DETERMINANTS OF PURCHASE BEHAVIOUR AMONG FAMILY TAKAFUL PARTICIPANTS

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by

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2023

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Table of content

CHAPTER 1: INTRODUCTION

1.1 BACKGROUND STUDY

Takaful is defined as "a scheme based on brotherhood, solidarity and mutual assistance which provides for mutual financial aid and assistance to the participants in case of need whereby the participants mutually agree to contribute for that purpose" (Amir, 2020). The types of misfortune can be fire, flood, and other natural disasters. Simply put, insurance act as monetary assistance through a simple agreement between two parties which is insurer and insured. Conventional insurance agreement not allowed in Islam due to inclusion of prohibitive elements such as *riba*, *gharar* and *maysir* (Ahmed Salman, 2019).

Takaful is founded on the idea of reciprocal solidarity and indemnity that safeguards participants who encounter certain risks and dangers (Alif Fianto, 2014). The takaful system must adhere to Islamic ethics and standards in order for Muslims to embrace it, which necessitates the existence of values like collaboration (Ta'wun) and giving (Tabarru') necessary (Salleh & Afthanorhan, 2018).

Takāful Act 1984 was enacted initially to protect the governance of takaful industry in Malaysia (Salleh & Afthanorhan, 2018). Nowadays, takaful is being regulated by the same law under Shariah Governance Framework, also known as Islamic Financial Services Act (IFSA) 2013 and guided by its own framework; Life Insurance & Family Takaful Framework, also referred as LIFE Framework. It aims to expand distribution channels beyond the agency channel in the conventional life and family takaful industry by promoting innovation and a more competitive market, supported by higher level of professionalism and transparency in the insurance and takaful industry. Companies are also investing in branding to grow and extend their businesses quickly. Brand is seen as having utilitarian, emotional, and self-expressive benefits by consumers (Alhaddad, 2014).

1.2 PROBLEM STATEMENT

Family takaful is designed to protect people from unexpected financial losses caused by premature death or living too long. It also addresses the risks that people face, specifically the risk of death, and a person's life is far too short (Issalillah & Khayru, 2022). Despite its key role in managing risk, the takaful growth recorded slower (3.2%) reflected by the lowest segment's share (1.1%) in the global Islamic Financial Services Industry (IFSI) compared to other segments (Islamic Financial Services Industry, 2020). Based on the similar report, family takaful industry comprises 17.4% the share of takaful contributions in the global market. The penetration and growth rates of takaful in Malaysia are relatively small as compared to the conventional insurance. According to the Malaysian Takaful Association (MTA) Annual Report, (2021) the penetration rate of the Malaysian takaful sector increased little to 16.9% in 2020 to 18.6% in year 2021.

Competition in the Malaysian family takaful and life insurance industry makes it increasingly difficult for businesses to grow their customer base. A brand is more than just a logo. However, more than half of image branding operations have failed due to a significant focus on specific aspects such as financial concerns, ignoring the more important issue of organisational culture (Lin, 2021). According to marketers, a strong brand can enhance a product's image, establish market-based assets, increase awareness, clarity, and loyalty, and, as a result, affect the product's perceived value and generate profit for the company (Muhamad & Alwi S, 2015). As a result, a company's brand is an asset that must be carefully established and managed.

Strong branding can help increase market recognition, acceptance, and spark purchase intent (Bian & Moutinho, 2011). Meanwhile, trust relates to a customer's faith in the product or service they wish to purchase, their reliance on salespeople particularly in the takaful

sector in terms of their promises, words, and ability to uphold relationships, as well as their readiness to rely on an exchange partner (Wongsansukcharoen, 2022).

Brand image is directly associated to purchase behaviour in such a way that a company that has good reputation and is providing the best service may able to sustain regardless of economic downturns. Owing to the overabundance of brands on the market, people normally choose products based on the brand than the actual product (Zhang, 2015). The key benefit of a brand is the recognition of its existence, which serves as a barometer for how well-known and comprehended the goods of an insurance company are by the target market. For service businesses like insurance, brand image is crucial since strong brands will assist businesses increase sales performance (Issalillah & Khayru, 2022). There are several family takaful operators in Malaysia such are Prudential BSN Takaful Malaysia, AIA Public Takaful Bhd, Takaful Malaysia, Takaful Ikhlas, FWD Takaful and many others.

1.3 RESEARCH OBJECTIVE

The objective of the study is to investigate about the takaful purchase behaviour. To be more specific of the study:

(i)   To determine whether brand image has relationship towards purchase behaviour among family takaful participants.

(ii)   To determine whether brand trust has relationship towards purchase behaviour among family takaful participants.

1.4 RESEARCH QUESTION

The questions that have been made are in line with the main purpose for which this research was made.

(i)   Is there any significant relationship between brand image and purchase behaviour towards family takaful participants?

3

(ii)   Is there any significant relationship between brand trust and purchase behaviour towards family takaful participants?

1.5 SIGNIFICANCE STUDY

Examining the factors that influence purchase behaviour toward family takaful participants is the primary goal of this study. The outcome of this research is seen beneficial to several parties particularly, which are; takaful operators and takaful participants. A relevant brand image can benefit the takaful operators in the long run. As a result, this study will assist the takaful sector in identifying its flaws while keeping in mind the advantages and high caliber of takaful services. Besides, this study can help takaful operators in their efforts to develop marketing strategies that can encourage consumers Muslims to participate in takaful.

Secondly, the takaful participants who also are the respondents of this study and will be more aware about buying behaviour of takaful products. Despite of religious beliefs, which led them to proceed with the purchase, they are able to oversee the reputation and image of the takaful operators itself whether it is parallel to Islamic compliance system. This study demonstrates how significant brand image and brand trust towards purchase behaviour among family takaful participants in Wilayah Persekutuan Kuala Lumpur.

1.6 SCOPE OF STUDY

The purchase of takaful is important for everyone because it serves as a protection to everyone when faced with a disaster. Purchasing decisions are influenced by four measurements (Alif Fianto, 2014). The first is cultural measurement. Marketers need to understand the culture, consumer class and sub-culture of the target customer because the widest influence in the life of society is culture. This is said so because every individual in this world has its own culture that has been practiced since ancient times. The second is

social measurement. Marketers can measure by implementing marketing strategies to consumers because this technique can attract the attention of consumers. The third is personal measurement. A personal measure is that customer information or data needs to be known so that marketers can plan strategically. Required data such as occupation, age, economic situation, personality, lifestyle, items purchased and self-concept that can influence consumers. The fourth is the psychological measurement such as perception, motivation, belief, learning and attitude. This method can also find out the interests of customers or participants.

Brand image is likened to a perception or image that can be used as a memory by others (Lin, 2021). Brand image is a process carried out starting from production, use, distribution of the brand and end to consumers. Through the name, logo, company mission, vision companies, advertising, services, product networks and great corporate management can create a magnificent corporate image. Evidence of a brand has been known is when consumers are able to differentiate a firm's products from other products. A great brand is also able to captivate consumers in terms of its uniqueness, strength, and capabilities (Mitra & Jenamani, 2020).

The concept of brand trust is that consumers give hope and surrender completely to the brand's ability to meet their needs (Konuk, 2021). Trust brands are also referred to as consumers willing to cling to the brand even in a variety of circumstances. Loyal customers because of satisfaction with the value of the product are the ones who develop a belief that the brand is trustworthy, honest, and trustworthy (Wongsansukcharoen, 2022).

1.7 DEFINITION OF TERMS

The researcher will define a few key terms that are the primary subjects of this study in this part. To help participants better understand takaful purchasing behaviour, the concept has been clarified.

1.7.1 Tabarru'

Each member must jointly share the risk by donating money when any member has a disaster. It is also known as a form of charity (Tabarru'). The difference between insurance and takaful is that takaful is the element of money through donations or contributions from the public and there is no element of uncertainty, additional interest and gambling while return insurance (Sarfraz, 2022).

Participants who participate in takaful will use the concept of *'tabbaru'* which means that participants contribute a sum of money together to help members who have suffered a certain loss, damage, or disaster (Mezbah Uddin Ahmed, 2016).

1.7.2 Ta'awun

Ta'awun, or mutual assistance, is founded on a deep concern for global solidarity in addition to providing support at face value (ukhuwwah). The idea of *ukhuwwah* is not only applicable to those of faith, but to everyone. In other words, since all living things whether or not they have voices coexist in this world, they must do so peacefully (Isa, 2021).

1.8 ORGANIZATION OF THE PROPOSAL

Three chapters that are organised as follows will make up this study:

Chapter One: Introduction Chapter

Chapter one succinctly summarises the research's overview, which covers the study's background, problem statement, research questions, and research objectives as well as the significance of the research, its scope, and its terminology.

Chapter Two: Literature Review

Chapter two describes a brief overview of the literature review which contains underpinning theory, factors that influence takaful purchasing behaviour and conceptual framework.

Chapter Three: Research Methodology

The research methodology is described in Chapter 3 and includes an overview of the research strategy as well as the methods used to gather and analyse the data that were carefully considered for this study.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

This chapter focuses on discussions pertaining to underpinning theories and previous studies on the related variables. It highlights the concept of definitions, research models and theoretical frameworks.

2.2 UNDERPINNING THEORY

In most Muslim-majority countries, family Takaful companies face intense competition from life insurance companies. In these nations, there is a sizable untapped family Takaful market. As a result, to grow and expand their market share, family takaful companies must develop successful marketing tactics. Takaful companies must investigate and discover what motivates people to participate in family takaful to establish effective marketing strategies. This idea might be useful in finding factors that affect the adoption of family takaful. The Theory of Planned Behaviour (TPB) is deemed applicable in this study and can be utilised as a springboard for developing a theoretical framework to identify the variables impacting intention to participate in family Takaful.

In this study, Theory of Consumer behaviour covers the behaviour of consumers on how to decide before making purchases by considering the factors that influence the attitude of buying behaviour. The application of Theory of Consumer Behaviour in takaful purchase behaviour is allows a takaful to understand more about their target audience and in turn be able to produce services and company culture to influence buying habits. According to this theory, behavioural intentions are influenced by three antecedents: (1) the positive or negative valence of attitudes about the target behaviour, (2) subjective norms, and (3) perceived behavioural control (Wu & Chen, 2014). Each factor is in turn generated by several beliefs and evaluations. However, this study looks at on the variables of perceived

behavioural control such as brand image and brand trust and its relationship towards purchase behaviour.

