

**HIBAH TAKAFUL PRODUCTS IN KELANTAN: AN
EMPIRICAL STUDY OF MUSLIM CONSUMERS IN
KELANTAN**

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2024

FACULTY ENTREPRENEURSHIP AND BUSINESS

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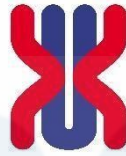
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ABSTRACT

Nowadays, Muslim's consumers have the option to choose either Takaful or conventional insurance products. According to the descriptions of Takaful products, they also have a higher preference because they adhere to Islamic law and are Syariah compliant. However, even though it has numerous hidden benefits, the concept of takaful is still unclear to many people, including Muslims. This is because there is no adequate explanation of this practice. Therefore, the main objective of this study is to investigate the relationship between consumers' attitudes, awareness and level of understanding towards Muslim's Consumers on takaful products. The study's independent variables include awareness, attitudes, and level of understanding. 400 Kota Bharu, Kelantan, people who are at least 18 years old are the target population for this online survey. The outcome demonstrates the strong relationship between awareness, attitudes, and level of understanding of the relationship between commitment and client loyalty in Islamic banking goods and services. In order to better satisfy consumer needs, the sector can benefit from this study by developing better goods and services. This study contributes significantly to the corpus of information in this topic, which makes it valuable.

Keywords: Hibah Takaful, Islamic banking, Muslim's consumers, awareness, attitudes, level of understanding

ABSTRAK

Kini, pengguna Islam mempunyai pilihan untuk memilih sama ada produk Takaful atau insurans konvensional. Mengikut penerangan produk Takaful, mereka juga mempunyai keutamaan yang lebih tinggi kerana mematuhi undang-undang Islam dan patuh Syariah. Walau bagaimanapun, walaupun hakikatnya ia mempunyai banyak manfaat tersembunyi, konsep takaful masih tidak jelas kepada ramai orang, termasuk orang Islam. Ini kerana tiada penjelasan yang mencukupi tentang amalan ini. Oleh itu, objektif utama kajian ini adalah untuk menyiasat hubungan antara sikap pengguna, kesedaran dan tahap kefahaman terhadap Pengguna Islam terhadap produk takaful. Pembolehubah bebas dalam kajian ini ialah kesedaran, sikap dan tahap kefahaman. Pengguna Islam terhadap produk takaful. Pembolehubah bebas dalam kajian ini ialah kesedaran, sikap dan tahap kefahaman. Pembolehubah bebas kajian merangkumi kesedaran, sikap, dan tahap kefahaman. 400 Kota Bharu, Kelantan, penduduk yang berumur sekurang-kurangnya 18 tahun menjadi sasaran untuk tinjauan dalam talian ini. Hasilnya menunjukkan hubungan yang kukuh antara kesedaran, sikap dan tahap pemahaman tentang hubungan antara komitmen dan kesetiaan pelanggan dalam barangan dan perkhidmatan perbankan Islam. Bagi memenuhi keperluan pengguna dengan lebih baik, sektor ini boleh mendapat manfaat daripada kajian ini dengan membangunkan barangan dan perkhidmatan yang lebih baik. Kajian ini menyumbang secara signifikan kepada korpus maklumat dalam topik ini, yang menjadikannya berharga.

Kata kunci: Hibah Takaful, perbankan Islam, pengguna Muslim, kesedaran, sikap, tahap kefahaman

CHAPTER 1: INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Conventional insurance is based solely on the element of interest, whether it is life or general insurance. The main objective of insurance companies investing their capital in traditional investment vehicles is to generate interest income. The policyholders must pay surcharges if they fail to pay their payments on time. Furthermore, the payout of a life insurance policy upon maturity or in the event of a death claim is substantially greater than the amount of premiums paid. Investing in securities that include an interest rate component is the primary source of income for both general insurance and life insurance. (Qaiser, 2014).

Furthermore, the foundation of takaful is reciprocal cooperation, which has the power to bring people together, promote harmony, and take into account social demands for the long-term viability of insurance companies. In turn, this can help to mitigate injustice and unethical behavior. Takaful, as opposed to conventional insurance, which usually shares the excess among insurance operators, distributes excess to participants and operators—a beneficial and unusual practice. In the event that one of them experiences a loss, the holders of Takaful policies provide support for one another by providing insurance cover. This will enable Takaful to promote social cohesion and brotherhood, as well as the implementation of these concepts in regional communities.

