLES

LIST OF FIGURES

ABSTRACT

The purpose of this article is to look at the impacts of Takaful awareness, knowledge, financial condition and social factors. The study was an empirical examination based on questionnaires completed by 384 Kota Bharu, Kelantan residents. The article discovered by regression and correlation analysis, that knowledge and social variables are positively associated to Takaful awareness. On the other hand, financial condition appears to be key determinants influencing Takaful awareness. The findings can also help Takaful managers handle marketing strategies for Takaful products and services more successfully.

Keywords: Takaful awareness, Knowledge, Social

CHAPTER 1: INTRODUCTION

1.1   Background of the study

Takaful is one of the most rapidly growing Islamic finance areas in the previous decade. Between 2005 and 2009, the industry grew at a CAGR of 29% globally. (EY, 2012). The Gulf Cooperation Council (GCC) and SouthEast Asia, particularly Malaysia, were the driving forces behind this incredible expansion (EY, 2013). Nonetheless, the advancement is still a long way from attaining its full potential. This is because insurance penetration is generally low in most Muslim-dominated nations (Erlbeck et. al, 2011). In 2007, the insurance penetration rate in nations with a majority Muslim population was 2%, while the global rate was 7%. (Swiss re, 2007). A lack of public awareness regarding insurance in general and Takaful is cited as one of the causes of the low penetration rate in the published research (Ey, 2013; Hidayat, 2013).

Awareness has been empirically demonstrated to be one of the most important factors influencing market preference. Preference is positively influenced by knowledge, according to research (5metacom, 2006). Interestingly, it was discovered at one point in time that as awareness grows, market preference grows faster than awareness grows. However, this can only be accomplished after a significant investment in raising awareness. At first, most businesses must significantly raise awareness in order to achieve a small increase in market preference. Market preference grows more quickly as awareness grows.

Al Ajmi (2005) assesses public understanding of the Takaful idea in Kuwait using a survey questionnaire completed by 500 participants. Only 17% of those polled claim to comprehend the distinctions between Takaful and regular insurance. The study also discovered that education level has a substantial influence on awareness level.

1

The legal definition of Takaful, according to Azhar Alias (Takaful Act: 1984). Mutual financial aid and assistance are provided to the participants in the event of a financial crisis, and the participants agree to contribute for that purpose. This is a brotherhood, solidarity, and mutual aid plan. Death is inevitable for everyone (Al-Quran 20:57, 17:35 and 3:185). Although it is obvious that only God makes decisions, we can only arrange our life. One tool in Islamic property management that ensures the security of oneself, one's family, and one's possessions are Takaful.

1.2　Problem statement

Many Malaysian Muslims are still unsure how to transfer their assets (Fatin, 2011). This is because many Malaysians believe estate planning is only for the wealthy (Shafinar, 2013). Furthermore, it has been observed that many Malaysians are unaware of the importance of estate planning.

Muslims all over the world own property in the form of land, which is distributed across the country. When a landowner dies, several descendants and claimants claim the deceased's land, causing property disposal issues. The country would lose agricultural products grown on these fertile lands due to a lack of proper property distribution among the descendants. Unlike in other cases where the heirs successfully resolved the disposition, the fractional division presented a greater challenge because the value of each division was too limited to be economically established.

One of the reasons for a lack of awareness of the importance of life insurance and family takaful is a misunderstanding about the purpose of the products associated with it. The Malaysian public may believe that a life insurance policy is only necessary for those who need it. Misconceptions about this are common because they may conflate the role of life insurance with that of general insurance, particularly auto

insurance and homeowner's insurance. Malaysians own many vehicles, including two-wheeled vehicles and four-wheeled vehicles. Numerous citizens, even members of the B40 demographic, possess automobiles and motorcycles. In this regard, they commonly encounter auto insurance, the notion of which is centered on the demands associated with vehicle ownership. Individuals who own a vehicle must, in some ways, purchase motor insurance. The same is true for purchasing the owner's home insurance. As a result, it is not surprising that many people, particularly those with limited financial knowledge, believe that life insurance and family takaful are only related to and required by those who are wealthy or have a large wealth. Based on the evidence of Ackah and Owusu, this phenomenon is logical (2012).

The root cause of a lack of awareness of life insurance and family takaful is a lack of financial knowledge. Despite the implementation of a financial education program, the Malaysian community's level of financial knowledge is not yet at the required level. More focused and structured financial awareness and education programs are being implemented in the future. Financial education programs that gather women's issues and participants, for example, can be implemented, according to Lim et al (2014), because topics that are more of interest and close to their hearts will foster more effective engagement and awareness. Knowledge education programs involving rural groups and B40s, for example, may not be appropriate in some contexts when it comes to cutting-edge topics such as stock markets and bonds, because too difficult topics for these people will cause them to lose interest quickly. In other words, the organizers in charge of organizing and carrying out financial education programs should be concerned about the participants' backgrounds and develop more accessible financial education programs to achieve a greater impact on the higher participants.

This study will improve and increase peoples' awareness regarding family Takaful. Hence, it is critical to comprehend the causes of this issue. The frustration may stem from a lack of understanding and knowledge of takaful. Therefore, this study will investigate the level of awareness of the principle of takaful among potential clients.

1.3   Research Question

In this research, researchers will be focusing on three questions which are:

1.   Is there a relationship between the knowledge and awareness about Takaful among residents in Kota Bharu?

2.   Is there a relationship between the financial condition and awareness about Takaful among residents in Kota Bharu?

3.   Is there a relationship between social factors and awareness about Takaful among residents in Kota Bharu?

1.4   Research Objective

In this research, researchers will be focusing on three objectives which are:

1.   To identify the level of knowledge that influences the awareness of Takaful among residents in Kota Bharu.

2.   To investigate the financial condition that influences the awareness of Takaful among residents in Kota Bharu.

3.   To investigate the social factors that influence the awareness of the Takaful among residents in Kota Bharu.

1.5   Scope of the Study

The scope of the study for this project is to find out the factors that influence the awareness of the Takaful among Malaysians. This is because most communities do not have a high awareness of the importance of Takaful in the event of emergencies. The scope of the study will be done by focusing especially on the people in Malaysia, to help in knowing the application of the Takaful. This is because the study conducted is related to the level of awareness of the Takaful among residents in Kota Bharu.

In addition, a questionnaire survey will be conducted to obtain data from respondents' opinions. A questionnaire survey is a method of acquiring statistical information on a population's characteristics, views, or behavior using a standardized series of questions. The data for this qualitative study was mostly acquired through e-books, journal references, previous studies and literature reviews, and internet sites. The process of obtaining, evaluating, and interpreting data will take time. This time term is ideal for gathering enough data to demonstrate the study's validity and dependability.

1.6   Significance of Study

The findings of this study will be beneficial to Malaysians to better understand the concept of Takaful. It said that consumption factors have a positive and significant relationship with the level of awareness about Takaful among residents in Kota Bharu. Therefore, this paper was designed to examine the level of awareness about Takaful among residents in Kota Bharu by collecting primary data through survey questionnaires. It will bring benefit the public as they will gain a clear insight into how to encourage themselves to use Takaful insurance for a better future.

5

The findings of this study can also contribute to a better life for people to be safer and more secure because we don't know what will happen in the future. Therefore, we can only plan and prepare by having Takaful insurance.

There are currently no ethical norms or constraints on where traditional insurance companies can invest. Operators can invest wherever they want, regardless of what Shariah dictates (Salman, 2014). Insurance should be changed into Takaful to become an ideal instrument that helps both the organization and its customers. Takaful is the only insurance product that does not contain any forbidden features, and it is the best alternative to traditional insurance that has been introduced.

This study has some implications in terms of benefits to society. This research can be used by the public to understand and be aware of the Takaful. The outcome of the study will help the public to be aware of the Takaful and use Takaful insurance in the future. By doing this, we can plan and be so prepared for our future that we don't know what will happen in the future. With this Takaful insurance, at least it can help us when we have a disaster.

Apart from finding out what are the main factors that influence awareness of Takaful among residents in Kota Bharu. This study also can help the public know about the knowledge of Takaful insurance. Moreover, studies on many factors that can influence the level of awareness about Takaful can invite many Malaysians to have Takaful insurance because today Takaful insurance is a necessity to ensure a more secure and harmonious future.

Takaful is a business product rather than a religious one. It is appropriate for everybody, regardless of religious affiliation. In the financial industry, it is quite vital. Because it has more value-added substance than insurance, Takaful is the ultimate

choice for anyone seeking financial protection from potential misfortune. However, in Malaysia, understanding Takaful is not as widespread as it should be. As a result, the purpose of this study is to investigate Malaysian consumers' awareness of Takaful among residents in Kota Bharu.

1.7 Definition of Terms

The definition of terms in this research are Takaful, awareness, knowledge, financial and social.

1.7.1 Takaful

Takaful is an insurance company that operates in the Islamic financial system. Takaful is derived from the Arabic word "kafalah," which means the community's pledge to help and unite if one of its members fails or damages the community. Takaful is a type of Islamic insurance where participants raise their funds to protect each other in the event of loss or danger. Takaful insurance is based on Islamic sharia law, which defines how individuals are obliged to work together to protect each other.

1.7.2 Awareness

In general, awareness means the ability to be conscious, aware, and educated. The state or ability to see, feel, or be aware of an event, object, or tactile example is knowns as awareness.

1.7.3 Knowledge

Facts, information, and skills gained through the experience of theoretical or practical understanding of a subject. A condition in which habit is established through experience or connection with something. Theoretical understanding of a subject may be referred to as "knowledge." It may be implicit (such as

actual skills or knowledge) or explicit (such as a theoretical understanding of a subject), formal or informal, systematic, or specific.

1.7.4 Financial

The financial condition of an organisation or individual. Money management refers to the way money is used and managed which includes activities such as investing, borrowing, lending, budgeting, and saving.

1.7.5 Social

One is that it has to do with human beings because group marriage and family are social structures. Collective human life in a population that interacts with each other. Whether they consciously or not voluntarily or not.

1.7 Organizational of the Proposal

Chapter 1 will start with the introduction and background of the study to give an overview of our topic. The problem with the statement is the third section of this chapter. It justified the factors influencing the awareness of Takaful among Malaysians. There are three research questions as shown in the next section that needs to be studied to fill the gap. Then, illustrate the research objectives. There are three objectives in this study. Section six will explain the scope of the study. It specifies the extent to which a questionnaire survey is a way of gathering statistical data on a population's qualities, opinions, or behavior using a defined set of questions. Because we never know what will happen in the future, the findings of this study can also help people live better lives by making them feel safer and more secure. As a result, the only way to plan and prepare is to have Takaful insurance. Takaful is an insurance firm that operates within the financial system. According to the definition, Takaful is an Islamic form of insurance

in which participants pool their finances to safeguard each other in the event of loss or

harm. Takaful insurance is based on sharia, the Islamic religious law.
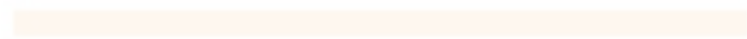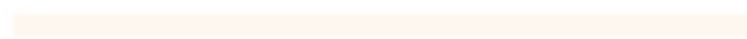
CHAPTER 2: LITERATURE REVIEW

2.1   Introduction

As stated previously, only a handful of studies have assessed public understanding of the Takaful idea and concepts. Norlida et al. (2004) analyse Muslim awareness of the availability of family Takaful in Malaysia through a survey questionnaire completed by 220 respondents. Only 51.1% of respondents are aware of the existence of family Takaful, according to the report. The findings also indicate that there is a substantial relationship between awareness and educational level.

Ali (2007) employs a library-based methodology to assess global Takaful demand and growth. According to Ali (2007), only a small portion of the global insurance market is takaful. Of the $2.5 trillion in worldwide insurance gross premiums in 2005, the global Takaful business accounted for about $3 billion. On the other hand, takaful is one of the areas of the global insurance business that is expanding the fastest. Takaful has expanded over this period at a pace of 20 to 25 percent annually, compared to the global average of 5 to 6 percent annually for conventional insurance. The study claims that a greater public understanding of the concepts and principles of takaful is the primary cause of the sharp rise in takaful demand. As a result, the study recommended that more Takaful system awareness campaigns be performed to improve the Takaful market share in the global insurance market. To accomplish so, the Takaful Industry must have strong marketing and technical knowledge in insurance as well as Shariah. It must highlight the advantages of the Islamic financial system and its use in Takaful activities.