2.3 PREVIOUS STUDIES

2.3.1 Takaful purchase behaviour

The purchase of takaful is important for everyone because it serves as a protection to everyone when faced with unexpected events. Purchasing decisions are influenced by four things (Alif Fianto, 2014). The first is cultural measurement. Marketers need to understand the culture, consumer class and sub-culture of the target customer because the widest influence in the life of society is culture. This is said so because every individual in this world has its own culture that has been practiced since ancient times. The second is social measurement. Marketers can measure by implementing marketing strategies to consumers because this technique can attract the attention of consumers. The third is personal measurement. A personal measure is that customer information or data needs to be known so that marketers can plan strategically. Required data such as occupation, age, economic situation, personality, lifestyle, items purchased and self -concept that can influence consumers. The fourth is the psychological measurement such as perception, motivation, belief, learning and attitude. Through this method can also find out the interests of customers. This clearly shows that the marketer or organization needs to take these factors into account to attract customers to choose and trust the available brands.

Human behaviour is shaped through religion (Md Husin & Ab Rahman, 2016). It has been found that behaviour is influenced by a person's religion (Rizwan, 2021). Purchase behaviour is a policy feature that reflects each person's self in the purchase of a product. The values that can be seen are in terms of their beliefs, things that are prioritized in life based on

9

their respective social needs and interests as a guideline in their lives (Bhatti & Md Husin, 2020).

Customers will also be willing to buy the product or service when they trust the brand. Purchasing behaviour means that the consumer is willing to pay for or own an item at the maximum price after making an accurate assessment of the product (Al-Harbi & Badawi, 2021). Purchasing behaviour will be influenced by one's intentions. Customers will experience two situations, namely the tendency to adjust the purchase such as obtaining information about the goods or change their purchasing behaviour such as not buying the goods. Customer emotions will also determine their purchasing behaviour that is positive or negative. It can be concluded that verbal delivery can also influence the choice of brand so that it becomes a belief in the brand due to the existence of confidence.

2.3.2 Brand Image

According to the study by (Zhang, 2015), businesses need to be careful while building their brand images, especially when doing so about their visual, corporate, product, and service images. This is due to the fact that their research showed that brand image was tangentially connected to several facets of client loyalty through emotional and cognitive processes (Lin, 2021).

There are four ways on how a business can improve the brand image. First, to improve consumers' perceptions of a brand, new customized items should be made available to them in response to their various needs. It is because the more business reaches the customer target, the higher brand image will become. Second, all companies, including takaful, should take part in CSR-based initiatives that show humanistic concern in order to encourage consumers to connect emotionally with a brand. By doing that, it will help improving the brand image and the business image. Third, a business must take serious about

the product quality and must continually improve and provide only a quality-assured product to consumers. By doing that, it will help the company to strengthening their brand image. Fourth, the quality of the business service must be taken care of because the consumer will remember if anything happens while purchasing either goods or services from a business. So, it either will improve the brand image or getting worse based on the service quality (Lin, 2021).

A "process of representation," branding refers to the activities of producing, consuming, and disseminating a brand among organizational agents and ultimately consumers. Brand image is described as "perceptions about a brand as reflected by the brand associations held in memory" (Mitra & Jenamani, 2020). A company's image must be developed in this section as much as possible, and includes the company's logo, name, mission statement, vision statement, organizational culture, range of products/services, advertisements, and the appearance of the corporate headquarters building. This is done in order to make the brand become a tool to attract recognition and status through the strategic management of identity.

Consumers can recognize a firm with a strong brand identity from other companies that produce or provide similar services. Many businesses are making every effort to compete with one another and stay in the market by building and maintaining their own brands, providing services of a consistently high caliber, establishing corporate identity programs, enhancing their organizations' public perceptions, and keeping up with client relationships. The sole purpose of all of that is to raise brand value (Lin, 2021). In the minds of customers, brand image is perceived through the favorability, power, and distinctiveness of brand connections (Mitra & Jenamani, 2020).

Consumers can choose the things they want with the aid of brand image. Companies undoubtedly work to create a brand image for a product so that they may successfully sell it

on the market. As a result, one of the ways a business can compete in the market and aid consumers in making purchasing decisions is by running promotions. Customers are more likely to be interested in using a product if it has a positive brand image. Consumer will make decision to purchase the promoted product because it meets their demands (Hermiyenti & Wardi, 2019).

Stated in the study by Nawi et al., (2019), one of the things that spurs someone's interest in purchasing Islamic insurance is the brand's reputation. For businesses to pique the interest of their customers, brand image is a curiosity. Both businesses and consumers have significance attached to brand imagery It is because it is a quality of products that will protect the product, brand image is a priceless asset for a business. While creating high-quality products and paying attention to those that can profit customers is beneficial such as quality product for the customer and the business image. Brand images influence the advantage and disadvantage of the product offered. The low of brand image will affect the customer's interest in insurance and it will affect the company to find new customers and maintaining the existing customers (Nawi, 2019).

2.3.3 Brand Trust

According to (DAM, 2020), there have been several concepts of brand trust in the current branding literature. Trust can be described as consumer confidence in the quality and reliability of product or service provided by a takaful company. In a prior study by (Konuk, 2021), many insurance companies frequently use trust indicators as a marketing method to validate positive consumer attitudes by increasing consumer trust in their goods and services. Thus, brand trust is a safe way of thinking when interacting with takaful purchase behaviour and this also depends on the thinking that takaful taking will continue to be trusted and responsible to please takaful consumers. Takaful purchasing behaviour is considered a market implication because the relationship between the consumer and the takaful agent for trust

12

retention is the core of the brand, as it is a key feature of a successful long -term relationship. Based on study trust acts as an essential tool needed for the success of any industry by (Konuk, 2021).

According to (Yasa, 2022), a positive attitude can be developed by consumer trust in a product. The findings of the research on this also demonstrate this by (Yasa, 2022), It demonstrates the fact that consumer trust can lead to a rise in favourable opinions of a product. Additionally, the majority of the customers who make these takaful transactions are unknown, which makes it challenging for a takaful company to develop a closer bond with each customer. The primary goal of marketing is to establish a strong bond between the consumer and the brand, and trust is the cornerstone of this bond. Here, a hypothesis that assumes that the development of brand confidence affects takaful purchasing behaviour as a manifestation of the fruitful association between the client and the takaful brand is achievable.

One more recent definition of consumer behaviour by (Amir, 2020), is purchasing behaviour focuses on a customer's analysis of why and how individuals buy things, as well as why and how they buy things. The quality of fundamental signals like pricing, brand image, corporate image, and company image that are outwardly shown on the product itself are frequently used by buyers to gauge the quality of products, according to several studies that have been done. The perception of value (perceived value), which is reflected in the perception of quality, is also influenced by how customers with high levels of involvement perceive the cost of the Takaful scheme. As a result, it can be said that the quality of a Takaful company can also be used to gauge the perception of value. In his study by (Yasa, 2022), consumers are more likely to repurchase a product if they feel good about it after using it, while other products have negligible effects. Given that religion continues to have a significant impact on how people behave in society and how they approach buying takaful, it

is also crucial to highlight the cultural and subcultural factors that are focused on the role of religion in takaful firms.

This study also aims to enrich the existing literature by examining the role that consumer trust should play in developing positive intentions to adopt takaful purchases and which will ultimately motivate them to purchase takaful schemes. Furthermore, using trust as a mediating variable, is considered relative the advantage is positively related to the use of takaful. As a result, trust plays a role in mediating the relationship between perceived relative advantage and takaful acceptance. At the same time, (Barre & Mukhtar, 2022), found that trust had a positive effect on the purchase of Islamic insurance (takaful). We are aware here to suggest that the use of takaful is directly related to the perceived trust. Our findings indicate that the use of takaful has a positive effect on trust.

2.4 CONCEPTUAL FRAMEWORK

The study put into practise the conceptual framework for the investigation of how Malaysian consumers' brand trust and image affect their decision to purchase takaful insurance.

Figure 2.1: Conceptual Framework

INDEPENDENT VARIABLE	DEPENDENT VARIABLE

BRAND IMAGE

BRAND TRUST

TAKAFUL PURCHASE BEHAVIOUR
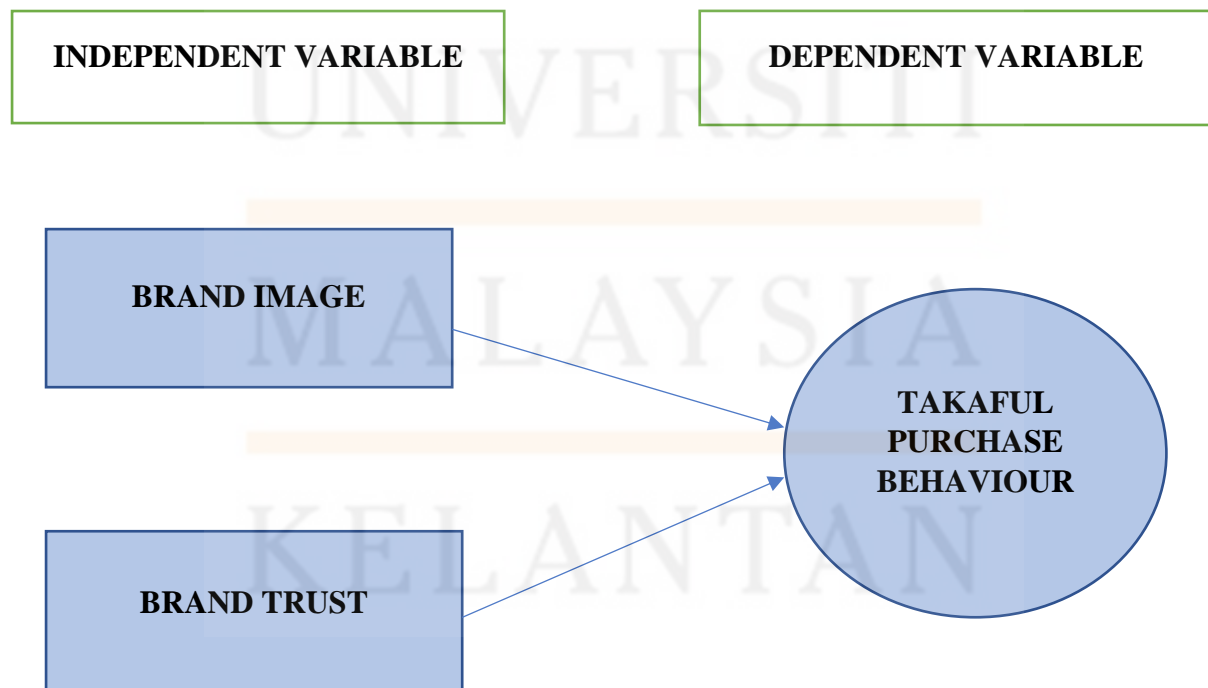
2.5 CONCLUSION

In conclusion, this chapter has received the literature pertaining to the research component for the framework part, it involves conceptually proposed and processed based on the literature review. This literature review also shows major agreements and disagreements in the literature related to the topics discussed and tends in analysing the correlation between the aforementioned independent and dependent variables.