Cross-sectional, descriptive field research by Abdul Rahman (2008) examines Malaysians' knowledge of Takaful. An overall sample of 886 persons was used in this

study. According to the survey, 88.6 percent of Malaysians are aware of Takaful. In Malaysia, however, more than half of those polled had no idea where to begin looking for a Takaful provider.

Abdul Hamid and Othman (2009) evaluate Malaysian Muslims' comprehension of Islamic law or Shariah terms used in Takaful business, the respondent's level of knowledge of Takaful and its products, their engagement in Takaful, and their awareness of Takaful's existence. The survey of 500 Muslims in Kuala Lumpur revealed that 86.21 percent of respondents are aware of the existence of Takaful. Nonetheless, the weighted mean suggests that respondents are uncertain about the Takaful theory.

Akhter (2009) uses a survey questionnaire filled out by 150 customers to assess customers' perceptions and level of awareness about Takaful in Pakistan. The poll found that 90.8 percent of respondents were unaware of the Takaful business. It was also revealed that education was strongly associated with Takaful awareness.

Bashir and Hj Mail (2011) investigate how people in Brunei Darussalam feel about Takaful companies (including awareness). A survey questionnaire was sent to 100 people to get current and useful information about how people feel about Takaful companies. The study found that 71 percent of the people who took part thought that a Takaful company was better than a traditional insurance company. It also shows that 88 percent of those who answered agreed that Bruneians should learn more about Takaful products and services and be more aware of them (low level of awareness). According to the study, the government and Takaful companies only have a few programs to teach people about the ideas and principles behind Takaful as well as its benefits.

Hidayat and Rafeea (2014) examine Takaful awareness in Bahrain. The study tests the importance of public education. The study indicated that public awareness of Takaful concepts and principles in Bahrain is reasonably strong, especially for core concepts and principles. Public awareness of technical words like surplus distribution and the Takaful business model is limited. The study reveals that education improves public knowledge of Takaful concepts and practices. Higher-educated respondents are more alert, according to the survey.

2.2   Underpinning Theory

A theory such as conflict theory and feminist theory is a paradigm or framework for observation and understanding that impacts what we see and how we perceive it. Theories are made to explain, predict, and master phenomena like connected events or behavior. Facts, laws, and tested hypotheses can all be included in theories. A theory is a formalized conceptualization of the relationship between variables in general.

Researchers must educate the public about family Takaful in this study. Members of a family Takaful system choose to protect one another from loss. Following Islamic ideas of welfare and charitable giving, the method enables a community to pool resources to assist members of the community in need as a result of calamity or loss. Professor Tom Baker talked about how the ideas behind traditional insurance and Islamic insurance are different. Islamic insurance tries to get rid of risk within a group, while traditional insurance tries to get rid of risk for the individual.

According to Wayne W. LaMorte (2019), The Theory of Planned Behaviour (TPB) began in 1980 as the Theory of Reasoned Action (TRA), which tried to predict whether a person would do a certain action at a certain time and place. The hypothesis was developed to explain all the behaviors that can be controlled by people. The

attitude regarding the chance that the behavior will have the desired effect influences behavioral intentions, which is an important component.

According to Nadzirah Said (2016), deviating from Ajzan (1999), the theory of Planned Behavior (TPB), in determining behavioral intention, attitude is the most essential component or key variable. It defines behavior attitude as a single evaluation of behavior. The appraisal is divided into two. First, a good evaluation will result in a positive assessment of behavior. Second, a poor appraisal will lead to a negative attitude toward behavior. In this study, attitude toward Takaful refers to how residents in Kota Bharu view family Takaful as good or negative, and how that perception influences their decision to engage in Takaful.

This technique is intended to get an understanding of how people create and modify meaning through social acts, interactions, and reactions to raise Takaful awareness. The topic of this study was the application's attitude, and it was discovered that attitude leads to a higher behavioral intention to use it. Malaysia offers Islamic personal loans. In other Islamic surrounding behavior such as halal food and halal products (Shah Alam & Mohamed Sayuti, 2011; Lada et., 2009) and zakat context (Aljaffri Saad & Hanniffa, 2014). It was also discovered that having a happy mindset has a substantial impact on the Takaful application's behavior. According to the conversation, Muslims who have a positive attitude regarding Takaful are more inclined to engage in Takaful and vice versa.

Theory Planned Behavior is the theory that is relevant to our analysis to give the reader an accurate picture (TPB). According to Ajzen, Nadzirah Said (2016), the previous author, asserted that attitude is the most important factor or variable in determining behavioral intention, which served as the basis for the study's central argument (1999). It establishes behavior as a single evaluation of behavior.

13

There are two parts to the evaluation. First, a good evaluation will result in a positive assessment of behavior. Second, a poor appraisal will lead to a negative attitude toward behavior. In this study, attitude toward family Takaful refers to how residents in Kota Bharu view Takaful as good or negative, and how that perception influences their decision to engage in family Takaful. Second, (Shah Alam & Mohamed Sayuti, 2011; Lada et al., 2009) from their research title of applying the theory of planned behavior in food purchasing and the preceding author the title of zakat using this theory method (Al Jaffri Saad & Haniffa, 2014). As a result, researchers will apply the theory to this study because it is relevant to the topic of family Takaful awareness.

2.3   Previous Studies

According to Kumar (1995), he discovered that out of 6545 people who have purchased long-term insurance coverage, about 1248 refused to buy insurance when approached by insurance agents. Furthermore, it was discovered that social factors, financial status, and knowledge have a positive relationship with the purchasing decision of insurance policy. As a result, the proclivity to participate in Takaful schemes may be linked to the black box model in terms of purchase behaviour (Kotler, Ang, Leong, & Tan, 1999).

2.3.1   Awareness

According to Syed Ahmed Salman (2018), that has analyzed the Knowledge of Takaful in Malaysia, one factor impeding the Takaful industry development is a lack of awareness of its presence and purpose in the Malaysian market. As a result, the purpose of this paper was to examine the knowledge and awareness of Takaful among Malaysian consumers in Malaysia by collecting primary data via survey questionnaires. We received 503 questionnaires out of 600 sent to consumers in Greater

14

Malaysia, namely Kuala Lumpur and Selangor. To select the sample from the known population, random selection was used. According to the findings, 124 of the 503 respondents have no knowledge of Takaful, and 45% are unaware that Takaful policyholders share risks mutually. Additionally, only 33.2%, 38.8%, and 37.2% of people are aware that takaful is free from interest, uncertainty, and gambling. However, according to 70.2% of respondents, Takaful products adhere to Sharia's.

2.3.2 Knowledge

Lack of customer motivation to purchase insurance products and services can be caused by customers' carelessness of the essentials and technical requirements of the services and goods they are dealing with. According to Rusni Hassan (2018), which has analyzed the Awareness of Takaful in Malaysia, Surprisingly, 378 (75.1%) of the 503 respondents are aware of Takaful, while 125 (24.9%) are unaware of Takaful. Most respondents are aware of Takaful, and 70.2% are aware that Takaful is a Shari'ah-compliant product free of prohibited elements. Hamid et al. (2009) launched a research project on a sample of 232 Muslim banking customers in Malaysia to analyse their understanding of the concept of takaful. Unusually, the findings reveal that 68 percent of respondents do not comprehend the components of gharar and maysir, while 67.24 percent of respondents do not comprehend the concept of tabarru. Most respondents are also unaware of some commonly used takaful models, such as wakalah. Knowledge is seen as a factor that has a huge impact on influencing takaful ownership. This is due to the development of acquired knowledge and being more sensitive to the environment. Education allows a person to be more aware of the importance of having a personal, family, financial protection and so on. Education is significant in influencing takaful demand (Burnett & Palmer, 1984; Lai, 2000; Mahdzan & Victorian,

15

2013; Lim et.al., 2013). It is declared that the customer's awareness of the existence of a new product in the market is the first procedure in the decision-making process for items purchased (Schiffmann & Kenuk, 1994). Additionally, customers' understanding of how insurance can meet their needs and improve their lives influences their decisions to purchase takaful (Myers, 1995). As a result, insurance providers need to inform and advertise their products to future customers. The majority of Malaysian SMEs are aware of insurance products, according to a qualitative study conducted in their context by Ismail et al. (2012).

2.3.3 Financial Condition

Rubayah Yaacob (2019) analyse The Determinant of Takaful Ownership among Low Income Earner in Malaysia through a survey questionnaire completed by 150 respondents. Malaysia has long had a Takaful policy based on the idea of takaful. The goal of the development of the micro takaful concept is to ensure that Malaysia's entire social structure, notably the low-income group known as B40, may benefit from takaful protection. However, only 4% of the B40 group own family takaful or insurance protection plans. Therefore, the purpose of this study is to investigate the factors that influence micro-takaful ownership among low-income groups, also known as B40. 150 participants make up the study's sample, which was selected using the purposive nonprobability sampling approach. The results of the logistic regression demonstrate a favourable impact of business service on micro-takaful ownership among the B40. The important connection between income and family takaful ownership obtained in this study are also in line with the results of the study by Mahdzan and Victorian (2013), and Mohamed and Nor Azlina (2013). In this study, it was found that people who have high finances are in groups with an income of more

than RM2000 per month more people have a takaful coverage family. However, for people who have low finances due to ownership of takaful due to having insufficient financial problems.

2.3.3 Social Factor

Social factors are divided into reference groups, family members as well as the role and status of users. A reference group is a party used as a reference by a person in shaping his attitude or behaviour in making purchasing decisions such as friends, celebrity neighbors or teachers. Reference groups can influence consumer purchasing decisions through the encouragement and insistence given. Family members are members of a family such as mothers, fathers, children, siblings, relatives, and others. Then, social marital status. People who are already married are more likely to buy family takaful than those who are single and divorced. This group has more dependents and wants to protect the welfare of family members. According to Loke & Goh, 2012, family size or the number of children are among the variables that can be used as determinants in influencing life's takaful demand. This is because the larger the family size or the number of children, the greater the demand for life insurance. Married people use inpatient hospital treatment less than unmarried people. Married people are less likely than unmarried people to engage in harmful health habits such as heavy drinking and smoking. According to the survey, married men are more likely than single men to neglect health insurance. The report is in several ways relevant to Kong's (2010) research. As a result of these concerns, marital status may be a legitimate element in a client's decision to join any Takaful scheme. Married individuals are seen to have a greater sense of duty than those who are single to protect their loved ones or

people in their liabilities through family takaful or own life insurance, from any unexpected failures.

2.4 Hypothesis Statement

The literature review and theoretical background reveal that there appears to be a relationship between Takaful consumption factors and level of awareness of Takaful among Malaysians. However, no empirical research has been conducted on the integrated link between these variables. As a result, this study aims to evaluate and empirically investigate the relationship between these variables.

This study focuses on the Takaful consumption factors and level of awareness of Takaful. Based on the factors that influencing the awareness of Takaful among residents in Kota Bharu, the following hypotheses are derived:

H1: There is a significant relationship between the knowledge and awareness of family Takaful among residents in Kota Bharu.

H2: There is a significant relationship between the financial condition and awareness of family Takaful among residents in Kota Bharu.

H3: There is a significant relationship between social factors and awareness of family Takaful among residents in Kota Bharu.

2.5   Conceptual Framework

The figure 2.1 below show the research framework that illustrated for this research based on previous studies and discussion on this research.
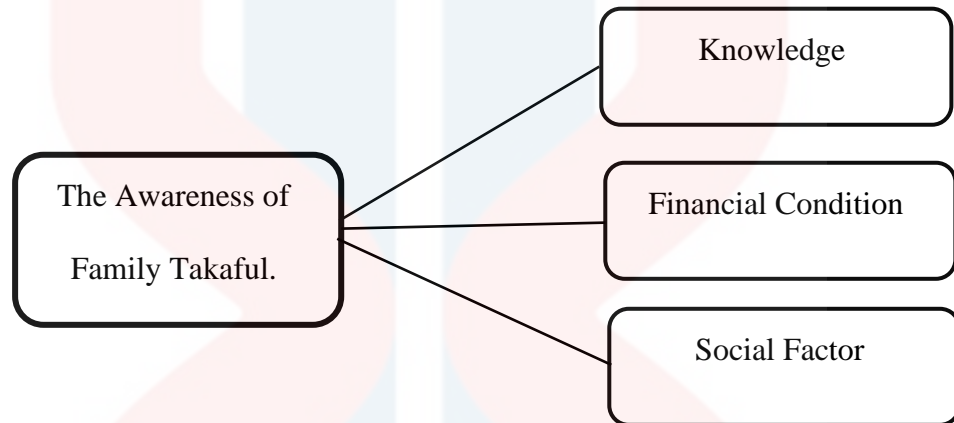
Figure 2.5: Framework for the investigation of the awareness of Family Takaful among Residents in Kota Bharu, Kelantan.

Based on figure 2.1, there are three themes are summarized and studied from the previous studies, which are the level of knowledge, financial condition, and social that related to the level of awareness of takaful among residents in Kota Bharu. Firstly, the conceptual framework above explains to investigate the level of knowledge on the awareness about family Takaful among residents in Kota Bharu.

Secondly, financial condition. The researcher would like to investigate the financial condition of Malaysians on the awareness about family takaful among residents in Kota Bharu. In general, the likelihood that an individual has health insurance increases with income. As postulated by Lo et al. (2011), persons with higher incomes are more likely to adopt risk reduction strategies such as the purchase of an insurance policy.

Lastly, social factors. The author would like to investigate the social factors that influence the awareness of the takaful among residents in Kota Bharu. This is because people around are used as a reference in shaping one's attitude in deciding. A person can influence the decision to do something through encouragement or pressure.

2.6   Summary

This chapter is about the literature review or previous studies related to the topic of this research which is the factor that influences the awareness of the takaful among residents in Kota Bharu. There are related theories in this study which as the Theory of Planned Behaviour (TPB). This theory is related to this topic and influences the level of awareness of the takaful among residents in Kota Bharu. In addition, this study used a variety of articles and journals to compile a critical review of the literature relevant to the research issue to recognize other researchers who have established the groundwork in this area.

Next, hypothesis statements. There are four hypotheses obtained to test in this study. These hypotheses will provide a short-term prediction of the relationship between the variables, as well as a framework for reporting findings and conclusions. Lastly, the conceptual framework. The conceptual framework of this study shows the relationship between factors that influence the level of awareness of takaful among residents in Kota Bharu.

CHAPTER 3: RESEARCH METHOD

3.1 Introduction

Research methodology simply refers to the "how" of each specific examination. Specifically, this is how scientists design operations to ensure genuine and reliable results that match the research's objectives and objectives. For example, how do researchers determine what data to gather and what data to disregard, who collected it (in research, this is known as "sample design"), how to collect it (this is known as a "data collection method"), and how to analyse it (this is known as a "data analysis method").

This chapter will cover study design to ensure that critical information relevant to the current situation is acquired precisely and economically. Simply said, it is the structure, or strategy for the research project, that directs the collection and investigation of material. It will also discuss the validity and dependability of data, which can be used to evaluate the performance of various methods and techniques. It's about the consistency of action, and it's about the precision of action that makes it credible. The same goes for the data collection, measurement, and breakdown instruments used in your research that is related to your examination goals. Following that, this chapter explains the data collection strategy for understanding the social event cycle and deconstructing explicit data to print responses to essential inquiries and assess the results. It focuses on learning everything there is to know about a certain topic. As well as the research tool apparatus employed to collect, measure, and break down data related to your examination benefits. This chapter discusses inspecting, cleansing, manipulating, and modeling data to locate beneficial data, advise ends, and

support dynamics. Information coordination precedes information inspection, which leads to information representation and dissemination.

3.2   Research Design

In this study, researchers have used quantitative methods to collect and analyze data to study the factors that influence the awareness of takaful among residents in Kota Bharu. Quantitative research is the process of collecting and analyzing numerical data. Patterns and averages may be found, predictions can be made, and causal links tested, all of which allow for the extrapolation of the results to larger groups. Quantitative research collects data from present and potential customers through the use of sampling methodologies and the distribution of outline surveys, pools, questionnaires, and other types of data collection. The outcomes of which can be expressed as a numerical representation. After having a thorough grasp of these figures, forecast the future of the product or service, and adjust as necessary (Bhandari 2020).

3.3   Data Collection Method

Data collection is the proficient approach to gathering and measuring the data from a grouping of sources to get a piece of comprehensive and precise information. Data collection empowers a person or an association to reply to related questions, assessing comes about and making guesses concerning up-and-coming probabilities and patterns.

Google Form survey is reasonable in this study since everybody uses smartphones these days. Indeed, although it is difficult to reach the respondents face to face, it is still conceivable to inquire them to reply to the survey in Google form. Google form is simpler to reach the respondent among residents in Kota Bharu due to the fast

development of social media and sharing Google Forms and getting the respondents from them. This Research utilizes Google Forms since they can decrease the cost of utilizing paper, it can moreover make it easier for individuals to reply to the questions given for example respondents can reply to this question by phone, tab or laptop and it too makes it simpler for individuals to reply to the question in their home without having to leave the house.

The Google Form is divided into three parts which are Part A, Part B, Part C, Part D and Part E. Part A discusses demographic segmentation. Demographics refers to characteristics of a population such as gender, age, educational level, marital status, employment status and income rate of Malaysian. Part B is about the awareness of takaful in the research. It is focused on all independent variables which are provided in the study. Part C discussed the dependent variable which is the level of knowledge that influences the awareness of Takaful. Part D discussed the dependent variable which is the financial condition that influences the awareness of the family. Lastly, Part E discussed the dependent variable which is the social factors that influence the awareness of family takaful among residents in Kota Bharu.

3.4   Study Population

According to the Investopedia website's research terminology, a population can be defined as a comprehensive group of institutional individuals or the like who share general characteristics relevant to the researcher's study. The general characteristics of a group will allow it to distinguish itself from other individuals, institutions, and so on. Furthermore, the term universe is used as a synonym for the population.

The population is divided into two categories which are limited population and unlimited population. The term finite population refers to a population that can be easily calculated and is limited in scope. While the exact number is unknown,

unlimited population refers to an unlimited population. An unlimited population can still be counted, but it is a difficult procedure. The intended procedure is to collect the necessary information and data from the entire population studied through survey activities. In a summary, the procedure should be carried out using the cross-sectional survey design.

The calculation of sample size using Krejcie and Morgan's (1970) formula is 383. While the total sample size stated in the table by Krejcie and Morgan (1970) based on the total population size is 384. Therefore, the sample size for this study is between 383 to 384. Based on our discussion to obtain a fixed number for the sample size, we chose to use the largest number of 384 respondents. However, the collection of respondents will be made is a total of 400 respondents to avoid problems such as errors, uncertainty and so on. In addition, the number of respondents from each of the 20 young people will be taken in a balanced manner, which is 400 divided by 20, so the number of respondents from each adult person is 20 people. This is because the data collected needs to be equal so that the conclusions made are also fair and equal.

3.5   Sample Size

A representative group of a predetermined population can be defined as the sample size in social science and educational research. In other words, the sample size is a small percentage of the population chosen to participate in a study. According to Young, a data analysis sample is a small description of a cross-selection of the whole group or sum from which the sample is collected. As a result, the sample size chosen is critical in assisting researchers in obtaining satisfactory results. A sample size of 100 or more is recommended for factor analysis (Hair et al., 2010: 102; Ho, 2006: 207; Kline, 1994:20). This is because 100 sample sizes are enough to produce a reliable

factor. If the sample size is less than 100, another sample should be used for validity purposes. When data is analyzed through factor analysis, another factor influencing sample size, according to Arrindel and Van der Ende (1985), is the ratio of sample subjects to factors. For producing reliable factors, this ratio should be greater than 20:1. According to the study's description, the Krejcie and Morgan formula is used to calculate the appropriate sample size based on the total population. The Krejcie and Morgan formula (KMT, Krejcie & Morgan, 1970) is well-known among behavioural and for the purpose of determining sample size in social science. Krejcie and Morgan (1970) developed two methods for obtaining or determining the appropriate sample size for a study's total population. The two methods are to calculate formulas and to use table references that they have created. This study used both previously mentioned methods to obtain validity, namely formula calculation and reference.

The sample is a set of units chosen to represent the target population (Gravetter & Wallnau, 2017). Besides, according to Junaidi and Susanti (2019), a sample is defined as a small group taken from the population that is the focus of the researcher in conducting the study. The data provided about the sample will be analyzed and the results inferred (quantitative) or transferred (qualitative) to the population of interest. In the sample size, a total of 384 residents between the ages of 18 and above in Kota Bharu, Kelantan are estimated to represent the entire population in this research.

This study used a table produced by Krejcie and Morgan (1970) to determine the sample size for researchers to achieve a valid sample size. According to the table of Krejcie and Morgan (1970), for a population of 1,186,246, a total of 384 respondents is required as the minimum sample size. Therefore, this study will select 384 residents of Kota Bharu aged 18 years and above.

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Note.—N is population size.   S is sample size.
Source: Krejcie & Morgan, 1970

Source: Krejcie & Morgan, 1970

Figure 3.5: Table for determining sample size from given population

3.6   Sampling Techniques

The researchers ensure that everyone in the population has an equal and independent chance of being selected for the sample and that no biases exist. The sampling technique that will be used in this research is the probability technique. There are various sorts of probability techniques, including the one we use. The method we're employing is a simple random technique. In probability sampling, each sample has an equal   chance of being chosen. Each element of the population has a known non-zero chance of being picked in a probability sample. The term "simple random sample" refers to the fact that every instance in the population has an equal chance of being included in the sample (Ghauri & Gronhaug, 2005).

26

However, we are using simple random sampling in this study, which is a sort of probability sampling in which the researcher selects a subset of participants at random from a population. Data is gathered from as many of these random subgroups as feasible. This approach is the simplest of all the probability sampling methods since it just requires a single random selection and little previous knowledge about the population. Because this strategy employs randomization, any research conducted on this sample must have a high level of internal and external validity.

Besides that, in a non-probability sample, individuals are selected based on non-random criteria, and not every individual has a chance of being included. This type of sample is easier and cheaper to access, but it has a higher risk of sampling bias. That means the inferences researchers can make about the population are weaker than with probability samples, and the researchers conclusions may be more limited. If researchers use a non-probability sample, researchers should still aim to make it as representative of the population as possible. Non-probability sampling techniques are often used in exploratory and qualitative research. In these types of research, the aim is not to test a hypothesis about a broad population, but to develop an initial understanding of a small or under-researched population.

3.7   Research Instrument Development

A research instrument is a tool used to collect, measure, and analyse data related to your research interests. These tools are most used in health sciences, social sciences, and education to assess patients, clients, students, teachers, staff, etc. A research instrument can include interviews, tests, surveys, or checklists. The research instrument is generally chosen by the researcher and is linked to the research approach. This page includes several research tools and study methodologies examples.

In this research, the major instrument utilized is a survey questionnaire that comprises questions that are particular to the investigation. A survey questionnaire is an organized collection of questions used to collect statistical information about a population's qualities, opinions, or activities. To be more precise, the testing instrument would be a self-administered questionnaire. A self-administered questionnaire, according to Lavrakas (2008), is a series of questions designed to collect data from respondents, and they can complete the questionnaire without the intervention of researchers during the data collection process. The purpose of this research is to find out the level of awareness of family takaful among residents in Kota Bharu. Since the data is gathered through a survey questionnaire, researchers and respondents do not need to set aside time or resources to enter data into a database. The responses are automatically processed, and the results are available at any moment.

Pilot Study

A pilot study is a "small-scale study" using 30 or more samples from the study population before the actual study is conducted. According to Teijlingen and Hundley (2001) in their social research survey, a pilot study before data collection may help determine the dependability of the research protocol, analyse potential difficulties, and assess if the approach utilised is useful and efficient. This is an experiment that will allow us to adjust and identify the problem with the questionnaire survey before it is distributed to the main respondents. Furthermore, it avoids unclear questions and answers that have diverse meanings. Therefore, the pilot study will aid in reducing questionnaire errors and obtaining correct data throughout the major data collection procedure. Our pilot study will be calculated as 10% using the total of our respondents

which is 384 multiplied by 10%. Then, our total pilot study is 38 respondents who will be selected separately from our total sample size.

3.8   Measurement of the Variables

A measurement scale is a tool mechanism by which individuals are differentiated about how they differ from each other based on the variables of interest to our study (Sekaran, 2003). There are four types of scales namely nominal, ordinal, interval, and ratio. The research instrument that will be used in this study is a questionnaire therefore, the type of measurement scale used in this survey questionnaire is nominal and ordinal.