CHAPTER 3: RESEARCH METHOD

3.1 INTRODUCTION

This chapter discusses the research methodology used by the researchers to carry out this investigation. The purpose of the study is to describe how the data were gathered and processed to obtain the correct information. This chapter covers the research design, data collection strategy, study population, sample size, sampling method, development of research equipment, variable measurements, and data analysis methodologies. In accordance with the parameters of the research design, the researcher must choose the precise quantitative or qualitative methodologies that must be used in this study. The following section of this chapter also covers the data collection techniques used in this study, starting with the population, population framework, and survey sampling techniques. This chapter concludes with a detailed explanation of the methodology used for the chosen research project and the data collection structure.

3.2 RESEARCH DESIGN

The frameworks and research methodologies created by researchers to elicit responses to their study questions are known as research design. The structure enables researchers to focus in on research techniques that are appropriate for the topic at hand and set up their investigations for success. The researcher used a quantitative research approach for this investigation. Researcher choose the sample size for the study based on the research population. Facilitation, cooperation, and negotiation, as well as the collection and analysis of data, can all lead to the development of research designs that are susceptible to emergent forces if consideration is given to the affordances and limitations that may be present.

This study uses quantitative method. It is described as a methodical approach to investigating phenomena by the collection of quantifiable data and the application of

statistical, mathematical, or computational methods. The first step in quantitative research is data collection from which targeted participants using convenience sampling method. In this study, online surveys such as Google Form platform will be used since it can widely disseminate. It also can save cost, time, and energy to gather the data collection and it is easy to do the analysing process.

3.3 DATA COLLECTION METHOD

3.3.1 Primary data

One way to obtain primary data is through a survey. As a result, the study employed a questionnaire technique to gather data because it could be done very simply by having numerous individuals complete self-administered questionnaires. The specific form and construction of the questionnaire will depend on the dependent factors that affect the study's outcome, such as brand image and brand trust. The questionnaire replies offered a thorough understanding and insight into the elements impacting takaful purchase behaviour among takaful participants. A set of questionnaires will be distributed to the targeted respondents by using the Google Forms tool. With the online survey technique used in this study, data gathering is convenient, quick, and saves time and money. The success of the survey depends on the creation of a structured questionnaire. Then collected data will be analysed by using the latest SPSS version 28.

3.4 STUDY POPULATION

In terms of research, a population can be defined as a large group of individuals, organisations, or items that share traits that pique a researcher's interest and motivate the development of additional research projects. The population this study is trying to reach is takaful participants who stay in Wilayah Persekutuan Kuala Lumpur. The population recorded that Wilayah Persekutuan Kuala Lumpur population is 8,420,000 of people. But the

population (count as certificates) estimated by multiplying the penetration rate of 18.2% to the current population in Malaysia which is 32,670,000 only 5,945,940 people is the general figure of takaful participants in Malaysia.

3.4.1 UNIT OF ANALYSIS

A decision must be made for unit of sampling to select the sample. This study will be targeting the middle-income with income range RM 2,501 until RM 5,000 and respondents who lived in Wilayah Persekutuan Kuala Lumpur aged ranging from 18 years and above since they can only own certificates at the age of 18 and their certificate status are still enforced.

3.5 SAMPLING SIZE

This study will employ quantitative questionnaires and the sample size will be determined based on the research population. The hypothesis was applied in this study to determine the number of respondents drawn from the population. The sample size in Wilayah Persekutuan Kuala Lumpur was 384 respondents. This state is highly populated with middle income segments and respondents are mostly employed according to Department of Statistic Malaysia. Quantitative questionnaires are distributed to collect information that will aid in the outcome of this study.

Table 3.1: Table for Determining Sample Size of a Known Population.

Table for Determining Sample Size of a Known Population									
N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384
Note: N is Population Size; S is Sample Size							Source: Krejcie & Morgan, 1970		

3.6 SAMPLING TECHNIQUE

In the study, the sampling technique process has must have contained one of either probability or non-probability sampling. Each of them has a different sampling technique which has different pros and cons. So, in this research study, the researcher chose to use non - probability as a sampling technique. Since every member of the population has a known chance of being chosen, convenience sampling is the proper term for non-probability sampling. Convenience sampling, the most effective non-probability sampling method, is commonly used by researchers in the same field.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

It is important for the researcher to create a research instrument before the researcher collects any other data. A research instrument is a tool used to collect, measure, and analyse data related to your research interests. Where research instruments can be tested using questionnaires that have been made by researchers in this study. The questions that will be submitted by the researcher to each respondent are the same so that the data collection is more relevant and structured for analysis of the questionnaire. Questionnaires are considered as the easiest type of research instrument in the study to make data collection, then the data will be analysed through SPSS version 26.0.

3.8 MEASUREMENT OF THE VARIABLE

Two different scale types are used to measure the variables in this investigation. Use nominal scales in Section A while using interval scales, which are five-point Likert scales, in Sections B and C.

Section A: Demographic Profile

Information about the profiles of the respondents will be shown in Section A. The respondent's age, gender, race, educational background, and occupation were all reported in this area. The respondent will select the response from the list of options that best fits their situation.

Section B: Takaful Purchase Behaviour

The question pertaining to takaful purchase behaviour is included in Section B. The form is the outcome of respondents' opinions or responses to the study data that the researcher needs to know. Based on unbiased investigation, the question was developed. A five-point Likert scale is used, ranging from strongly disagree (1) to strongly agree (5). (1-strongly disagree, 2-disagree, 3-neutral, 4-agree, and 5- strongly agree).

Section C: Factor Influencing Takaful Purchase Behaviour

The factor impacting participants' takaful purchase behaviour will be measured in Section C. Using the Likert scale as a metric, this section will concentrate on the independent variables for the two dimensions of brand image and brand trust. A five-point Likert scale is used, ranging from strongly disagree (1) to strongly agree (5). (1-strongly disagree, 2-disagree, 3-neutral, 4-agree, and 5- strongly agree). Table 3.1 provides a summary of the section's organisation and the description of the research tools

Table 3.2: Variables and Sources

SECTION	DIMENSION	NO. OF ITEMS	SOURCES
A	Profile of respondents	5	(Alif Fianto et al, 2014)
B	Takaful purchase behaviour	5	(Alif Fianto et al, 2014)
C	Factor influencing takaful purchase behaviour		
	1. Brand image	5	(Lin et al., 2021)
	2. Brand trust	5	(Konuk, 2021)
	TOTAL	20	

Table 3.3: Demographic Profile (Section A)

21

Profile of respondent	Items	Tick (/)
Gender	Male	
	Female	
Age	18 – 24 years old	
	25 – 30 years old	
	31 – 35 years old	
	36 – 40 years old	
	41 – 45 years old	
	46 – 50 years old	
	51 years old and above	
Academic qualification	SPM	
	Diploma	
	Degree	
	Master	
	PhD	
Occupation	Government	
	Private sector	
	Self – employed	
Income	Less than RM 2,500	
	RM 2,501 – RM 5,000	
	RM 5,001 – RM 7,500	
	RM 7,501 – RM 10,000	
	RM 10,001 and above	

Table 3.4: Section B and C

Variable	Resources	Items	1	2	3	4	5
Takaful purchase behaviour	(Alif Fiantoal,et al, 2014)	I should have takaful for my life.					
		I believe takaful is important for life.					
		I think takaful is a good for long-term contributions.					
		I aware that takaful will protect the participants when suffering a disaster or loss.					
		I believe that takaful complies with Shariah.					
Brand image	(Lin et al., 2021)	I will look at the brand first before buying product.					
		I think brand image is important for product.					
		I believe that with the image of the product it will increase purchasing power.					
		I believe that with a product brand can make the product famous.					
		I believe that a product will look magnificent when there is a brand.					

Brand trust	(Konuk, 2021)	I will buy a product when I already trust in the product.					
		I trust the product based on the information obtained.					
		I trust in the quality of the product provided.					
		I trust in the product even though it is no longer known by public.					
		I believe brand trust will exist as a result from close contact recommendations.					

3.9 MEASUREMENT SCALE

The questionnaire included three sections which are demographic profile in section A. For section B and C items are independent variable and dependent variable for each variable. In this survey questionnaire, nominal, and interval (Likert scale) have been choose as the types of measurement scale has been apply. The elements for this analysis in the questionnaire were taken from previous research.

3.9.1 Nominal Scale

Nominal measurement consists of items to group or category responsible. For the section A is about the close-ended for personal information such as gender, age, highest qualification, ethnicity, marital status, employment sectors and monthly income. This section

was easy and flexible which in multiple choices with nominal scale and the respondent should choose only one for every question.

3.9.2 Interval Scale

The interval scale is defined as the rating scale, and the variables are recorded on different scales such as 1 to 5 or 1 to 7 or 1 to 10. In this scale, equidistant points were presumed between each of the scale elements. There are 20 questions divided into 4 sections, section A to the section D and included the answers to these questions is indicate the respondent's opinion relating to their financial stress. A five-point Likert scale was used to implement the interval scale measure. would being represented for interval scale with the measurement of 1 to 5 (1=strongly disagree to 5=strongly agree). In this scale, the respondents will state the level of agreement whether they agree or disagree with the statement of questionnaires distributed about financial stress.

3.9.3 Reliability and Validity

In evaluation of measurement tool in a research, reliability was an important feature. A researcher will be able to expand the transparency and reduce bias in their research (Razak et al., 2016). Reliability is the important element in assessment, and it is presented as an aspect contributing to validity and not opposite to validity.

3.9.4 Pilot Test

A pilot test is a pre-test that is used to conduct a small-scale trial run of a specific questionnaire to assess its validity and efficacy in terms of its format, phrasing, content, and order. The option to correct and identify any issues with survey questionnaires is also provided by the pilot test. Before conducting a real study, a pilot study was conducted to evaluate suitability of design and to test usability of effectiveness of each item in the

questionnaire. A total of 384 Malaysian working adults in Wilayah Persekutuan Kuala Lumpur were selected to be respondents to answer the questionnaire already distributed. The focus of pilot test study to obtain the reliability of the research protocol, check for potential problems and test the techniques used are effective and efficient.

3.10 Data Analysis Procedure

Based on this chapter 3, it examines the analysis and results of the information obtained from the study conducted. Each result and data collected was analyzed and recorded in the form of an objective study. Primary data were collected through questionnaires. In this analysis we will use reliability analysis, frequency distribution, descriptive statistics, normality test and Pearson correlation.