As a result, interval scale and ratio measurements will not be used in this study. Part A and Part B of the questionnaire were divided into two parts. Section A will be asked about the demographic profile of the targeted respondents and will use a nominal scale. Section B uses an ordinal scale for the dependent and independent variables based on the framework used in the previous study. Moreover, in this second segment, a 5 -point Likert scale was used to obtain accurate data. Since the data collected will be analysed, this questionnaire will assist the researcher in examining each of the scale variables involved.

3.8.1   Nominal Scale

The term nominal refers to a classified variable whose values cannot be ranked. In qualitative variables, this scale is commonly employed. It will assist researchers in categorising and grouping subjects. The nominal scale will use by researchers in Part A for their questionnaire that discusses demographic segmentation. Demographics refers to the characteristics of a population. They were chosen from a variety of ages, genders, education levels, marital status,

employment status and total household income. To determine the demographic profile of each targeted respondent, all these questions will be grouped.

3.8.2 Ordinal Scale

A measurement scale known as an ordinal scale assigns values to variables depending on their position about each other in each data set. The Scale Likert is a simple psychometric measure frequently used in educational and social science research (Ankur Joshi 2015). This scale is based on categorical variables. In the Likert scale, all numbers from 1 to 5 denote total acceptance. There are no actual 0 points on this scale. It categorises and organises categories in several meaningful ways to show differences. In this study, the central tendency was measured using mean, mode, median, and standard deviation. The items on this scale are arranged in descending order of satisfaction from least to the most satisfied. Furthermore, a 5-point Likert scale was used in the study to analyse the extent to which statements of agree or disagree, from strongly disagree (1) to disagree (2), neutral (3), agree (4), and strongly agree (5). In the questionnaire, this Scale Likert was used in Sections B, C, D and E.

3.9   Procedure of Data Analysis

3.9.1   Data Processes and Data Analysis

After collecting all the information, it will be loaded into the SPSS software for analysis and hypothesis testing. The Statistical Package for the Social Sciences will be used to calculate and analyse the data obtained for this study (SPSS). SPSS is a multi-purpose and responsive program that can perform various

statistical procedures and is available for all computers. It is widely used in various fields. A total of 384 sets of questionnaires will be provided for selection among residents in Kota Bharu, with all data to be collected and analysed. It is used specifically to express the relative frequency of survey responses.

3.9.2   Descriptive Analysis

Descriptive analysis will be used to describe the characteristics of the data through mean, median, standard deviation, variance, range, and percentile. This is a technique to summarise and describe the data obtained in a sample. As a result, descriptive analysis can assist researchers in identifying the characteristic that influences research outcomes. After that, the data will be exchanged. Chapter 4 will provide a full explanation of the findings.

3.9.3 Reliability Test

According to Rosaroso (2015), reliability is a critical quality of any test whether it is a written test, performance appraisal, informal observation, or question. Therefore, reliability is also known as the consistency or repeatability of the measure (Anne Bruton, 2000). This has to do with the accuracy of the measuring instrument. According to Peter M. Fayers (2002), a scale that can produce repeatable and consistent results is the meaning of scale reliability. Reliability focuses on measuring and generating quantitative data where interval and ratio data (Anne Bruton, 2000).

Cronbach's alpha, a commonly used standard measure of instrument reliability, is calculated by calculating the reliability coefficient, which examines the overall consistency of the scale with this reliability instrument. Cronbach's alpha is a reliability coefficient that indicates the extent to which a

31

set of items or variables correlate with each other. This reliability test ensures that consistent results are obtained without bias and serves as an indicator of measurement reliability as well as the capacity to obtain consistent measurements over time.

3.9.4 Spearman Correlation Analysis

The intensity and direction of the monotonic relationship between two variables are measured using Spearman's correlation. Comparatively to a linear relationship monotonicity is "less restricting." The nonparametric equivalent of the Pearson product-moment correlation is Spearman's rank-order correlation. The strength and direction of the relationship between two ranking variables are measured by Spearman's correlation coefficient (rs), sometimes known as the rs symbol. The Spearman Rank Correlation can range from +1 to -1, with +1 denoting the ideal rank connection. There is no association between rankings when the value is 0. A perfect negative correlation of rank is represented by a value of -1. Achieving a statistically significant Spearman rank-order correlation with = 0.05 means that, even if the null hypothesis were true, there is less than a 5% probability that the strength of the association you discovered (coefficient) occurred by coincidence.

32

Table 3.9.4: Plan for Data Analysis

Research Objectives	Variable	Measurement	Scale	Statistics
To investigate the level of knowledge that influences the awareness of family Takaful among residents in Kota Bharu	Independent variables evaluated in terms of its level of knowledge that influences the awareness of family Takaful among residents in Kota Bharu	Measure the level of knowledge that influences the awareness of family Takaful among residents in Kota Bharu	Nominal	Descriptive Analysis
To study the financial condition that influences the awareness of family Takaful among residents in Kota Bharu	Dependent variables evaluated in terms of the awareness about family Takaful among residents in Kota Bharu	Measure on the financial condition that influences the awareness of family Takaful among residents in Kota Bharu	Ordinal	Spearman Correlation Analysis

3.10   Summary/Conclusion

The research design to be used in this investigation is included in this approach. The study population and sample were determined using Krejcie and Morgan techniques, which were covered among Malaysians (1970). Researchers used primary data by distributing questionnaires to determine respondents to obtain more accurate information about the relationship between the level of knowledge that influences family Takaful awareness among residents in Kota Bharu. To acquire the desired results of the study on the relationship between factors influencing family Takaful awareness among residents in Kota Bharu. Data will be collected, then analysed and discussed. SPSS, descriptive analysis, reliability test and Spearman correlation

33

analysis were all used to analyse the data in this study. All these methods will be used

to analyse the data collected, and they will be discussed in greater depth in Chapter 4.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1   Introduction

This chapter also describes demographic details that have been examined using descriptive statistics from the Statistical Package for Social Science 26. (SPSS). Additionally, the analysis that was made regarding the questionnaire's answers will be covered in this section. In other words, the analysis's findings will be described about the data acquired from the questionnaire. Not to mention, the chapter 2 hypotheses will be represented as either acceptance or rejection.

4.2   Preliminary Analysis

In this section, researchers do a pilot test on all variables. Before the main study is undertaken, a "small-scale study" called a "pilot test" is conducted utilising 30 or more samples from the study population. The Pilot test is done after the pre-test. The pilot test provides an opportunity to identify which items are still problematic and provides an estimate of the dependability value. The scale of Cronbach's Alpha was used in a pilot test to assess data reliability.

4.2.1   Pilot Test

Internal consistency with Cronbach's alpha is used in reliability testing. According to Mohamad Jais et al. (2020), Cronbach's alpha coefficient value of 0.6 to 0.8 is considered moderate and acceptable. Cronbach's Alpha is very sensitive to the number of items, so a lower Cronbach's Alpha can be recognised if the variable indicators have only two or three items. In this study, the researchers tested the reliability with 38 respondents, and the reliability test of this pilot test is used to determine the validity of variables. Table 4.2.1 shows

Cronbach's alpha scales for each variable to determine whether the instrument

meets the reliability requirements or not.

Table 4.2.1: Scale of Cronbach's Alpha.

	Internal Consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Source: Adapted from Chua et al. (2020)

4.2.2 Reliability Test for Pilot Test

Table 4.2.2: Summary of Reliability Analysis for Pilot Test

Variables	Cronbach's Alpha	No of Items	Level of Reliability
Awareness about Takaful	0.681	5	Questionable
Level of Knowledge	0.719	5	Acceptable
Financial Condition	0.518	5	Poor
Social Factors	0.675	5	Questionable

Cronbach's alpha was used in a pilot test to assess data reliability.

Cronbach's alpha for the variable is less than 0.8, which is in the range of

0.518to 0.719. As a result, the measurements of all the pilot test variables are

reliable in this study. As a result, after accepting Cronbach's alpha, the

researcher conducts the actual study to conduct the survey in the sector.

4.3 Demographic Profile of Respondents

A total of 384 responses were received from the questionnaire distributed by the researcher through social media platforms such as Google Forms to residents of Kota Bharu, Kelantan.

Table 4.3: Demographic Profile of Respondents

Respondent profile	Classification	Frequency N = 384	Percentage (%)
Gender	Male	139	36.2
	Female	245	63.8
Age	20-30	216	56.3
	31-40	130	33.9
	41-50	33	8.6
	51 and above	5	1.3
Educational Level	Certificate SPM	85	22.1
	Diploma	106	27.7
	Bachelor's degree	176	45.8
	Others	17	4.4
Religion	Muslim	325	84.6
	Non-Muslim	59	15.4
Marital Status	Single	155	40.4
	Married	218	56.8
	Divorced	11	2.9
Employment Status	Student	98	25.5
	Self-employed	41	10.7
	Private sector employee	132	34.4
	Government sector employee	77	20.1
	Housewife	28	7.3
	Retired	8	2.1
Total Household Income	Below RM1000	116	30.2
	RM1001-RM3000	114	29.7
	RM3001-RM5000	129	33.6
	RM5001-RM7000	23	6
	More than RM7001	2	0.5
What are the most serious problems that you are afraid of?	Health	135	35.2
	Fire	20	5.2
	Accident	229	59.6
Have you ever known about insurance?	Yes	374	97.4
	No	10	2.6
What type of insurance do you have?	Takaful (Islamic Insurance)	97	25.3
	Conventional Insurance	125	32.6
	I don't have any	162	42.2

Table 4.3 consists of gender, age, educational level, religion, marital status, employment status, total household income, what are the most serious problems that you are afraid of, have you ever known about insurance and what type of insurance do you have? There were 36.2% of male respondents with 139 residents and over 63.8% of them were 245 female residents that were involved in this questionnaire. The age of the respondents showed that the majority were from the age group of 20-30 which is 216 (56.3%). 31-40 years with 130 (33.9%) respondents. 41-50 years 33 (8.6%) respondents and 51 and above with 5 (1.3%).

The highest educational level of the respondents was from the education group at the level of bachelor's degree 176 (45.8%). Diplomas consisted of 106 (28%) respondents. Certificate SPM with 85 (22.1%) respondents while only 17 for others education (4.4%). In terms of religion, 84.6% (325) are Muslim which is the majority and 15.4% (59) are non-Muslim. The majority percentage of marital status is married with 56.8% (218) where 40.4% (155) respondents are from single status and 2.9% (11) are from divorced status. The table indicates that respondents from private sector employees have the highest number which is 34.4% (132) respondents. The lowest number of respondents were from retirement with only 2.1% (8). While 25.5 (98) respondents were students, 20.1% (77) respondents were government sector employees, 10.7% (41) respondents were self-employed and the rest 7.3% (28) were housewives. The majority percentage of total household income is RM3001-RM5000 with 33.6% (129) where 30.2% (116) respondents from below RM1000, 29.7% (114) respondents are income RM1001-RM3000 and the rest of 6.0% (23) are from range income RM5001-RM7000. While the minority is 0.5% (2) respondents with income more than RM7001.

Of the 384 respondents that have been collected, 59.6% (229) respondents state that they are the most seriously problem afraid of accidents. Only 35.2% (135) respondents were afraid of health and the rest 5.2% (20) were afraid of fire. A significant percentage of this research is known about insurance with 97.4% (374) respondents while a minor 2.6% (10) are from do not know about insurance. Lastly, the respondent stated the type of insurance they have started with takaful (Islamic Insurance) which has the lowest percentage with 25.3% (97). While the highest percentage of the data respondents have no insurance of any kind with 42.2% (162) and the rest 32.6% (125) where have conventional insurance.

4.4   Descriptive Analysis

Table 4.4.1: Descriptive Analysis of the Awareness of Family Takaful.

Indicator	Mean	Std. Deviation
I am aware of the benefit of being insured.	4.64	.487
I am aware of the risk that is covered by Takaful	4.66	.502
I am aware there is a difference between Takaful and conventional insurance.	4.66	.515
I make financial contributions to my religious organization.	4.79	.464
I believe takaful is based on the Islamic principle of business implementation.	4.87	.367

Table 4.4.1 shows the descriptive analysis of awareness of family takaful. The mean value that has been collected from the respondent regarding the awareness of family Takaful has shown from 4.66 to 4.87. Therefore, this indicates that the resident in Kota Bharu, Kelantan have an awareness of the importance of takaful in everyday life. Respondents know the importance of takaful and admit that takaful is one thing. the best and should be owned by every individual. This is because takaful can help in

the event of misfortune such as illness, accident, death, paralysis, and so on. For example, if an accident involving large repair costs is forced to use insurance and Takaful services to pay for the repair costs of the vehicle. And on the other hand, if it is not covered by insurance and takaful, then you must pay with your own pocket money for all expenses. Overall, the resident in Kota Bharu, Kelantan has an awareness of family Takaful.