3.10.1 Reliability Analysis

Cronbach's Alpha was used in this study to assess for dependability. It demonstrates the validity and dependability of the forthcoming questionnaires. The variables will be analysed to see whether the measuring tools' internal consistency. Even after several repetitions of the measurement, the survey findings remain similar, demonstrating the stability of the measuring tools. It is essential to show that the findings are trustworthy. This work made it possible to create a scale and determine the validity of a scale by including several Likert items in a questionnaire. Cronbach's Alpha Coefficient Size Requirements:

Table 3.5: Cronbach's Alpha Coefficient size

Cronbach's alpha	Internal consistency
$0.9 \leq \alpha$	Excellent
$0.8 \leq \alpha < 0.9$	Good
$0.7 \leq \alpha < 0.8$	Acceptable
$0.6 \leq \alpha < 0.7$	Questionable
$0.5 \leq \alpha < 0.6$	Poor

3.10.2 Frequency distribution

For the frequency distribution is a method to obtain the distribution of the number of respondents which is related to different numbers in one variable. However, in frequency can be referenced in the table showing the frequency calculations as well as the percentage values of the variables from the data collected in the study. Each data obtained was analyzed in the form of a pie chart from the frequency aimed at obtaining statistics for categorical variables and continuous variables in the graph. Therefore, through this pie chart, the frequency distribution can be compared and the percentage rate for the data collected from the questionnaire. Thus, the use of this frequency distribution helps to measure the tendency to centralize, variability, and facilitate conclusions made takaful purchase behaviour among takaful participants.

3.10.3 Descriptive statistics

For descriptive statistics is a description of all these variables and descriptive data and is representative of the population sample. It helps in compiling, analyzing, and presenting data in a meaningful way. It can be said that it analyzes the data based on frequency,

percentage as well as in the measure of the tendency to center the mode, mean and median. In addition, for the data type, the analysis shows that it involves bivariate data analysis that involves only one variable. It serves to describe the data and summarize the sample. Thus, to obtain the results of the study in making probability judgments different variables were referenced. Thus, descriptive statistics help to understand in summary analyze data through numerical and graphical tools to represent data accurately.

3.10.4 Normality test

A straightforward scatterplot can be used for a number of purposes, including determining whether a relationship is linear, spotting outliers, and displaying a relationship between two continuous variables graphically. When utilising Pearson's correlation to analyse data, for instance, determining whether a relationship is linear or not is a crucial presumption.

3.10.5 Pearson Correlation

Movement of two or more variables is referred to as correlation. The Pearson's correlation, also called the Pearson product-moment correlation coefficient. The goal of the Pearson correlation matrix, according to (Mehmood, 2012), is to display the direction, significance, and strength of connections between variables. The relationship will be measured using a ratio or interval scale. The strength of the relationship between the independent and dependent variables will be shown by this correlation. Consequently, the researchers utilized this correlation to gauge the strength of the connections between brand image and brand trust towards purchase behaviour among family takaful participants.

Understanding the correlation between study variables has been done using the Pearson Correlation. The degree of the association between the independent variables of brand image and brand trust and the dependent variable of takaful purchase behaviour must

be understood. The matrix will be displayed depending on the coefficient range, R, which is a value between -1 and +1 that represents the degree of linearity between two variables.

The study will demonstrate whether there is a strong correlation between the variables positive, negative, or not at all by measuring the Pearson Correlation. To characterize the strength of the correlation between variables based on the size of the correlation coefficient, r, as follows, the Table 3.6 lists some general guidelines about correlation coefficient size:

Table 3.7: The Rules of Thumb about Correlation Coefficient Sizes.

Coefficient Range, r	Strength of Correlation
±0.91 to 1.00	Very high positive (negative) correlation
±0.71 to 0.90	High positive (negative) correlation
±0.41 to 0.70	Moderate positive (negative) correlation
±0.21 to 0.40	Low positive (negative) correlation
±0.00 to 0.20	Little if any correlation

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

3.11   SUMMARY

By identifying the procedure, sampling the research design, and data processing, this chapter addressed the overall methodology of the study.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

The findings of the study will be presented and discussed in this chapter. This chapter's objective is to interpret the findings of data obtained from the survey by distributing questionnaires to the participants. Answers to this questionnaire were successfully gathered from a total of 384 respondents. The statistical package for social science (SPSS) version 26.0 was used to analyze the data in this chapter, and the findings are presented below. Reliability tests, descriptive statistics, frequency distribution, and correlation coefficient are the other four sections that make up this chapter.

4.2 PRELIMINARY ANALYSIS

A small-scale preliminary test carried out before a full-scale performance is referred to as a "pilot test." Typically, this more compact study follows the same guidelines as its bigger sibling. Finding out whether a larger study is feasible is the main objective of a pilot study. Estimating study costs and sample size can also be done using the results of the pilot test.

For the participant survey to confirm the instrument's dependability and to gauge the degree to which the questions were effective, it was crucial that the pilot test's early stages be carefully monitored. Therefore, the researchers must make sure that the questionnaire is given consistently so that participants would comprehend it and provide accurate answers.

The people of Wilayah Persekutuan Kuala Lumpur received this questionnaire. Participants were required to complete all three portions of the questionnaire, which was separated into three main sections by the researchers. Part A of the section, which deals with the background or demographics of the respondents, is included. The dependent variable,

30

which is takaful purchase behaviour, is relevant to section B. Regarding Part C, the independent variable involves brand trust and image.

Table 4.1: The result for Variables Reliability Statistics

Case Processing Summary

		N	%
Cases	Valid	67	100.0
	Excluded[a]	0	.0
	Total	67	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.974	.975	15

Cronbach's alpha readings should ideally range from 0 to 1, however they can also be negative. A Cronbach's alpha of 0.70 or above is favorable, according to broad consensus. Meanwhile, a score of less than 0.6 is regarded as subpar.

The overall quality and acceptability of Cronbach's alpha scores for all variables is good. It illustrates the variable's great value and relatively high internal consistency. Since the results for all the variables were all greater than 0.6 which is 0.974, it can be concluded that all the variables were reliable and had a respectable level of internal consistency. Surveys for all variables are therefore acceptable and suitable to utilize.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENT

A total of 384 surveys had been given out through the internet site. In this portion, the respondents' contextual profiles were present. In this section, the responder demographics profile was covered, including background information on gender, age, educational background, occupation, and income.

4.3.1 Gender of respondents.

GENDER / JANTINA

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	174	45.3	45.3	45.3
	FEMALE	210	54.7	54.7	100.0
	Total	384	100.0	100.0	
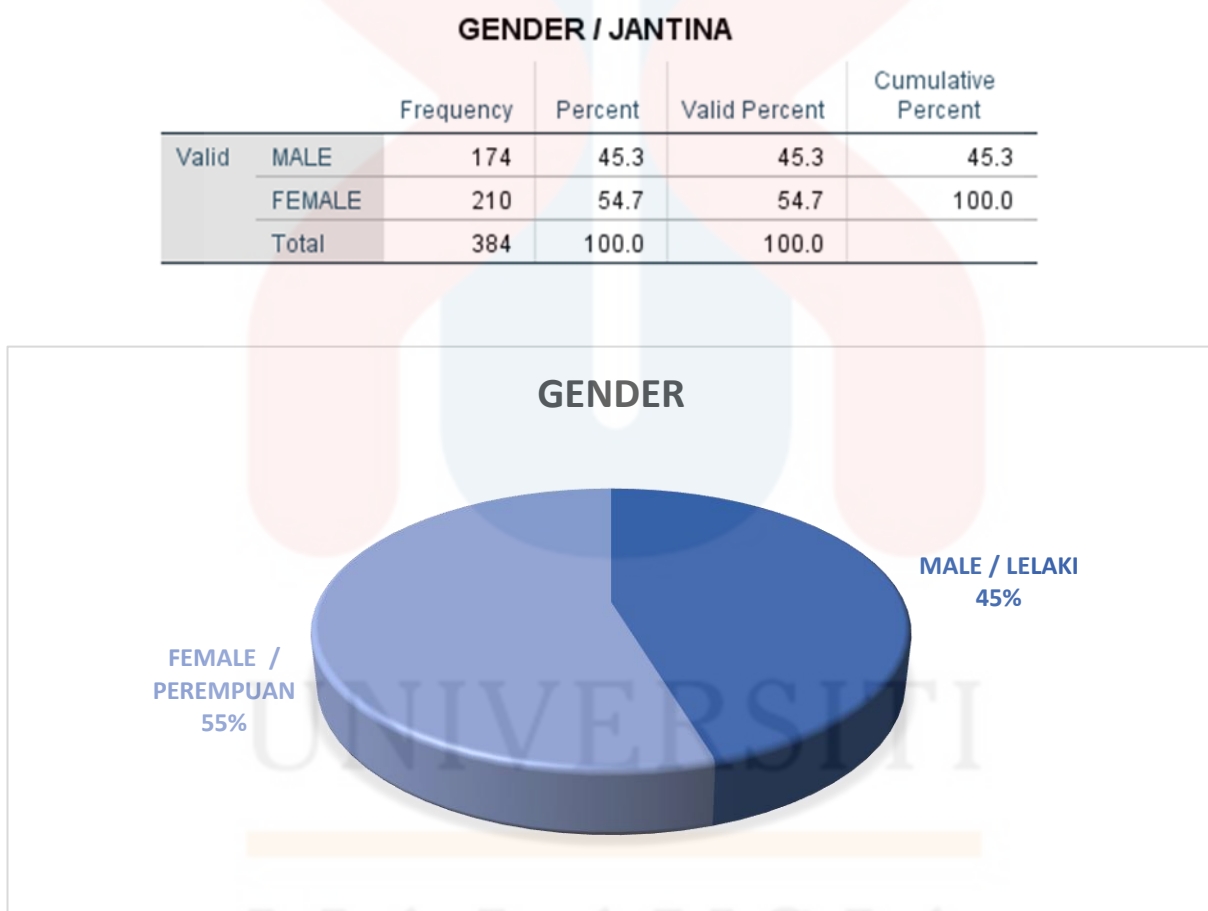
Figure 1: Gender of respondent

The percentage of each gender among the 384 respondents who took part in this research study is shown in the table and figure above. There are 210 women and 174 men that are eager to take part in this study. 45.3% and 54.7%, respectively, of men and women who answered the questionnaire were male respondents.

4.3.2 Age of respondents

AGE / UMUR

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 - 24 YEARS OLD	80	20.8	20.8	20.8
	25 - 30 YEARS OLD	87	22.7	22.7	43.5
	31 - 35 YEARS OLD	84	21.9	21.9	65.4
	36 - 40 YEARS OLD	53	13.8	13.8	79.2
	41 - 45 YEARS OLD	35	9.1	9.1	88.3
	46 - 50 YEARS OLD	22	5.7	5.7	94.0
	51 years old and above	23	6.0	6.0	100.0
	Total	384	100.0	100.0	
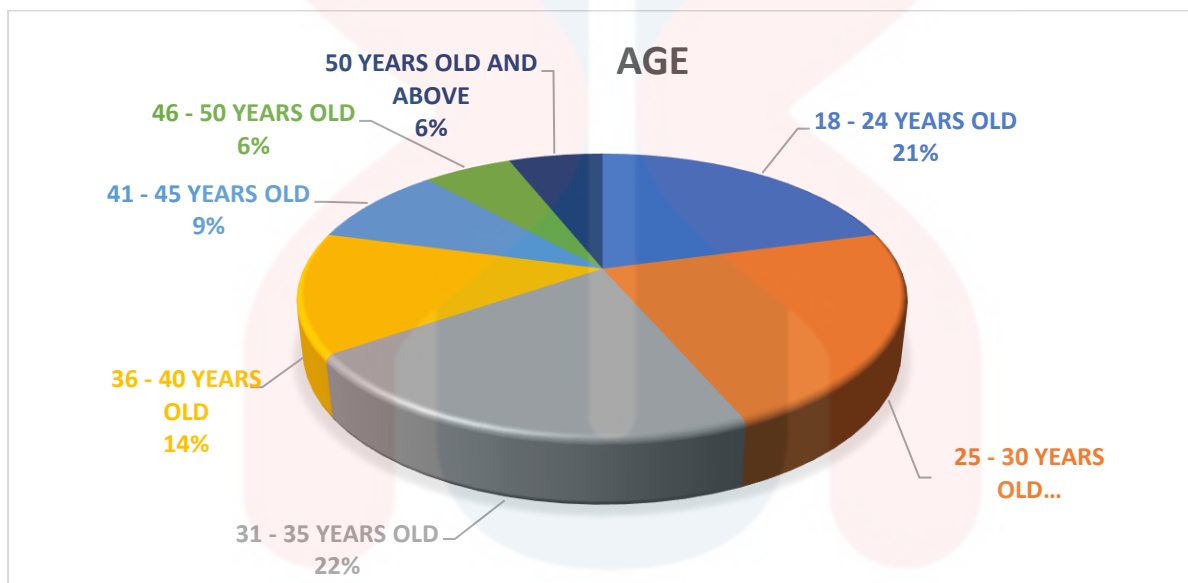
Figure 2: Age of respondent

Based on the table and figure above, it shows that majority of the age of respondent falls into the range 25 – 30 years old (22.7%) which is 87 respondents for that range. Followed by age group 31– 35 years old (21.9%) which is 84 respondents and age group 18 – 24 years old (20.8%) which is 80 respondents. These three ranges of age are the third higher of respondent's age. Other than that, for age group range 35 – 40 years old (13.8%) which is achieved about 53 respondents and range 41 – 45 years old (9.1%) which is 35 respondents. Next, for age group 51 years old and above (6.0%) achieved 23 respondents meanwhile, age group who get the lowest respondents are range 45 – 50 years old (5.7%) with only 22 respondents.

Table 4.3.3 Academic qualification of Respondents

ACADEMIC QUALIFICATION / KELAYAKAN AKADEMIK

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	118	30.7	30.7	30.7
	DIPLOMA	81	21.1	21.1	51.8
	DEGREE	149	38.8	38.8	90.6
	MASTER	18	4.7	4.7	95.3
	PHD	18	4.7	4.7	100.0
	Total	384	100.0	100.0	
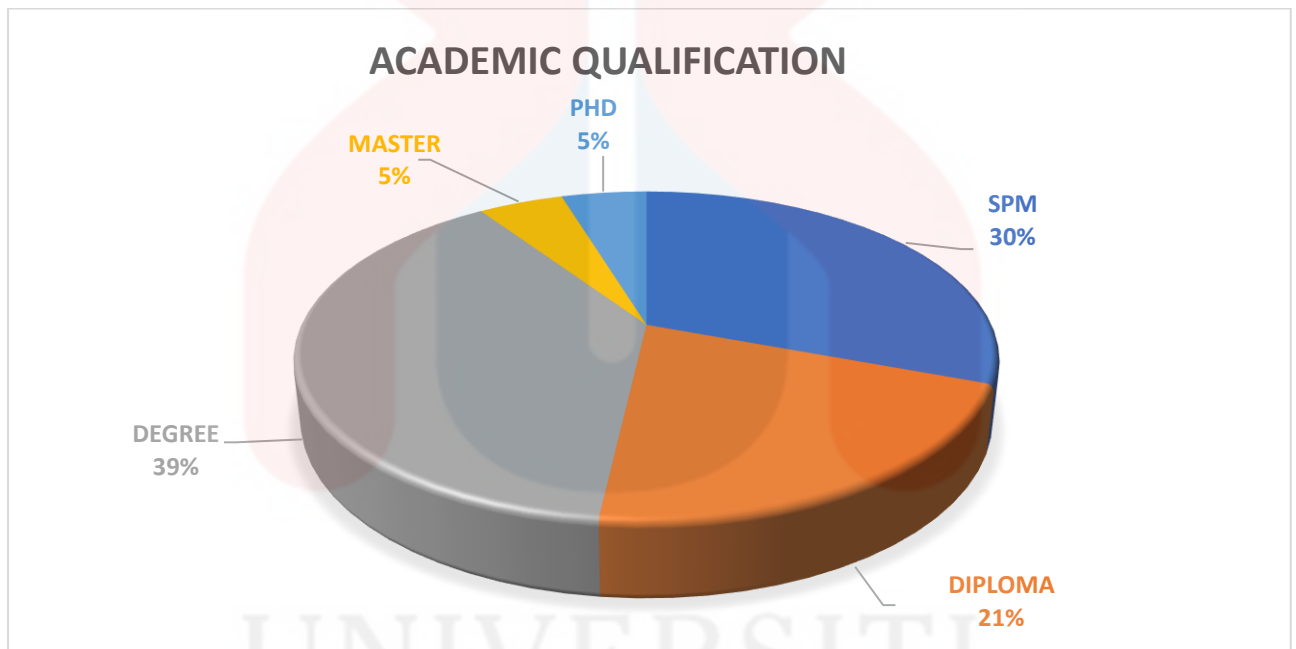
Figure 3: Academic qualification of respondents

According to the table and figure above, 149 respondents (38.8%) of the respondents in this study hold graduate degrees, which is most respondents in this study. The second highest respondent's academic qualification are SPM (30.7%) which is achieve 118 respondents. Next, diploma qualification is 81 respondents (21.1%). Lastly, Master and PHD qualification achieved 18 respondents (4.7%) respectively.

Table 4.3.4 Occupation of Respondents

OCCUPATION / PEKERJAAN

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	GOVERNMENT / KERAJAAN	114	29.7	29.7	29.7
	PRIVATE SECTOR / SEKTOR SWASTA	137	35.7	35.7	65.4
	SELF-EMPLOYED / BEKERJA SENDIRI	133	34.6	34.6	100.0
	Total	384	100.0	100.0	

OCCUPATION

SELF-EMPLOYED / BEKERJA SENDIRI 34%

GOVERNMENT / KERAJAAN 30%

PRIVATE SECTOR / SEKTOR SWASTA 36%
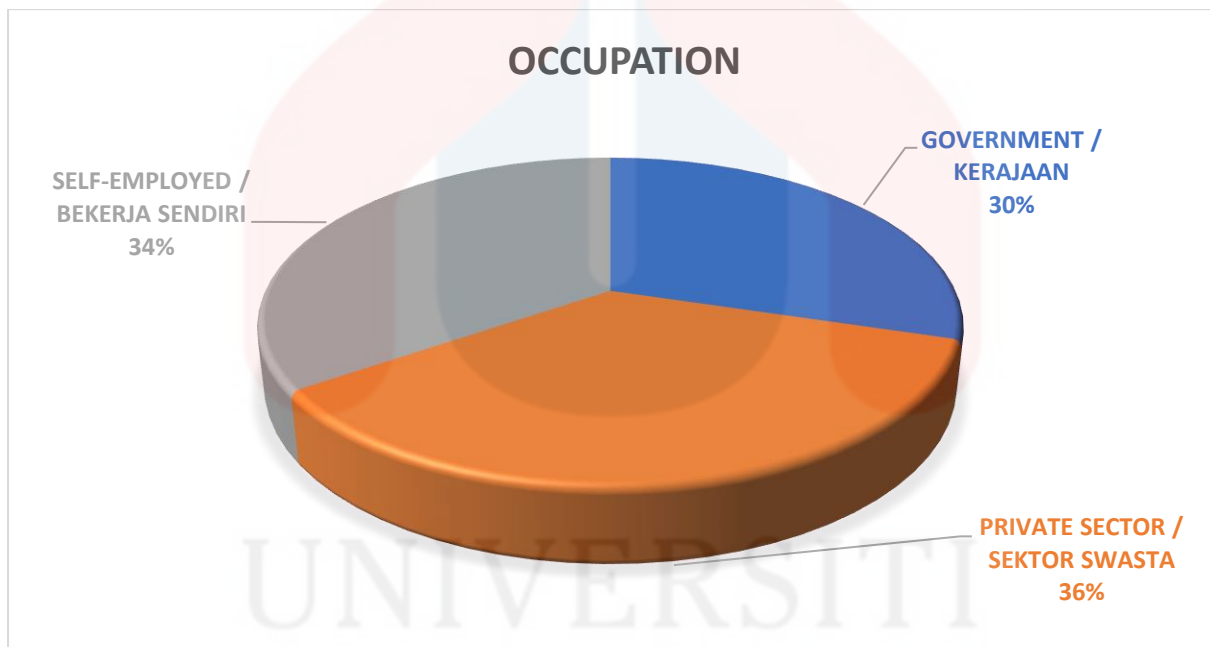
Figure 4: Occupation of respondents.

The frequency of the occupation is depicted in the table and figure above. The private sector has the largest occupation in this study, represented by 137 respondents (or 35.7%), while the self-employed have the second-highest occupation, represented by 133 respondents or 34.6%. Lastly, government are the lowest findings which is 29.7% and 114 respondents.