Table 4.4.2: Descriptive Analysis of Knowledge of Family Takaful.

Indicator	Mean	Std. Deviation
I know that Takaful can provide coverage and benefits similar to conventional insurance.	4.57	.506
I have knowledge about Takaful before taking the Takaful.	4.63	.516
I must get involved in the organized Takaful campaign.	4.63	.509
I believe that the Takaful campaigns are organized to raise awareness among the public about the importance of Takaful.	4.83	.436
I believe that knowledge about takaful is very useful for the community.	4.93	.276

Table 4.4.2 shows a descriptive analysis of knowledge of family takaful. The mean value obtained from respondents' answers for the knowledge of the family Takaful variable was from 4.57 to 4.93. This indicates that the respondents have a knowledge of the Takaful. Thus, having knowledge makes respondents a high awareness and desire for insurance coverage. Overall, the resident in Kota Bharu, Kelantan has knowledge of Takaful.

Table 4.4.3: Descriptive Analysis of Finance of Family Takaful.

Indicator	Mean	Std. Deviation
I believe that takaful products are risk protection products that can be owned by all levels of ages.	4.94	.233
I think that young people prefer to save rather than buy protection.	4.63	.564
I think the purchase of takaful is beneficial.	4.83	.415
I think that buying takaful is a good choice and value.	4.84	.407
In my opinion, Takaful should look at financial stability first.	4.70	.480

Table 4.4.3 shows the descriptive analysis of the finance of family takaful. The mean value that has been collected from the respondent regarding the finance of family Takaful has shown from 4.63 to 4.94. Therefore, this indicates that respondents understand takaful by having takaful protection to secure the future of individuals and families in the event of any disaster or loss of the main source of income. This is because, when a person does not have special protection such as takaful, this will cause savings to be spent in addition to making it difficult to survive in the future.

Table 4.4.4: Descriptive Analysis of Social of Family Takaful.

Indicator	Mean	Std. Deviation
I have a positive attitude towards having takaful.	4.79	.439
My surroundings think I should purchase takaful.	4.80	.429
I believe that takaful products are risk protection products that can be owned by all levels of ages.	4.77	.469
I set very high standards and expectations for insurance coverage.	4.80	.429
I believed Takaful helps to achieve the purpose of life assured.	4.80	.383

Table 4.4.4 shows the descriptive analysis of the social factor of family takaful. The mean value that has been collected from the respondent regarding the social factor of family Takaful has shown from 4.77 to 4.80. Thus, this indicates that the respondents believe that the social environment influences the requirements to have takaful as well as giving exposure to the importance of takaful to the community. Overall, the resident in Kota Bharu, Kelantan has a good social environment of Takaful.

4.5 Validity and Reliability Test

Table 4.5: Reliability Test

Variables	Cronbach's Alpha	No of Items	Level of Reliability
Awareness about Takaful	0.735	5	Strong
Level of Knowledge	0.754	5	Strong
Financial Condition	0.544	5	Medium
Social Factors	0.794	5	Strong

The value of Cronbach's alpha obtained for the variables are greater than 0.4 which is ranged from 0.544 to 0.794. Therefore, this indicated that the measurements for all variables for the pilot test are reliable in this study.

4.6 Normality Test

Researchers have used SPSS software to analyse normality test results. Since there are 384 respondents in the overall sample (N=384), the researcher uses the Kolmogorov-Smirnova data normality test since N> 30. The analysis's findings demonstrate that all dependent and independent variable table normality tests have significant values of 0.000. The fact that 0.000 is less than 0.05 indicates that the data is not normal.

As a result, the skewness and kurtosis normality test, a nonparametric form of the test, was employed by the researcher. All dependent and independent variables underwent this normality test. By measuring each item's skewness and kurtosis values, the researchers were able to confirm that the data were distributed regularly.

Table 4.6: Normality Analysis

Variables	Skewness	Kurtosis	Result
Awareness about Takaful	-0.865	-0.148	Normally distributed
Level of Knowledge	-0.903	0.305	Normally distributed
Financial Condition	-1.333	2.026	Normally distributed
Social Factors	-1.906	3.027	Normally distributed

Byrne (2010) claims that skewness and kurtosis values for all variables within a variable's range are normally distributed when the values are between ± 2 and ± 7 respectively. The results of the analysis for all the variables examined, as shown in Table 4.7 above, using the normality test of skewness and kurtosis. It shows skewness values range from -0.865 to -1.906, while kurtosis values range from -0.148 to 3.027.

4.7 Spearman Correlation Analysis

A non-parametric test called Spearman rank correlation is used to assess the strength of a link between two variables. When there are two continuous variables paired together and their associations are not linear, Spearman's rank order correlation should be used. To determine the relationship in linear regression or a linear relationship between two continuous variables, the researchers used the Spearman Correlation Coefficient of the factors influencing the awareness of family Takaful among residents in Kota Bharu which served as the dependent variable with each of

43

the independent variables consisting of the level of knowledge, the financial condition

and the social factors.

Table 4.7: Results of Spearman Correlation Analysis

			Awareness about Takaful	Level of Knowledge	Financial Condition	Social Factors
Spearman's rho	Awareness about Takaful	Correlation Coefficient	1.000	.845**	.765**	.578**
		Sig. (1-tailed)	.	.000	.000	.000
		N	384	384	384	384
	Level of Knowledge	Correlation Coefficient	.845**	1.000	.785**	.638**
		Sig. (1-tailed)	.000	.	.000	.000
		N	384	384	384	384
	Financial Condition	Correlation Coefficient	.765**	.785**	1.000	.687**
		Sig. (1-tailed)	.000	.000	.	.000
		N	384	384	384	384
	Social Factors	Correlation Coefficient	.578**	.638**	.687**	1.000
		Sig. (1-tailed)	.000	.000	.000	.
		N	384	384	384	384
**. Correlation is significant at the 0.01 level (1-tailed).						

Following the test, the Spearman Correlation findings are shown in Table 4.10.

As a result of the data collected, 1.000 represents the value of Takaful awareness.

Knowledge level comes in at 0.845, followed by financial conditions at 0.765, and

social variables at 0.578. The findings of the study show that three independent

variables have a significant and positive relationship with the factors influencing the

awareness of family Takaful among residents in Kota Bharu at a 1% significance level.

The results for Spearman Correlation interpreted as the level of knowledge and awareness about Takaful value is 0.845 means a very high positive correlation. Same with the value of the financial condition and the awareness about Takaful is 0.765 also indicates a high positive relationship. Therefore, both have a significant impact on the factors influencing the awareness of family Takaful among residents in Kota Bharu. The value of Spearman correlation of social factors and awareness about Takaful is 0.578 which has a low positive correlation. This means one variable is a low positive relationship which means that it does not have a significant impact on the factors influencing the awareness of family Takaful among residents in Kota Bharu.

Based on the results above, the higher awareness about family Takaful will attract more residents to have Takaful. In addition, the results reported were also consistent with the assumption of both theories TRA and TBP in which the level of knowledge, financial condition and social factors posed a significant impact on residents in Kota Bharu to understand and act to have Takaful to guarantee the well-being of life.

4.8   Hypothesis Testing

When testing hypotheses, it is recommended that H0 be rejected if the p-value is less than significant alpha 0.01, or p-value 0.01. The results for each of the three hypotheses are shown below.

4.8.1 Hypothesis 1:

H0: There is no significant relationship between knowledge and the awareness of family Takaful among residents in Kota Bharu

H1: There is a significant relationship between knowledge and the awareness of family Takaful among residents in Kota Bharu

P-value is equals to 0.000 which is less than significant alpha 0.01. Thus, H1 is accepted. Hence, there is a significant relationship between knowledge and the awareness of family Takaful among residents in Kota Bharu. The value of correlation, r is 0.845 indicates a strong relationship between knowledge and the awareness of family Takaful among residents in Kota Bharu.

4.8.2 Hypothesis 2

H0: There is no significant relationship between financial condition and the awareness of family Takaful among residents in Kota Bharu

H2: There is a significant relationship between financial condition and the awareness of family Takaful among residents in Kota Bharu

P-value is equals to 0.000 which is less than significant alpha 0.01. Thus, H1 is accepted. Hence, there is a significant relationship between financial condition and the awareness of family Takaful among residents in Kota Bharu. The value of correlation, r is 0.765 indicates a strong relationship between financial condition and the awareness of family Takaful among residents in Kota Bharu.

4.8.3   Hypothesis 3

H0: There is no significant relationship between social factors and the awareness of family Takaful among residents in Kota Bharu

H3: There is a significant relationship between social factors and the awareness of family Takaful among residents in Kota Bharu

P-value is equals to 0.000 which is less than significant alpha 0.01. Thus, H1 is accepted. Hence, there is a significant relationship between social factors and the awareness of family Takaful among residents in Kota Bharu. The value of correlation, r is 0.578 indicates a strong relationship between the social factors and the awareness of family Takaful among residents in Kota Bharu.

4.9   Summary/Conclusion

In this chapter, all the data analysis results are obtained by running the SPSS software. The collected data are used for descriptive analysis, reliability test and Pearson's Correlation to determine the relationship between the independent variable and dependent variable to identify the factors of awareness in terms of perceived usefulness and level of awareness of takaful among residents in Kota Bharu, Kelantan. The findings of the results for the relationship independent variable and the dependent variable and the factor that determines the level of awareness about takaful will be further discussed and explained in following chapter 5.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1   Introduction

The research findings are further examined, their implications are explored, and suggestions are provided in chapter five. This chapter provides a thorough explanation of all the descriptive, and Spearman Correlation analysis from the previous chapter. To support the goals and hypotheses of the study, researchers also provide an explanation and an expansion of their findings. The researchers will also talk about the difficulties they ran into while carrying out their study. Following a more thorough explanation of their findings, researchers will provide a summary.

5.2   Key Findings

Results of factors analysis and Cronbach Alpha

The questionnaire's statements had to be responded to on a 5-point Likert scale by each respondent. The application of this scale asks respondents to mark a 5-point scale where from 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5 = strongly agree according to their respective perspectives. The statistics for the successfully gathered responses are briefly displayed in the following table. On average, respondents have shown higher agreement on statements related to awareness about family Takaful, level of knowledge and financial condition and the social factors.

The results of factors analysis and Cronbach Alpha are shown below. A summary of the Cronbach's value for each variable used in the study is also shown in the table below. Cronbach's coefficient values between 0.6 and 0.8 are considered moderate and acceptable by Khairul et al. (2018). In addition, Cronbach's coefficient value above 0.80 indicates that a certain group of items is reliable, according to Khairul

et al. (2018). It is clear from the description that the Cronbach's alpha values that were found for the study's variables ranged from 0.735 to 0.794. It demonstrates that the measurements for the study's variables, the level of knowledge and the social factors are between moderate and satisfactory to trustworthy.

Table 5.2.1: Reliability Result for the Awareness about Family Takaful

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha based on Standardized Item	Items
0.735	0.730	5

According to the reliability analysis in Table 5.2.1, the researchers can conclude that Cronbach's Alpha for the dependent variable the awareness about family Takaful is 0.735. The consistency and stability of 0.735 are satisfactory, as shown by the Rules of Thumb Cronbach's Alpha Coefficient range. The data also shows that the standardised item-based Cronbach's Alpha is 0.730, which is acceptable. The test was deemed reliable to continue the further study. The respondents were asked five questions about the awareness about family Takaful. In short, the reliability test proved that respondents understood and gave accurate answers to all the questions.

Table 5.2.2: Reliability Result for the Level of Knowledge that Influences the Awareness of Family Takaful Among Residents in Kota Bharu

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha based on Standardized Item	Items
0.754	0.740	5

According to the reliability analysis in Table 5.2.2, the researchers can conclude that Cronbach's Alpha for the independent variable the level of knowledge is 0.754. The consistency and stability of 0.754 are satisfactory, as shown by the Rules of Thumb Cronbach's Alpha Coefficient range. The data also shows that the standardised item-based Cronbach's Alpha is 0.740, which is acceptable. The test was deemed reliable to continue the further study. The respondents were asked five questions about the level of knowledge that influences the awareness of family Takaful. In short, the reliability test proved that respondents understood and gave accurate answers to all the questions.