Table 4.3.5 Income group of Respondents

INCOME / PENDAPATAN

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< RM 2,500	163	42.4	42.4	42.4
	RM 2,501 - RM 5,000	107	27.9	27.9	70.3
	RM 5,001 - RM 7,500	60	15.6	15.6	85.9
	RM 7,501 - RM 10,000	30	7.8	7.8	93.8
	RM 10,001 and above	24	6.3	6.3	100.0
	Total	384	100.0	100.0	
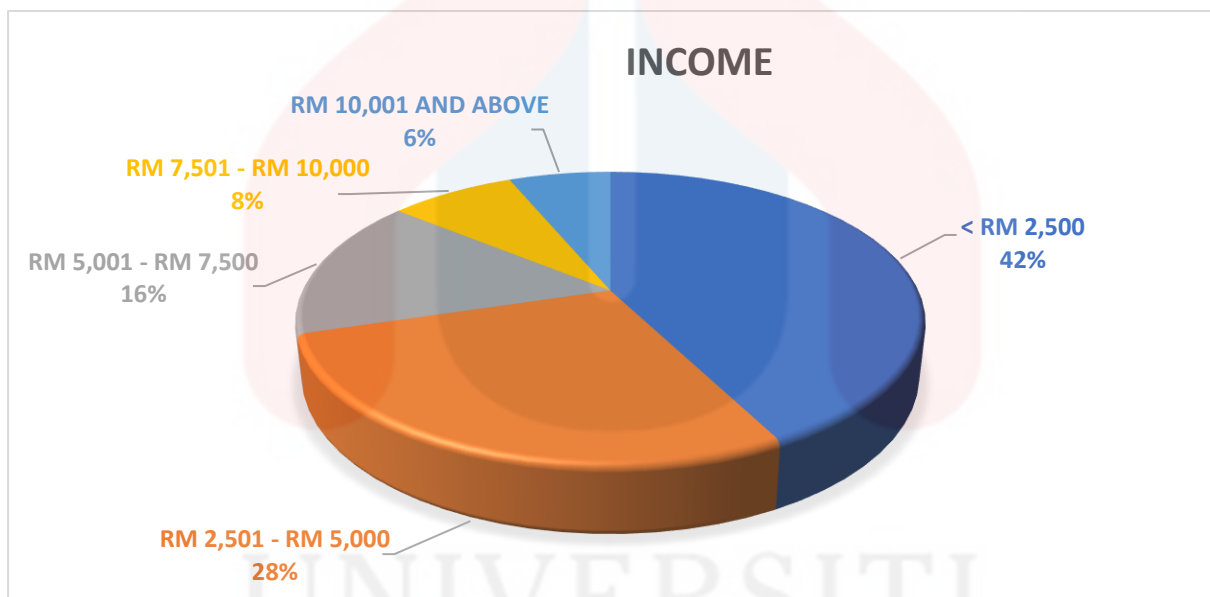
Figure 5: Income of respondents

Based on the table and figure above, it shows that majority total income household of respondents falls into the range of < RM 2,500 which is 163 respondents (42.4%). Followed by income group between RM 2,501 – RM 5,000 with 107 respondents (27.9%) and income group between RM 5,001 – RM 7,500 with 60 respondents (15.6%). Meanwhile, the lowest number of respondents is on group income RM 7,501 – RM 10,000 and RM 10,001 and above which is 30 respondents (7.8%) and 24 respondents (6.3%) respectively.

4.4 DESCRIPTIVE ANALYSIS

In this study, brand image and brand trust were identified as independent variables that had an impact on participant purchasing behaviour for takaful in Wilayah Persekutuan Kuala Lumpur. A total of 384 respondents from Wilayah Persekutuan Kuala Lumpur were chosen at random for the descriptive study. Parametric statistics, including measures of mean, standard deviation, and variance, will be used to describe the properties of the interval data. To identify the normal pattern of response, provide summaries, and define the characteristics of the respondents, descriptive statistics were utilized in this study. The frequency analysis will also be used to determine the frequency or quantity of each response that the respondents have chosen.

4.4.1 Brand Image

Table 4.2: Descriptive statistics for Brand Image

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
1. I will look at the brand first before buying product / Saya akan melihat kepada jenama dahulu sebelum membeli sesuatu produk.	384	1	5	4.58	.699
2. I think brand image is important for product / Saya berpendapat imej jenama adalah penting bagi produk	384	1	5	4.55	.714
3. I believe that with a product brand can make the product famous / Saya pecaya bahawa jenama product mampu membuatkan sesuatu produk itu terkenal.	384	1	5	4.62	.652
4. I believe that with the image of the product it will increase purchasing power / Saya percaya bahawa imej sesuatu product akan meningkatkan kuasa pembelian.	384	1	5	4.60	.650
5. I believe that a product will look magnificent when there is a brand / Saya percaya sesuatu produk akan kelihatan hebat apabila mempunyai jenama.	384	1	5	4.61	.644
Valid N (listwise)	384				

37

The mean rating and categorization of brand image are shown in the table above. 384 individuals responded to this survey, providing replies. This questionnaire has five questions, each of which is a separate awareness variable. The mean score for Question 1 was the lowest at 4.58, while the mean score for Question 3 was the highest at 4.63. The participants' conviction that a product's brand may help it become well-known is what led to the mean being at its greatest level. The means for Questions 2, 4, and 5 were furthermore 4.55, 4.60, and 4.61, respectively.

Meanwhile, standard division Question 2 had archived the highest standard division, which is 0.714 while Question 1, Question 3, Question 3 and Question 5 had achieved standard division of 0.699, 0.652, 0.650, and 0.644 respectively. Therefore, it suggests that the respondents concur that there is a connection between this variable brand image and takaful purchase behaviour.

4.4.2 Brand Trust

Table 4.3: Descriptive statistics for Brand Trust

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
1. I will buy a product when I already trust in the product/ Saya akan membeli sesuatu produk apabila saya percayakan produk tersebut.	384	1	5	4.65	.629
2. I trust the product based on the information obtained / Saya percaya sesuatu produk berdasarkan maklumat yang diperolehi.	384	1	5	4.59	.640
3. I trust in the quality of product provided / Saya percaya dengan kualiti produk yang disediakan.	384	1	5	4.59	.656
4. I trust in the product even though it is no longer known by public / Saya percaya dengan sesuatu produk walaupun produk tersebut sudah tidak dikenali umum.	384	1	5	4.48	.798
5. I believe brand trust will exists as a result from close contact recommendations / Saya percaya kepercayaan jenama akan wujud hasil daripada cadangan orang terdekat.	384	1	5	4.56	.691
Valid N (listwise)	384				

The mean score and standard deviation of Brand Trust are displayed in the table above. There are 384 people that took part in this survey. Five questions in this questionnaire serve as the independent variables of brand trust for this section. The greatest mean was achieved by Question 1 with a mean of 4.65. The highest mean was chosen in order to demonstrate that participants both trusted the product's quality and the information they had learned about it. Next, Question 2 and Question 3 had achieved the same mean which is 4.59 respectively. Besides that, Question 4 and Question 5 achieve the mean 4.48 and 4.56 respectively.

Meanwhile, standard division Question 4 had archived the highest standard division, which is 0.798 while Question 1, Question 2, Question 3, and Question 5 had achieved standard division of 0.629, 0.640, 0.656, and 0.691 respectively. Therefore, it suggests that the respondents concur that the relationship between takaful and the variable of brand trust. purchase behaviour among participants.

4.5 VALIDITY AND RELIABILITY TEST

To test reliability command, it can be tested by using the Cronbach's alpha test to check for internal consistency in SPSS. Cronbach's alpha merely gives you a group of variables' total dependability coefficient. Cronbach's alpha analysis was used in this study to evaluate dependability, with alpha values of 0.6 and higher considered to be acceptable.

Table 4.1: Cronbach's Alpha Coefficient Size

Cronbach's alpha	Internal consistency
$0.9 \leq \alpha$	Excellent
$0.8 \leq \alpha < 0.9$	Good
$0.7 \leq \alpha < 0.8$	Acceptable
$0.6 \leq \alpha < 0.7$	Questionable
$0.5 \leq \alpha < 0.6$	Poor

Table 4.2: Cronbach's Alpha of Determinants of Purchase Behaviour

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.941	.941	5

The results of the Cronbach Alpha test for eleven items of buying behaviour among family takaful participants in the Wilayah Persekutuan Kuala Lumpur measure are shown in Table 4.2, and the value is 0.941. As the coefficient approaches 1.0, the level of internal consistency among the scale's items (variables) rises. As a result, this variable's overall value is favorable, and its internal consistency is relatively high. Therefore, it is acceptable and reasonable to utilize the questionnaire to assess participant purchase behaviour among family takaful in Wilayah Persekutuan Kuala Lumpur.

Table 4.3: Cronbach's Alpha of Brand Image

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.935	.936	5

The result of the Cronbach Alpha test for the five items used to gauge brand image is 0.935, as shown in table 4.3. The degree of internal consistency of the scale's components (variables) increases as the coefficient gets closer to 1.0. As a result, the variable under consideration has a solid overall value and a high level of internal consistency. Therefore, it is acceptable and reasonable to apply the brand image questionnaire.

Table 4.4: Cronbach's Alpha of Brand Trust

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.917	.921	5

The Cronbach Alpha result for the five items of the social influence measure is 0.917, as shown in table 4.4. The scale's elements (variables) have a higher degree of internal consistency the closer the coefficient is to 1.0. As a result, the variable under consideration has a solid overall value and a high level of internal consistency. Therefore, it is ethical and appropriate to use the brand trust questionnaire.

4.6 NORMALITY TEST

To determine whether the sample in this study was regularly distributed or not, normality testing was used. In this study, the hypotheses will be calculated using a Spearman's correlation if the data are not regularly distributed, and the hypotheses will be identified using a Pearson's correlation if the data are normally distributed.

Table 4.5: Cronbach's Alpha of Normality Test

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
I should have takaful for my life	.358	384	.000	.634	384	.000
I believe takaful is important for life	.376	384	.000	.627	384	.000
I think takaful is a good for long-term contribution	.390	384	.000	.588	384	.000
I aware that takaful will protect the participant when suffering a disaster or loss	.384	384	.000	.589	384	.000
I believe that takaful complies with Shariah	.394	384	.000	.591	384	.000

a. Lilliefors Significance Correction

Shapiro-Wilk significance values must be less than 0.05 in order to be significant, as per 4.5. Since the data greatly depart from the table, a normal distribution is what is present.

Since p-value of the test is less than 0.05, the data is normally distributed and measurements via Pearson's correlation is seen appropriate for this study.

4.7 HYPOTHESES TESTING

In this study, the Person Correlation coefficient was used to evaluate the strength of the linear relationship between two variables. The participants in Wilayah Persekutuan Kuala Lumpur will be used to analyze the relationship between the independent variables (IV) of brand image and brand trust and the dependent variable (DV) of family takaful purchase behaviour. Each of these variables is measured to ascertain the degree to which the two variables are connected to one another.

Table 4.6: Rules of Thumb about Correlation Coefficient Size

Correlation Coefficient Size (r)	The Strength of the Relationship
(0.91 to 1.00) or (-0.91 to -1.00)	Very Strong
(0.71 to 0.90) or (-0.71 to -0.90)	Strong
(0.51 to 0.70) or (-0.51 to -0.70)	Moderate
(0.31 to 0.50) or (-0.31 to -0.50)	Weak
(0.1 to 0.30) or (-0.1 to -0.30)	Very Weak
0.00	No Correlation

Sources: Adopted from (Pablos, 2008)

Table 4.7: Result of the Correlation Analysis

Correlations

		Family Takaful Purchase	Brand Image	Brand Trust
Takaful	Pearson Correlation	1	.844**	.866**
	Sig. (2-tailed)		.000	.000
	N	384	384	384
Brand Image	Pearson Correlation	.844**	1	.894**
	Sig. (2-tailed)	.000		.000
	N	384	384	384
Brand Trust	Pearson Correlation	.866**	.894**	1
	Sig. (2-tailed)	.000	.000	
	N	384	384	384

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

The total results of the correlation for each variable are displayed in table 4.7. First, the association between brand perception and purchase behaviour patterns among family takaful participants in Wilayah Persekutuan Kuala Lumpur. A very high positive link between brand image and purchase behaviour were found among family takaful participants in Wilayah Persekutuan Kuala Lumpur, as demonstrated by the correlation coefficient value of 0.844 (r= 0.844, N=384, p.001). Participants in Wilayah Persekutuan Kuala Lumpur showed a correlation between rising family takaful purchase behaviour and brand image levels. As a result, H1 is accepted, and the null hypothesis is rejected.

H1: Among participants in Wilayah Persekutuan Kuala Lumpur, there is a substantial correlation between brand image and family takaful purchase behaviour.

The second set of findings concern the participants in Wilayah Persekutuan Kuala Lumpur's study on the relationship between family takaful shopping patterns and brand trust. The correlation coefficient value of 0.866 (r= 0.866, N=384, p.001) demonstrates a strong

positive relationship between brand trust and family takaful purchase behaviour among participants in Wilayah Persekutuan Kuala Lumpur. As brand trust improved, participants in Wilayah Persekutuan Kuala Lumpur demonstrated an increase in family takaful purchase behaviour. H2 is therefore approved whereas the null hypothesis is disproved.

H2: Wilayah Persekutuan Kuala Lumpur participants showed a strong correlation between family takaful purchase behaviour and brand trust.

The results showed that the data were reliable and statistically valid, to sum up. The results indicate that the level of brand trust has a strong link with the dependent variable, which is family takaful buying behaviour among participants in Wilayah Persekutuan Kuala Lumpur. The independent variable, brand trust, has the greatest value of correlation coefficient. Therefore, among participants in Wilayah Persekutuan Kuala Lumpur, the family takaful purchase behaviour is influenced by the degree of brand trust.

4.8 SUMMARY

In this chapter, research data have undergone statistical analysis and presentation. The outcomes of this inquiry were encouraging, and the null hypothesis was rejected.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

An overview of the findings, conclusions, and recommendations obtained from the data analysis presented in the previous chapter is provided in the last chapter. The results of Chapter 4 will have more clarifications. The findings of empirical tests conducted out to determine the validity of proposed theories. In order to answer all research questions and

assess the viability of the research aims, the findings of this study will be employed. Last but not least, the restriction will be discussed, and recommendations for additional research will be made for better development.

5.2 KEY FINDINGS

The purpose of this study was to identify the factors that affected participants' family takaful purchase behaviour in Wilayah Persekutuan Kuala Lumpur. Data was gathered for this study via a series of questionnaires that were delivered to participants to obtain their input. There are 384 respondents in the sample, who were chosen. The primary goals of this study are to determine how brand trust and image affect participants in Wilayah Persekutuan Kuala Lumpur's takaful purchase behaviour as the dependent variable.

The overall result for reliability was carried out using questionnaires towards 384 of respondents in Wilayah Persekutuan Kuala Lumpur. From the study, it is clearly showing that Cronbach's alpha for brand image is highest compared to brand trust. The value Cronbach alpha for brand image is 0.953 compared to the brand trust with the value of 0.913 respectively. It can be concluded that brand image has the highest internal consistency for its item.

Furthermore, the study demonstrates unequivocally that brand image is the most trustworthy and valid source of information on the factors influencing participants in Wilayah Persekutuan Kuala Lumpur's family takaful purchase behaviour. The average score for the five items used to gauge brand image ranges from 4.55 to 4.58, falling within the range of agreement. This essentially suggests that the respondents as a whole concur on the importance of brand image's influence on participants in Wilayah Persekutuan Kuala Lumpur segments' takaful purchase behaviour.

Additionally, brand trust is the second most trustworthy and reliable indicator of purchase behaviour among family takaful Wilayah Persekutuan Kuala Lumpur participants, according to data with a Cronbach alpha of 0.913. The indicator's mean range is slightly lower, from 4.48 to 4.65, but it still falls into the same category, specifically agree. As a result, most respondents concur that participants in Wilayah Persekutuan Kuala Lumpur will likely purchase family takaful insurance if they have confidence in the brand.

Additionally, the total Pearson correlation between purchase behaviour patterns among family takaful in Wilayah Persekutuan Kuala Lumpur participants and brand image and brand trust are above 0.60, which can be characterized as strongly correlated with one another. The family takaful buying behaviour among participants in Wilayah Persekutuan Kuala Lumpur is most influenced by variables with a Pearson correlation of 1.000 for brand trust and 1.000 for brand image, respectively. This can be as a result of the participants in Wilayah Persekutuan Kuala Lumpur having a strong confidence in the value and advantages of owning family takaful to protect the family from loss of income. Thus, the correlation between family takaful purchase behaviour and brand trust was found to be highly positive.

The second most significant factor impacting participants in Wilayah Persekutuan Kuala Lumpur's family takaful purchase behaviour is brand image, with a Pearson correlation of 0.844. As a result, it is seen as having a significant favorable impact on Wilayah Persekutuan Kuala Lumpur participants' family takaful purchase habit.

5.3 DISCUSSION

Hypothesis 1

H1: There is a significant relationship between brand image and purchase behaviour among family takaful participants in Wilayah Persekutuan Kuala Lumpur.

47

The initial goal of this study is to investigate how participants in Wilayah Persekutuan Kuala Lumpur's takaful purchase behaviour and brand image relate to one another. The correlation coefficient between participants in the WPKL's family takaful purchase behaviour and awareness is displayed in Table 4.7. Between brand image and family takaful buying behaviour among participants in Wilayah Persekutuan Kuala Lumpur, there is a very significant positive association (r= 0.844, N=383, p.001), as demonstrated by the correlation coefficient value of 0.844 (N=383). So, it is agreed that hypothesis H1 is true.

From the results, among family takaful participants di Wilayah Persekutuan Kuala Lumpur have many positive statements about family takaful purchase. This is because it is important that a person first see what brand image is good and correct to make a family takaful purchase to reduce the risk. While for the customer the brand image it benefits to create quality and to pay attention to products that might benefit the costumers. Brand images influence the advantage and disadvantage of the product offered. The findings are supported by the previous research indicated that the low of brand image will affect the customer's interest in insurance and it will affect the company to find new customers and maintaining the existing customers (Nawi et al., 2019a).

Hypothesis 2

H2: There is a significant relationship between brand trust and purchase behaviour among family takaful participants in Wilayah Persekutuan Kuala Lumpur.

In Wilayah Persekutuan Kuala Lumpur, participants' family takaful purchasing patterns are correlated with brand trust, as shown in Table 4.7. Among family takaful participants in Wilayah Persekutuan Kuala Lumpur, there is a substantial positive link between brand trust and family takaful purchase behaviour (r=1.000, N=383, p.001). This is evidenced by the correlation coefficient value of 1.000. H2 is therefore acknowledged as true.

According to (Yasa et al., 2022). A positive attitude can be developed by consumer trust in a product. This is also supported by the findings of a study by (Yasa et al., 2022) which demonstrate how consumer trust can boost favourable sentiments toward a product. In addition, most of the consumers who make these takaful purchases are unknown, making it difficult for a takaful company to establish a more intimate relationship with each consumer. The basic goal of marketing is to create a strong bond between the consumer and the brand, and the main element supporting this bond is trust. Here, it is conceivable to provide a hypothesis based on the supposition that the growth of brand trust affects consumers' purchase decisions for takaful as a sign of their positive interaction with the takaful brand.

Table 5.1: Results of Hypotheses

Hypotheses	Statement	Result
H$_1$	There is a significant relationship between brand image and purchase behaviour among family takaful participants in Wilayah Persekutuan Kuala Lumpur.	**Accepted**
H$_2$	There is a significant relationship between brand trust and purchase behaviour among family takaful participants in Wilayah Persekutuan Kuala Lumpur.	**Accepted**

5.4 IMPLICATION OF THE STUDY

There are some of implication can be draft based on the study. First of all is from the government. Bank in around Malaysia especially Bank Negara Malaysia (BNM) and also insurance company need to make the collaborate to make more residents of Malaysian for

taking the insurance such as Takaful policy. Bank Negara Malaysia (BNM) can play the role on promoted and give the awareness to the public on how important of the insurance in life. Not matters the statues of the family, protection is needed to the future. Based on the research, as can see the respondent are more believe on the brand image of the product. The respondents are willing to buy the product because of their believe of the product. BNM can spread more about insurance takaful policy to other so people can believe and willing to buying the policy.

Besides that, the implication of the study also is to raise the public knowledge toward the product. Public need to know how important of takaful or other type of insurance in life to protect them on unexpected things happens in future. Besides, it can be seen that the public will purchase that one thing or product based on the brand. It is because they will be safe on what they are investing on. This attitude happens because of lot of scammers are arise now days and publics want to be more careful.

Furthermore, from the aspect on society, from all this researcher, it could help the society to gain more awareness and understanding about the policy of takaful. It will lead to the head of family to think and take the action on buying the insurance for family to protect the family in the future.

5.5 LIMITATION OF THE STUDY

For doing this study, we also facing the limitation of this. First of all, from the aspects of interpretation in research finding. The limitation that we collect only for 384 of respondent and it could not give to represent the result for all the residents in Wilayah Persekutuan Kuala Lumpur. Because of this limitation, small of the sample size is giving the difficult process on collecting the data and to determine the result is legitimate and also in certain cases, it could

be mistakes and may arise, null of hypothesis is wrong and also no difference between the respondents or study may be seen.

Next the limitation of the study is process of collecting the data. The researchers only use the secondary data for collecting the data and distribution the questionnaire thought the online such as sharing the link of the google form in WhatsApp, Instagram, Telegram and so on. Due to the limitation of the time and also the cost, it could not be prepared by the interview process for going thru to doing primary data method which is it could be more specific for the research. In the future, this research could be used in primary data method such as researcher could making the interview and the data who are get could be more reliable and accurate even the researcher needs to spend more on the time and also the cost. Besides of the factor cost and time, cause of the pandemic COVID-19, it be the constraint for the research to getting interact with the respondents closer to distribute the questionnaires.

5.6 RECOMMENDATION FOR FUTURE RESEARCH

For the future of the research, the researcher needs to use and find the right alternative or methods on overcoming the limitation. Additionally, it might help to ensure that the research's objectives are met through acquiring correct research results. Researcher can expend to get more respondence to get better quality of data. For example, the research not just only focusing the residents at Wilayah Persekutuan Kuala Lumpur only but also cover for the residents of Malaysia who also included Sabah and Sarawak. It can help the researcher to have more information and data collected of the study.