Table 5.2.3: Reliability Result for the Financial Condition that Influences the

Awareness of Family Takaful Among Residents in Kota Bharu

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha based on Standardized Item	Items
0.566	0.544	5

According to the reliability analysis in Table 5.2.3, the researchers can conclude that Cronbach's Alpha for the independent variable the financial condition is 0.566. The consistency and stability of 0.566 are poor, as shown by the Rules of Thumb Cronbach's Alpha Coefficient range. The data also shows that the standardised item-based Cronbach's Alpha is 0.544, is also poor. The respondents were asked five questions about the financial condition that influences the awareness of family Takaful. In short, the reliability test proved that respondents did not understand the questions and very rare for them.

Table 5.2.4: Reliability Result for the Social Factors that Influence the Awareness of

Family Takaful Among Residents in Kota Bharu

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha based on Standardized Item	Items
0.794	0.796	5

According to the reliability analysis in Table 5.2.4, the researchers can conclude that Cronbach's Alpha for the independent variable the social factors is 0.794. The consistency and stability of 0.794 are satisfactory, as shown by the Rules of Thumb Cronbach's Alpha Coefficient range. The data also shows that the standardised item-based Cronbach's Alpha is 0.796, which is acceptable. The test was deemed reliable to continue the further study. The respondents were asked five questions about the social factors that influences the awareness of family Takaful. In short, the reliability test proved that respondents understood and gave accurate answers to all the questions.

Normality Test

The researcher used the skewness test and kurtosis normality to perform a non-parametric version analysis using the Kolmogorov-Smirnova data normality test since N > 30. This normality test was also run on each dependent and independent variable. In conclusion, the findings of the analysis reveal that the normality table test is significant for all dependent and independent variables in this study.

This is the case because, in accordance with Byrne (2010), all variables within the range of variables have tilt and kurtosis values that are normally distributed when they fall between ± 2 and ± 7 respectively. The results of the analysis utilising the skewness and kurtosis normality test for all variables included, as shown in the table

below, revealed tilt values between -0.865 and -1.906 and kurtosis values between -0.148 and 3.027. This demonstrates the significance of the study's dependent and independent variables.

Table 5.2.5: Normality Analysis

Variables	Skewness	Kurtosis	Result
Awareness about Takaful	-0.865	-0.148	Normally distributed
Level of Knowledge	-0.903	0.305	Normally distributed
Financial Condition	-1.333	2.026	Normally distributed
Social Factors	-1.906	3.027	Normally distributed

Spearman Correlation Analysis

To determine the relationship between two continuous variables, researchers have used Spearman correlation analysis by using the level of awareness of family Takaful among residents in Kota Bharu as a dependent variable along with three other independent variables. The analysis's findings are summarised in the table below, which demonstrates how each variable affects the analysis's outcome differently.

The result of this analysis can be interpreted as having a high positive correlation between the level of knowledge and the awareness about family Takaful which is 0.845. Same with the value of the financial condition and the awareness about family Takaful is 0.765 also indicates a high positive relationship. Therefore, both have a significant impact on the factors influencing the awareness of family Takaful among residents in Kota Bharu. The value of Spearman correlation of social factors and awareness about Takaful is 0.578 which has a low positive correlation. This means one variable is low positive relationship which means that it does not have a significant

impact on the factors influencing the awareness of family Takaful among residents in Kota Bharu.

Table 5.2.6: Results of Spearman Correlation Analysis

			Awareness about Takaful	Level of Knowledge	Financial Condition	Social Factors
Spearman's rho	Awareness about Takaful	Correlation Coefficient	1.000	.845**	.765**	.578**
		Sig. (1-tailed)	.	.000	.000	.000
		N	384	384	384	384
	Level of Knowledge	Correlation Coefficient	.845**	1.000	.785**	.638**
		Sig. (1-tailed)	.000	.	.000	.000
		N	384	384	384	384
	Financial Condition	Correlation Coefficient	.765**	.785**	1.000	.687**
		Sig. (1-tailed)	.000	.000	.	.000
		N	384	384	384	384
	Social Factors	Correlation Coefficient	.578**	.638**	.687**	1.000
		Sig. (1-tailed)	.000	.000	.000	.
		N	384	384	384	384
**. Correlation is significant at the 0.01 level (1-tailed).						

Table 5.2.7: Hypothesis Summary

Factors	**Hypothesis**	**Results**
The awareness about family Takaful	H1: There is high of factors awareness of family Takaful among residents in Kota Bharu.	Supported
The level of knowledge	H2: There is a significant relationship between knowledge and the awareness of family Takaful among residents in Kota Bharu.	Supported
The financial condition	H3: There is a significant relationship between financial condition and the awareness of family Takaful among residents in Kota Bharu.	Supported
The social factors	H4: There is a significant relationship between social factors and the awareness of family Takaful among residents in Kota Bharu.	Supported

5.3 Discussion

5.3.1 Knowledge

Table 5.2.6 shows that the knowledge has an excellent and high positive connection with the level of awareness about takaful. The significant Spearman correlation value of 0.845 confirms what was apparent from the graph, there appears to be a very strong positive correlation between two variables substantiating hypothesis H1 that there is a significant relationship between knowledge and awareness about family Takaful among residents in Kota Bharu. Thus, large values of knowledge are associated with a large of awareness about family Takaful. This finding appears to be supported by numerous researchers who have conducted related studies on the knowledge, including Norlida et al. 2004; Al Ajmi 2005; Abdul Rahman 2008; Akhter 2009; Bashir and Hj Mail, 2011; Ismail et al. 2012; Hidayat and Rafeea (2014), who found that there is a significant relationship between knowledge is essential in influencing the awareness of family Takaful. As a result, spreading the Takaful message through the school system has been scientifically demonstrated to be a successful approach to raising public knowledge of the concept and principles of Takaful. It also indicates that incorporating Takaful courses into the academic curricula of universities and training institutions across the country where Takaful is available is regarded as a critical and successful strategy to raise public awareness and, as a result, market share of Takaful. According to Alba and Hutchinson (1987) describe knowledge as information that is learned, organized, represented, and stored in the mind. Thus, it is unsurprising many researchers have shown research interest in this

area in their quest for a greater understanding between knowledge and behaviour.

5.3.2 Financial Condition

The financial condition has a positive connection to the level of awareness about takaful. The significant Spearman correlation value of 0.765 confirms what was apparent from the graph, there appears to be a strong positive correlation between two variables substantiating hypothesis H2 that there is a significant relationship between financial condition and the awareness about family Takaful among residents in Kota Bharu. Thus, large values of financial condition are associated with a large level of awareness about takaful. This is supported by Liebermann and Flint-Goor (1996) show a significant relationship between financial condition and the awareness about Takaful. Financial knowledge can be interpreted as financial information that an individual learns and is then cognitively organized, represented, and subsequently kept in mind. Researchers have long believed that increasing knowledge leads to higher levels of perception, attitude, and behaviour. In financial management, Liebermann and Flint-Gloor (1996) suggest that individuals who have a better understanding of financial market operating procedures should be able to make more effective financial decisions.

5.3.3 Social Factors

Table 4.4.4 shows that the social factors have an ordinary connection to the level of awareness about takaful. The significant Spearman correlation value of 0.578 confirms what was apparent from the graph, there appears to be a moderate positive correlation between the two variables substantiates hypothesis H3 that there is a significant relationship between social factors

influencing in the awareness about family Takaful among residents in Kota Bharu. Thus, large values of social influences are associated with a large level of awareness about takaful. An existing study in the takaful context shows that perceived value is significantly related to social factors Ajzen (1985) reveal that social influence is peer pressure that individuals experience from their family, social group, and environment, which impacts their choice of a specific activity. Taylor and Todd (1995) claim that social influence alters behavioural intention in a variety of contexts. Various research findings revealed that peer pressure and cultural norms generally impact choices of Islamic banking and Takaful insurance, according to Echchabi & Echchabi (2013), Cheikh (2013), and Alam (2011). Thus, a positive experience with perceived value encourages maintaining contact with awareness about takaful and strengthening social factors.

5.4   Implication of the Study

The findings of our research primarily highlight the factor influencing the awareness of takaful among residents in Kota Bahru, Kelantan. As a result, it may raise some knowledge, financial, and social awareness, which is might affect how much people know about the value of takaful. It can also be useful to scholars who intend to do further study on this subject in the future.

Based on the findings of our research, this study could be able to benefit society in some way. One of them is the community where people are not aware of the value of takaful in an emergency. Researchers who want to learn more about takaful awareness can use the material in this study as a guide and a point of reference. The study finds that important factors include knowledge, finance and society. Therefore,

having in-depth knowledge, the financial and social of takaful aspects would secure the community from any future issues. Particularly, unplanned events like accidents, fires, illnesses, and so on. Furthermore, the society of the future can learn more about the factors that influence the awareness of the takaful. The level of knowledge of takaful policies may also be raised through more research and studies that can be used as guiding principles can also increase the level of public awareness of takaful policies regardless of age category.

In addition, takaful can also help the community to provide protection not only for themselves but also for their parents' families and so on. This is so because nowadays insurance and takaful protection has become a necessity in life. It can help us if we face misfortune such as illness, accident, death, paralysis and so on. For example, if our automobile is in an accident and needs expensive repairs, we must utilize insurance and takaful services to cover those costs. Similarly, if we suffer from a chronic condition that is on the list of expenses covered by insurance and takaful, this party will cover those expenses. On the other side, if we do not have insurance or takaful coverage, we will have to pay out of pocket for any expenditures associated with a car accident or medical bills for disease treatment.

5.5   Limitation of the Study

Firstly, the limitations that exist also involve the sample size used in the study. The scope of the study for this study also has limitations to enable the results of this study to know the level of awareness of the takaful. This is because this study only took respondents among residents in Kota Bharu, Kelantan. This situation will cause the results of this study cannot be released in general or cannot to be concluded

comprehensively about the awareness of the family Takaful the community that is not from among residents in Kota Bharu, Kelantan.

Besides that, this study is based on quantitative methods and all data is collected through online questionnaires which are Google Forms. This is because currently Malaysia was in a pandemic Covid-19 which is people are advised to not gather or meet to avoid the spread of covid-19 infection. Thus, to make its easier Google forms have been distributed to 384 respondents among residents in Kota Bharu, Kelantan. Additionally, the responders' backgrounds are diverse. The potential of varied answer outcomes would also be higher because the respondents for this survey are Kota Bahru, Kelantan and locals. For example, discrepancies that could exist include disparities in awareness of the relevant issue or a lack of exposure to it. Respondents find it challenging to express their opinions about whether the researcher should ask a question considering this circumstance.

Finally, this study also has limitations involving the scale used in the questionnaire. Since the Scale Likert was used in this study to capture respondents' impressions, there is a chance that the results might be biased due to respondents' predisposition to answer questions regardless of their real substance. To put it another way, each respondent will have their ideas and viewpoints, which will cause them to provide a range of answers to the inquiry. As a result, it will not be able to gauge the respondent's genuine mindset.

5.6   Recommendations or Suggestion for Future Research

Prospective researchers should be familiar with the terms used in the creation of the questionnaire to conduct future studies. In the future, questionnaires should be available in three languages which are Malay, English and Chinese. This point should

be highlighted because this research is available to people of all ages and religions. As a result, their English word completion may be limited. As a result, the variety of languages in the questionnaire is essential to ensuring that this study obtains correct information.

Future researchers should also increase the sample size and attract more respondents to obtain more accurate data on the factors that influence the decision of family takaful awareness among Kota Bharu residents. Because many other respondents have differing opinions and attitudes toward taking takaful, the more respondents who participate, the more reliable, valid, and significant the conclusion. This allows investigators to generate more detailed and highly reliable test data.

Finally, future researchers should conduct an in-depth investigation into the factors that influence residents of Kota Bharu's awareness of family takaful. This is because it is influenced by three independent factors. The impact on community knowledge is important in this study. This is because the high level of takaful knowledge will have an impact on this study. Furthermore, financial, and social circumstances influence awareness of this takaful.

5.7 Overall Conclusion of the Study

Finally, the study's main objective is to identify the factors that influence the decision of family takaful awareness among Kota Bharu residents. Many tests on survey data have been performed to examine this thesis. The data show that knowledge, financial conditions, and social factors, as independent variables in this study, have a significant relationship with the factors that influence family takaful awareness among Kota Bharu residents. Next, based on Spearman's Correlation test results, we can conclude that all of the dependent variables, such as knowledge, financial conditions,

and social factors, have a strong relationship with the factors that influence family Takaful awareness among Kota Bharu residents. As a result, one of the decision's recommendations is that takaful management and staff increase their takaful advertising to attract more people to this takaful awareness. This aspect must be constantly monitored to increase community involvement in family Takaful.

REFERENCES

Abbas, H. A. (2019, January 17). *Factors influencing the investors' intention to adopt Takaful (Islamic Insurance) product*. Retrieved from https://www.researchgate.net/profile/Hafiz-Ali-Hassan/publication/332958393_Factors_influencing_the_investors'_intention_to_adopt_Takaful_Islamic_insurance_products_A_survey_of_Pakistan/links/5e259882299bf1cdc4d4f37c/Factors-influencing-the-investors-inte

Akoglu, H. (2018, August). *User's guide to correlation coefficients*. Retrieved from https://www.researchgate.net/publication/326885374_User's_guide_to_correlation_coefficients

Alnemer, H. A. (2015). *Participants' Knowledge And Educational Background About Takaful Products &*. Retrieved From International Journal Of Business, Economics And Law, Vol. 7, Issue 1 (Aug.): Https://Www.Ijbel.Com/Wp-Content/Uploads/2015/09/Participants-Knowledge-And-Educational-Background-About-Takaful-Products-And-Services-An-Empirical-Study-On-Saudi-Arabia.Pdf

Ankur Joshi, S. K. (2015, January). *Likert Scale: Explored and Explained*. Retrieved from https://www.researchgate.net/publication/276394797_Likert_Scale_Explored_and_Explained

Anne Bruton, J. C. (2000, February). *Reliability: What is it, and how is it measured?* Retrieved from https://www.researchgate.net/publication/222541795_Reliability_What_is_it_and_how_is_it_measured

Bukhari, S. A. (2021, February). *Sample Size Determination Using Krejcie and Morgan Table*. Retrieved from https://www.researchgate.net/publication/349118299_Sample_Size_Determination_Using_Krejcie_and_Morgan_Table#:~:text=The%20researcher%20calculated%20the%20sample,370%20(Bukhari%2C%202021)%20.

Fauzilah Salleh, A. A. (December, 2018). *Demographic Factors of Family Takaful Demand: A Literature Review*. Retrieved from https://www.researchgate.net/publication/334495965_Demographic_Factors_of_Family_Takaful_Demand_A_Literature_Review

Global. (n.d.). *Difference Between Finite and Infinite Population*. Retrieved from Globalstats Academic: https://www.en.globalstatistik.com/difference-between-finite-and-infinite-population/

Hidayat, S. E. (2015, August). *The Role of Education In Awareness Enhancement of Takaful: A Literature Review*. Retrieved from https://www.researchgate.net/publication/279914138_The_Role_of_Education_In_Awareness_Enhancement_of_Takaful_A_Literature_Review

Maizaitulaidawati Md Husin, N. I. (2015, April 4). *The Effects Of Compatibility, Social Influence, And Awareness In The Adoption Of Takaful*. Retrieved From Https://Www.Worldresearchlibrary.Org/Up_Proc/Pdf/22-1428151841104-107.Pdf

Mohamed Dahlan bin Ibrahim, F. S. (2015, June). *The Effects of Financial Factors on Takaful Demand in Malaysia*. Retrieved from

https://www.researchgate.net/publication/281336866_The_Effects_of_Financial_Fact ors_on_Takaful_Demand_in_Malaysia

Mohd Khairi Ismail, S. N. (2022, December). *Factors Influencing Consumers' Purchase Intention of Takaful In Terengganu*. Retrieved from https://www.researchgate.net/publication/366440589_Factors_Influencing_Consumer s%27_Purchase_Intention_of_Takaful_In_Terengganu

Muhammad Zarunnaim Haji Wahab, A. M. (2018-2019). *The Roles of Health Awareness and Knowledge in Medical Takaful Purchase Intention*. Retrieved from https://e-journal.uum.edu.my/index.php/ijbf/article/view/ijbf2019.14.0.9913

Musadik, S. H. (2011). *Factors Influencing The Tendency to Subscribe Takaful Among Martial Arts Practitioners*. Retrieved from Universiti Utara Malaysia: https://www.academia.edu/19859612/Factors_Influencing_The_Tendency_to_Subscri be_Takaful_Among_Martial_Arts_Practitioners

Nickolas, S. (2021, May 31). *What Do Correlation Coefficients Positive, Negative, And Zero Mean?* Retrieved from https://www.investopedia.com/ask/answers/032515/what-does-it-mean-if-correlation-coefficient-positive-negative-or-zero.asp#:~:text=If%20the%20correlation%20coefficient%20is,relationship%20betw een%20the%20two%20variables.

Nor Izzati Mohd Aziz, S. K. (2020). *The Contributions of Takaful Industry towards Economic Growth, Savings and Investment in Malaysia*. Retrieved from http://irep.iium.edu.my/87378/7/87378_Contributions%20of%20takaful.pdf

Peter M.Fayers, D. M. (2007, April). *Scores and Measurements: Validity, Reliability, Sensitivity*. Retrieved from https://www.researchgate.net/publication/279421137_Scores_and_Measurements_Val idity_Reliability_Sensitivity

Rusni Hassan, S. A. (2018, November). *Awareness and Knowledge of Takaful in Malaysia: A Survey of Malaysian Consumers*. Retrieved from https://www.researchgate.net/publication/329798114_Awareness_and_Knowledge_of _Takaful_in_Malaysia_A_Survey_of_Malaysian_Consumers

Sedgwick, P. M. (2013). *Simple linear regression*. Retrieved from https://www.academia.edu/81350759/Simple_linear_regression

Senthilnathan, S. (2019, July). *Usefulness of Correlation Analysis*. Retrieved from https://www.researchgate.net/publication/334308527_Usefulness_of_Correlation_Ana lysis

Spearman's Rank-Order Correlation. (2018). Retrieved from Laerd Statistics: https://statistics.laerd.com/statistical-guides/spearmans-rank-order-correlation-statistical-guide.php

Uyanik, G. (2013). *A Study on Multiple Linear Regression Analysis*. Retrieved from Procedia-Social and Behavioral Sciences: https://www.scirp.org/(S(351jmbntvnsjt1aadkozje))/reference/referencespapers.aspx?r eferenceid=2232046

Waseem UI Hameed, M. A. (2017, January). *The role of distribution channels and educational level towards insurance awareness among the general public*. Retrieved

from
https://www.researchgate.net/publication/322447147_The_role_of_distribution_chann
els_and_educational_level_towards_insurance_awareness_among_the_general_public
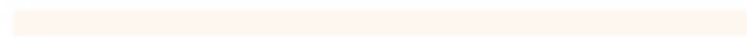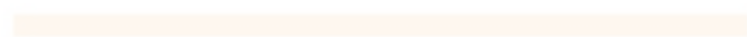
THE FACTORS INFLUENCING THE AWARENESS

THE FACTORS INFLUENCING THE AWARENESS OF FAMILY TAKAFUL

AMONG RESIDENTS IN KOTA BHARU, KELANTAN

Dear respective respondents,

We are final year students of the programme Bachelor of Business Administration (Islamic Banking and Finance) with Honors (SAB), Faculty of Business and Entrepreneurship (FEB), University Malaysia Kelantan (UMK). This questionnaire was distributed as part of our final year project in order to conduct research on The Factors Influencing The Awareness of Family Takaful among Residents in Kota Bharu, Kelantan. All the information in this questionnaire will be kept confidential and used for academic purposes only. We would like to thank you for spending your time by giving kind cooperation and fair responses.

Prepared by:

AIMI NAZIHAH BINTI TAMAN (A19A0023)

AINA ALFARISHA BINTI MOHAMED (A19A0024)

AINA NAJIHAH BINTI MOHD HASLIZAN (A19A0027)

AINNUR ALIEYA BINTI AZIZAN (A19A0030)

PART A / BAHAGIAN A: DEMOGRAPHIC/DEMOGRAFIK

Please tick (/) on the appropriate answer.

Sila tandakan (/) pada jawapan yang sesuai.

1. Gender (Jantina)

   ☐ Male / Lelaki

   ☐ Female /

   Perempuan

2. Age (Umur)

   ☐ 20 -30
   ☐ 31-40
   ☐ 41-50
   ☐ 51 and above

3. Educational level (Tahap pendidikan)
   ☐ Certificate SPM /
   ☐ SPM
   ☐ Diploma / Diploma

   Bachelor Degree /

   Ijazah Sarjana Muda
   ☐ Others / Lain-

   lain

4. Religion / Agama

   ☐ Muslim / Islam
   ☐ Non-Muslim / Bukan

   Islam

5. Marital status / Status perkahwinan

   ☐ Single / Bujang
   ☐ Married /

   Berkahwin
   ☐ Divorced /

   Berpisah

6. Employment status (Status pekerjaan).

☐ Student / Pelajar

☐ Self-employed / Bekerja
Sendiri

☐ Private sector employee / Kakitangan sektor
swasta

☐ Government sector employee / Kakitangan sektor
kerajaan

☐ Housewife / Suri rumah

☐ Retired / Bersara

7. Total household income / Jumlah pendapatan isi rumah

☐ Below RM1000

☐ RM1001-

☐ RM3000

☐ RM3001-
RM5000

RM5001-
RM7000

☐ More than
RM7001

8. What are the most serious problems that you are afraid of? / Apakah masalah yang paling anda takut?

☐ Health /
☐ Kesihatan
☐ Fire / Kebakaran
Accident /
Kemalangan

9. Have you ever known about insurance? / Adakah anda pernah tahu mengenai insurans?

☐ Yes / Ya
☐ No / Tidak

10. What type of insurance do you have? / Apakah jenis insurans yang anda miliki?

- ☐ Takaful (Islamic Insurance) / Insurans Islam
- ☐ Conventional Insurance / Insurans
- ☐ Konvensional
  I don't have any / Saya tidak mempunyai
  apa-apa

PART B / BAHAGIAN B: AWARENESS OF THE TAKAFUL AMONG RESIDENTS IN KOTA BHARU / KESEDARAN TENTANG TAKAFUL DALAM KALANGAN PENDUDUK DI KOTA BHARU

Please tick (/) on the appropriate answer.

Sila tandakan (/) pada jawapan yang sesuai.

11. I am aware of the benefits of being insured / Saya sedar tentang faedah diinsuranskan

- ☐ Strongly Disagree (Sangat Tidak Setuju)
- ☐ Disagree (Tidak Setuju)
- ☐ Sligthly Agree (Agak Setuju)
- ☐ Agree (Setuju)
- ☐ Strongly Agree (Sangat Setuju)

12. I am aware of the risk that are covered by Takaful / Saya sedar tentang risiko yang dilindungi oleh Takaful

- ☐ Strongly Disagree (Sangat Tidak Setuju)
- ☐ Disagree (Tidak Setuju)
- ☐ Sligthly Agree (Agak Setuju)
- ☐ Agree (Setuju)
- ☐ Strongly Agree (Sangat Setuju)

13. I am aware there is difference between Takaful and conventional insurance / Saya sedar terdapat perbezaan antara Takaful dan Insurans konvensional

- ☐ Strongly Disagree (Sangat Tidak Setuju)
- ☐ Disagree (Sangat Tidak Setuju)
- ☐ Sligthly Agree (Agak Setuju)
- ☐ Agree (Setuju)
- ☐ Strongly Agree (Sangat Setuju)

14. I make financial contribution to my religious organization / Saya membuta sumbangan kewangan kepada organisasi agama saya

- ☐ Strongly Disagree (Sangat Tidak
- ☐ Setuju) Disagree (Tidak Setuju)
- ☐ Sligthly Agree (Agak
- ☐ Setuju) Agree (Setuju)
- ☐ Strongly Agree (Sangat Setuju)

15. I believe Takaful is based on the Islamic principle of business implementation / Saya percaya Takaful adalah berdasarkan prinsip Islam dalam pelaksaaan perniagaan

- ☐ Strongly Disagree (Sangat Tidak
- ☐ Setuju) Disagree (Tidak Setuju)
- ☐ Sligthly Agree (Agak Setuju)
- ☐ Agree (Setuju)
- ☐ Strongly Agree (Sangat Setuju)

PART C / BAHAGIAN C: THE LEVEL OF KNOWLEDGE THAT INFLUENCES THE AWARENESS OF TAKAFUL AMONG RESIDENTS IN KOTA BHARU / TAHAP PENGETAHUAN MEMPENGARUHI KESEDARAN TENTANG TAKAFUL DALAM KALANGAN PENDUDUK DI KOTA BHARU

Please tick (/) on the appropriate answer.