The second piece of advice is that takaful operators should use the results of past studies in their future research in order to advertise family takaful protection goods and programmed to the community and to relate brand image and brand trust. The suggested

approaches will help takaful operators and agents update family takaful plans to ensure the safety and well-being of the community.

5.7 OVERALL CONCLUSION OF THE STUDY

This research is aiming on find out the determinants of purchase behaviour among family takaful participants in Wilayah Persekutuan Kuala Lumpur. Through from this research is to determine whether brand image has significant relationships towards purchase behaviour among family takaful participants and to determine brand trust image has significant relationships towards purchase behaviour among family takaful participants. Every each of studies is to find the relationship between of these independent variables and dependent variables.

That have 384 respondents in total have been gathered through this survey to obtain the data. The SPSS programme and the procedures of Descriptive Analysis, Validity and Reliability Test, and Person Correlation Coefficient were used to examine the data. The reliability analysis for the independent variables and dependent variable in Chapter 4 was both satisfactory and good. The reliability analyses for brand image, brand trust, and purchasing behaviour are 0.787, 0.935, and 0.917, respectively. According to the general guidelines for the size of Cronbach's Alpha Coefficient, the results displayed were excellent in terms of association strength. This demonstrates that the outcome might be acceptable.

The research of the study is aimed to identify the mean of determine whether brand image has significant relationships towards purchase behaviour among family takaful participants and to determine brand trust image has significant relationships towards purchase behaviour among family takaful participants in Wilayah Persekutuan Kuala Lumpur.

At the end of the study, the researchers can examine the relationship between the independent variables and the dependent variables, which are brand image and consumer

brand trust while making family takaful purchases. The actual method of data analysis can also be defined by this study. Researchers may be able to offer more recommendations to enhance the research's quality by taking advantage of some of the study's limitations.

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APPENDIX A - DRAFT OF QUESTIONNAIRE

**DETERMINANTS OF PURCHASE BEHAVIOUR AMONG FAMILY TAKAFUL
PARTICIPANTS IN WILAYAH PERSEKUTUAN KUALA LUMPUR.**

Dear Respondent,

We are final year Bachelor of Administration (Islamic Banking and Finance) students at the Universiti Malaysia Kelantan (UMK). We are conducting a study on the determinants of family takaful purchase behaviour for residents in the Federal Territory of Kuala Lumpur. This survey will take approximately 5 to 10 minutes. We greatly appreciate and expect the best cooperation from all of you to complete this survey. All information we obtain will be kept confidential and only used for academic research purposes. Your cooperation in answering this questionnaire honestly is essential to help us obtain high quality research results. Thank you for taking the time to help us, we really appreciate your cooperation. Thank you.

Responden yang dihargai,

Kami merupakan pelajar tahun akhir Sarjana Muda Pentadbiran (Perbankan dan Kewangan Islam) di Universiti Malaysia Kelantan (UMK). Kami sedang menjalankan kajian tentang penentu kepada tingkah laku pembelian takaful keluarga bagi penduduk di Wilayah Persekutuan Kuala Lumpur. Tinjauan ini akan mengambil masa kira-kira 5 hingga 10 minit. Kami sangat menghargai dan mengharapkan kerjasama yang terbaik dari anda semua bagi menyelesaikan tinjauan ini. Semua maklumat yang kami dapati akan dirahsiakan dan hanya digunakan bagi tujuan penyelidikan akademik sahaja.

Kerjasama anda dalam menjawab soal selidik ini dengan jujur amat diperlukan bagi membantu kami mendapatkan hasil kajian yang berkualiti tinggi. Terima kasih kerana meluangkan masa bagi membantu kami, kerjasama anda amat kami hargai.

Terima Kasih.

GROUP MEMBERS

1. NUR SYAFIQAH BINTI RAZMI (A19A0620)
2. NUR SYAHIRAH BINTI SHAHARUDIN (A19A0626)
3. NUR SYAHIRAH BINTI YUSRI (A19A0627)
4. NUR SYAMIM ARIFAH BINTI MAT ZALI (A19A0627)

SECTION 1: DEMOGRAPHIC PROFILE

1. GENDER / JANTINA

   o MALE

   o FEMALE

2. AGE / UMUR

   o 18 – 24 YEARS OLD

   o 25 – 30 YEARS OLD

   o 31 – 35 YEARS OLD

   o 36 – 40 YEARS OLD

   o 41 – 45 YEARS OLD

   o 46 – 50 YEARS OLD

   o 51 YEARS OLD AND ABOVE

3. ACADEMIC QUALIFICATION

   o SPM

   o DIPLOMA

   o DEGREE

   o MASTER

   o PHD

4. OCCUPATION / PEKERJAAN

   o GOVERNMENT / KERAJAAN

   o PRIVATE SECTOR / SEKTOR SWASTA

   o SELF-EMPLOYED / BEKERJA SENDIRI

5. INCOME / PENDAPATAN

   o < RM 2,500

   o RM 2,501 – RM 5,000

   o RM 5,001 – RM 7,500

   o RM 7,501 – RM 10,000

   o RM 10,001 and above.

SECTION 2 : DETERMINANTS OF PURCHASED BEHAVIOUR

INSTRUCTION : Choose only one answer for each of the following statements according to the scale provided. / Pilih satu jawapan sahaja bagi setiap pernyataan berikut berdasarkan skala yang telah disediakan.

The scale used is five-point Likert scale started from " strongly disagree" until "strongly agree". / Skala yang digunakan ialah skala Likert lima mata bermula daripada "sangat tidak setuju" hingga " sangat setuju"

1 : STRONGLY DISAGREE / SANGAT TIDAK SETUJU

2 : NOT AGREE / TIDAK SETUJU

3 : NEUTRAL / NEUTRAL

4 : AGREE / SETUJU

5 : STRONGLY AGREE / SANGAT SETUJU

1.   I should have takaful for my life. / Saya perlu ada takaful untuk kehidupan saya.

   o   1
   o   2
   o   3
   o   4
   o   5

2.   I believe takaful is important for life / Saya percaya takaful itu penting bagi kehidupan

   o   1
   o   2
   o   3
   o   4
   o   5

3. I think takaful is a good for long-term contribution / Saya berpendapat bahawa takaful itu baik untuk sumbangan jangka panjang.

- o 1
- o 2
- o 3
- o 4
- o 5

4. I aware that takaful will protect the participant when suffering a disaster or loss / Saya sedar bahawa takaful akan melindungi ahlinya apabila mengalami bencana atau kerugian.

- o 1
- o 2
- o 3
- o 4
- o 5

5. I believe that takaful complies with Shariah / Saya percaya takaful mematuhi Shariah

- o 1
- o 2
- o 3
- o 4
- o 5

SECTION C : INDEPENDENT VARIABLES

INSTRUCTION : Choose only one answer for each of the following statements according to the scale provided. / Pilih satu jawapan sahaja bagi setiap pernyataan berikut berdasarkan skala yang telah disediakan.

The scale used is five-point Likert scale started from " strongly disagree" until "strongly agree". / Skala yang digunakan ialah skala Likert lima mata bermula daripada "sangat tidak setuju" hingga " sangat setuju"

1 : STRONGLY DISAGREE / SANGAT TIDAK SETUJU
2 : NOT AGREE / TIDAK SETUJU
3 : NEUTRAL / NEUTRAL
4 : AGREE / SETUJU
5. STRONGLY AGREE / SANGAT SETUJU

i : BRAND IMAGE / IMEJ JENAMA

1. I will look at the brand first before buying product / Saya akan melihat kepada jenama dahulu sebelum membeli sesuatu produk.
    - o 1
    - o 2
    - o 3
    - o 4
    - o 5

2. I think brand image is important for product / Saya berpendapat imej jenama adalah penting bagi produk
    - o 1
    - o 2
    - o 3
    - o 4
    - o 5

3. I believe that with a product brand can make the product famous / Saya pecaya bahawa jenama product mampu membuatkan sesuatu produk itu terkenal.

   - o 1
   - o 2
   - o 3
   - o 4
   - o 5

4. I believe that with the image of the product it will increase purchasing power / Saya percaya bahawa imej sesuatu product akan meningkatkan kuasa pembelian.

   - o 1
   - o 2
   - o 3
   - o 4
   - o 5

5. I believe that a product will look magnificent when there is a brand / Saya percaya sesuatu produk akan kelihatan hebat apabila mempunyai jenama.

   - o 1
   - o 2
   - o 3
   - o 4
   - o 5

ii: BRAND TRUST

1. I will buy a product when I already trust in the product/ Saya akan membeli sesuatu produk apabila saya percayakan produk tersebut.

   - o 1
   - o 2
   - o 3
   - o 4
   - o 5

2. I will buy a product when I already trust in the product/ Saya akan membeli sesuatu produk apabila saya percayakan produk tersebut.

    ○ 1

    ○ 2

    ○ 3

    ○ 4

    ○ 5

3. I trust in the quality of product provided / Saya percaya dengan kualiti produk yang disediakan.

    ○ 1

    ○ 2

    ○ 3

    ○ 4

    ○ 5

4. I trust in the product even though it is no longer known by public / Saya percaya dengan sesuatu produk walaupun produk tersebut sudah tidak dikenali umum.

    ○ 1

    ○ 2

    ○ 3

    ○ 4

    ○ 5

5. I believe brand trust will exists as a result from close contact recommendations / Saya percaya kepercayaan jenama akan wujud hasil daripada cadangan orang terdekat.

    ○ 1

    ○ 2

    ○ 3

    ○ 4

    ○ 5

ACTIVITIES	SEMESTER 1																SEMESTER 2															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
-Briefing FYP	█																															
-Meeting with Supervisors (SV) -Research project title verification		█																														
-Research problem -Research objective -Literature research			█	█																												
-Google meet with SV -Study Framework -Research Method -Data Collection Method -Data Analysis Method					█	█																										

63

Task																																	
-Google meet with SV -Checking with SV						■																												
-Hand over draft to supervisor -Turnitin filters -Correction of research reports							■																											
-Submit final report and Turnitin results to coordinator								■	■																									
Presentation										■																								
-Correction											■																							
-Correction checking												■																						
-Submit final report to coordinator													■																					
-Meeting with SV														■																				
-Selection of the questionnaires															■																			
-Pilot test and respondent data collection																■																		

64

Task																																		
-Run SPSS on collected data																				■														
-Data analysis -Discovery report - Interpretation and discussion of the findings																					■													
-Check report with SV -Correction and improvements to the report																							■											
-Finalize full report -Do empirical report																									■									
-Submit report																											■							

67