Sila tandakan (/) pada jawapan yang sesuai.

16. I know that Takaful can provide the coverage and benefits similar to conventional insurance / Saya tahu bahawa Takaful boleh menyediakan perlindungan dan faedah yang serupa dengan insurans konvensional

- ☐ Strongly Disagree (Sangat Tidak
- ☐ Setuju) Disagree (Tidak Setuju)
- ☐ Sligthly Agree (Agak
- ☐ Setuju)
- ☐ Agree (Setuju)
  Strongly Agree (Sangat Setuju)

17. I have knowledge about Takaful before taking the Takaful / Saya mempunyai ilmu pengetahuan tentang Takaful sebelum mengambil Takaful tersebut

- ☐ Strongly Disagree (Sangat Tidak
- ☐ Setuju) Disagree (Tidak Setuju)
- ☐ Sligthly Agree (Agak
- ☐ Setuju)
- ☐ Agree (Setuju)
  Strongly Agree (Sangat Setuju)

18. I must get involved in the organized Takaful campaign / Saya mesti melibatkan diri dalam kempen Takaful yang dianjurkan

- ☐ Strongly Disagree (Sangat Tidak
- ☐ Setuju) Disagree (Tidak Setuju)
- ☐ Sligthly Agree (Agak
- ☐ Setuju)
- ☐ Agree (Setuju)
  Strongly Agree (Sangat Setuju)

19. I believe that the Takaful campaigns are organized to raise awareness among the public about the importance of Takaful / Saya percaya kempen Takaful yang dianjurkan banyak memberi kesedaran kepada masyarakat tentang kepenringan Takaful

- ☐ Strongly Disagree (Sangat Tidak Setuju)
- ☐ Disagree (Tidak Setuju)
- ☐ Sligthly Agree (Agak Setuju)
- ☐ Agree (Setuju)
- ☐ Strongly Agree (Sangat Setuju)

20. I believe that the knowledge about Takaful is very useful for the community / Saya yakin bahawa ilmu pengetahuan tentant Takaful amat berguna untuk masyarakat

- ☐ Strongly Disagree (Sangat Tidak Setuju)
- ☐ Disagree (Tidak Setuju)
- ☐ Sligthly Agree (Agak Setuju)
- ☐ Agree (Setuju)
- ☐ Strongly Agree (Sangat Setuju)

PART D / BAHAGIAN D: THE FINANCIAL CONDITION THAT INFLUENCES THE AWARENESS OF TAKAFUL AMONG RESIDENTS IN KOTA BHARU / TAHAP PENGETAHUAN MEMPENGARUHI KESEDARAN TENTANG TAKAFUL DALAM KALANGAN PENDUDUK DI KOTA BHARU

Please tick (/) on the appropriate answer.

Sila tandakan (/) pada jawapan yang sesuai.

21. In my opinion, I should have Takaful insurance at a young age / Pada pendapat saya, saya sepatutnya mempunyai insurans takaful pada usia muda

☐ Strongly Disagree (Sangat Tidak Setuju)

☐ Disagree (Tidak Setuju)

☐ Strongly Agree (Agak

☐ Setuju)

☐ Agree (Setuju)

Strongly Agree (Sangat Setuju)

22. I think that young people prefer to save rather that buy Takaful protection / Saya beranggapan bahawa golongan muda lebih gemar menabung daripada membeli perlindungan Takaful

☐ Strongly Disagree (Sangat Tidak Setuju)

☐ Disagree (Tidak Setuju)

☐ Sligthly Agree (Agak

☐ Setuju)

☐ Agree (Setuju)

Strongly Agree (Sangat Setuju)

23. I think the purchase of Takaful are beneficial / Saya rasa pembelian Takaful adalah berfaedah

☐ Strongly Disagree (Sangat Tidak Setuju)

☐ Disagree (Tidak Setuju)

☐ Sligthly Agree (Agak

☐ Setuju)

☐ Agree (Setuju)

Strongly Agree (Sangat Setuju)

24. I think that buying Takaful is a good choice and valuable / Saya berpendapat bahawa membeli Takaful adalah pilihan yang baik dan bernilai

- [ ] Strongly Disagree (Sangat Tidak
- [ ] Setuju) Disagree (Tidak Setuju)
- [ ] Sligthly Agree (Agak
- [ ] Setuju)
- [ ] Agree (Setuju)

  Strongly Agree (Sangat Setuju)

25. In my opinion, to buy Takaful should look at financial stability first / Pada pendapat saya, untuk membeli Takaful harus melihat kestabilan kewangan terlebih dahulu

- [ ] Strongly Disagree (Sangat Tidak
- [ ] Setuju) Disagree (Tidak Setuju)
- [ ] Sligthly Agree (Agak
- [ ] Setuju)
- [ ] Agree (Setuju)

  Strongly Agree (Sangat Setuju)

PART E / BAHAGIAN E: THE SOCIAL FACTORS THAT INFLUENCES THE AWARENESS OF TAKAFUL AMONG RESIDENTS IN KOTA BHARU / TAHAP PENGETAHUAN MEMPENGARUHI KESEDARAN TENTANG TAKAFUL DALAM KALANGAN PENDUDUK DI KOTA BHARU

Please tick (/) on the appropriate answer.

Sila tandakan (/) pada jawapan yang sesuai.

26. I have positive attitude towards having Takaful / Saya mempunyai sikap positif terhadap Takaful

- [ ] Strongly Disagree (Sangat Tidak
- [ ] Setuju) Disagree (Tidak Setuju)
- [ ] Sligthly Agree (Agak Setuju)
- [ ] Agree (Setuju)
- [ ] Strongly Agree (Sangat Setuju)

27. My surroundings think I should purchase Takaful / Persekitaran saya berpendapat saya patut membeli Takaful

☐ Strongly Disagree (Sangat Tidak

☐ Setuju) Disagree (Tidak Setuju)

☐ Sligthly Agree (Agak Setuju)

☐ Agree (Setuju)

☐ Strongly Agree (Sangat Setuju)

28. I believe that Takaful products are risk protection products that can be owned by all levels of age

☐ Strongly Disagree (Sangat Tidak

☐ Setuju) Disagree (Tidak Setuju)

☐ Sligthly Agree (Agak

☐ Setuju)

☐ Agree (Setuju)

Strongly Agree (Sangat Setuju)

29. I set very high standards and expectations for insurance coverage / Saya menetapkan piawai dan jangkaan yang sangat tinggi terhadap perlindungan insurans

☐ Strongly Disagree (Sangat Tidak

☐ Setuju) Disagree (Tidak Setuju)

☐ Sligthly Agree (Agak Setuju)

☐ Agree (Setuju)

☐ Strongly Agree (Sangat Setuju)

30. I believed Takaful helps to achieve purpose of life assured / Saya percaya Takaful membantu mencapai tujuan hidup yang terjamin

☐ Strongly Disagree (Sangat Tidak Setuju)

☐ Disagree (Tidak Setuju)

☐ Sligthly Agree (Agak Setuju)

☐ Agree (Setuju)

☐ Strongly Agree (Sangat Setuju)

Universiti Malaysia KELANTAN	**REKOD PENGESAHAN PENYARINGAN** *TURNITIN* *VERIFICATION RECORD OF TURNITIN SCREENING*

Kod/Nama Kursus*:* BUSINESS ADMINISTRATION (ISLAMIC BANKING AND FINANCE)

Code/ Course Name: AFS4113Sesi/*Session:*

Semester*:* SEPTEMBER 2022/2023

Nama Program/*Name of Programme:* SAK, SAB, SAL, SAR, SAP, SAH, SAW

Fakulti/Pusat/*Faculty/Centre:* Fakulti Keusahawanan Dan Perniagaan/ *Faculty of Entrepreneurship and Business*

Pengesahan Penyaringan Plagiat/ *Verification of Plagiarism Screening*

Saya, <u>AIMI NAZIHAH BINTI TAMAN (A19A0023), AINA ALFARISHA BINTI MOHAMED (A19A0024), AINA NAJIHAH BINTI MOHD HALIZAN ()A19A0027) dan AINNUR ALIEYA BINTI AZIZUL (A19A0030)</u> dengan ini mengesahkan Kertas Projek Penyelidikan ini telah melalui saringan aplikasi turnitin. Bersama ini dilampirkan sesalinan laporan saringan Turnitin dengan skor persamaan sebanyak <u>26%</u>.

I,...(Name), Matrix number

...................................hereby declare that I have screen my thesis using Turnitin Software. Enclosed here with a copy of verification of Turnitin screening with similarity score of ....%.

Tajuk Kertas Kerja Penyelidikan/ *The Tittle of Research Project Paper.-*

…………………………………………………………………………………………

…………………………………………………………………………………………

Tandatangan/*Signature*

..................*aimi*...........................

Nama Pelajar/*Student Name*: AIMI NAZIHAH BINTI TAMAN

No.Matrik/*Matrix No*: A19A0023

Tandatangan/*Signature*

.................*alfarisha*...............................

Nama Pelajar/*Student Name*: AINA ALFARISHA BINTI MOHAMED

No.Matrik/*Matrix No*: A19A0024

Tandatangan/*Signature*

.................*aina*...................................

Nama Pelajar/*Student Name*: AINA NAJIHAH BINTI MOHD HASLIZAN

No.Matrik/*Matrix No*: A19A0027

Tandatangan/*Signature*

.......................*alieya*............................

Nama Pelajar/*Student Name*: AINNUR ALIEYA BINTI AZIZUL

No.Matrik/*Matrix No*: A19A0030

Tarikh/*Date*: 14/1/2023

Pengesahan
Penyelia/*Supervisor*:
Tandatangan/*Signature:*
Tarikh/*Date:*

75

TURNITIN FYP

ORIGINALITY REPORT

26%	**21**%	**6**%	**13**%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	discol.umk.edu.my Internet Source	6%
2	Submitted to Universiti Teknologi MARA Student Paper	3%
3	pdfs.semanticscholar.org Internet Source	2%
4	jurcon.ums.edu.my Internet Source	1%
5	www.researchgate.net Internet Source	1%
6	Submitted to Mancosa Student Paper	1%
7	hrmars.com Internet Source	1%
8	greialettings.com Internet Source	1%
9	Submitted to International Islamic University Malaysia Student Paper	1%

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

Student's Name: AIMI NAZIHAH BINTI TAMAN   Matric No.: A19A0023
Student's Name: AINA ALFARISHA BINTI MOHAMED   Matric No.: A19A0024
Student's Name: AINA NAJIHAH BINTI MOHD HASLIZAN   Matric No.: A19A0027
Student's Name: AINNUR ALIEYA BINTI AZIZUL   Matric No.: A19A0030
Name of Supervisor: DR. NADZIRAH BINTI MOHD SAID   Name of Examiner: DR. HAZRIAH BINTI HASAN

Name of Programme: Degree of Business Administration (Islamic Banking and Finance) with Honours
Research Topic: The Factors Influecing the Awareness of Takaful Among Residents in Kota Bharu, Kelantan

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	**FAIR (2 MARKS)**	**GOOD(3 MARKS)**	**EXCELLENT(4 MARKS)**		
1.	**Content (10 MARKS)** (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 withgood facts.	Strong and very clearof Research objectiveand 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 and unscientific with unsearchable topic.	Content of report is written less systematic with include fairly Background of study, Problem Statement, Research Objective, Research Question and less scientific with fairly researchable topic.	Content of report is written systematic with include good Background of study, Problem Statement, Research Objective, Research Questionand scientific with good researchable topic.	Content of report is written very systematic with excellent Background of study,Problem Statement, Research Objective, Research Question and scientific with very good researchable topic.	____ x 1.25 (Max: 5)	

2.	**Overall report format (5 MARKS)**	*Submit according to acquired format*	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)	
		Writing styles (clarity, expression of ideas and coherence)	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)	
		Technicality (Grammar, theory, logic and reasoning)	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) ____	
		Reference list (APA Format)	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)	
		Format organizing (cover page, spacing, alignment, format structure, etc.)	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.	**Research Findings and Discussion (20 MARKS)**	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)
		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.	**Conclusion and Recommendations (15 MARKS)**	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)
						TOTAL (50 MARKS)