Takaful is not a religious product; it is a secular one. It is accessible to everyone, regardless of their religious affiliation. It makes a huge and substantial contribution to the financial sector. Takaful, which offers greater value-added content than insurance, is the best option for those looking to protect their finances from unforeseen catastrophe. However, Malaysians are not as

familiar with takaful as they should be. However, the awareness of Takaful in Malaysia is not as robust as it is supposed to be. Therefore, by presenting empirical data regarding Muslim customers' awareness, attitudes, and comprehension levels of Hibah Takaful goods in Kelantan, this study seeks to add to the body of current literature. In a study of Kelantan residents, a sample of the known was chosen at random; the results indicate that 400 out of 124 respondents were unaware of Takaful, and 45% were unaware that Takaful policyholders share risks with one another. Furthermore, 33.2%, 38.8%, and 37.2% of respondents are unaware that takaful is interest-free, gambler-free, and doubtful. Nonetheless, 70.2% of respondents believe that takaful goods adhere to Shariah.

1.2 PROBLEM STATEMENT

Several studies have been conducted on the awareness and of Takaful products in Malaysia. For example, a study was found that Malaysian consumers have a favorable attitude toward Takaful products and perceive them as more ethical than conventional insurance (Haji Abdul Rahman and Alhabshi . 2010). Similarly, a study revealed that Malaysian consumers are more likely to adopt Takaful products due to religious beliefs and social responsibility (Alkathlan and Al- Muharrami. 2016). However, there is limited research on the awareness and perception of Hibah Takaful products specifically. One study was found that Malaysian consumers have a limited understanding of the concept of Hibah and the potential benefits of Hibah Takaful products (Abdul Razak and Abdul Wahab, 2013) .

1.3 RESEARCH QUESTION

Researchers may decide to focus on or look for solutions to specific study topics in order to obtain reliable information. Through effective guidance and management of the data collection and assessment process, the researcher will be able to meet the study's goal. The purpose of this study is to investigate Hibah takaful Products in Kelantan: An Empirical Study of Muslim Consumers in Kelantan. The following questions were developed to meet the above research objectives:

1. What is the level of awareness of Muslim consumers in Kelantan towards Hibah Takaful products?
2. What are the factors that influence Muslim consumers in Kelantan and attitude towards Hibah Takaful products?
3. What is the level of understanding of Hibah Takaful products among Muslim consumers in Kelantan?

1.4 RESEARCH OBJECTIVES

The main goal of this study is to investigate Hibah takaful Products in Kelantan: An Empirical Study of Muslim Consumers in Kelantan. The general objectives of the study attempted to:

1. To investigate the level of awareness of Muslim consumers in Kelantan towards Hibah Takaful products.
2. To identify the factors that influence Muslim consumers in Kelantan attitude towards Hibah Takaful products.
3. To determine the level of understanding of Hibah Takaful products among Muslim consumers in Kelantan.

1.5 SCOPE OF THE STUDY

This study uses awareness, attitude, and level of understanding as independent variables. This research investigates the level of awareness of Muslim consumers in Kelantan towards Hibah in takaful products, having easy access to the area and potential respondents. This study aims to identify the relationship of understanding and awareness of the tendency to purchase grants in takaful grants among Muslim consumers in Kelantan. A total of 400 Muslims were selected as study respondents.

This study's scope is restricted to a 400-respondent sample size. When each respondent rates each independent variable against the dependent variable via a brief online survey, the study will come to a close. The sample size was determined using the Krejcie & Morgan Table 1970 as the basis for the questionnaire tool used to gather data for the study. Furthermore, this study is a survey that looks at Muslim consumers' awareness of Hibah in takaful products in Kelantan using quantitative methodologies.

1.6 SIGNIFICANCE OF STUDY

Hibah takaful indicates that in the case of the takaful policyholder's death, compensation money will be sent directly from the takaful firm to the takaful policyholder's heirs. It has many advantages over other processes such as wills. This study is to raise awareness of learning this Hibah takaful so that they will know that the takaful compensation money will be received by the heirs within a week to a month. It is faster than the estate process which takes between 3 to 20 months (about 1 and a half years). The money received by the heirs can be used as money for daily expenses so that they can continue life as usual. The distribution is also done not according to Faraid, but directly based on the grant agreement.

1.7 DEFINITION OF TERM

1.7.1 Hibah

A gift known as a hibah is one that is given unconditionally after the grantor's passing and takes the form of money or property. According to Islamic law, the hibah is a crucial tool for planning real estate. However, hardly many Muslims in this nation use the Hibah instrument. Hibah, which is Arabic for "giving," refers to both charitable giving and giving in any other way, including material presents. These three names all refer to the same thing, but they differ in that charity is a gift intended to get a reward in the hereafter, and it is given from the wealthy to the needy. Unlike a gift, which is often related to something and is offered in someone's honor. A will that specifies a person's voluntary transfer of ownership of his property to another person while he is still alive without compensation (iwad) is referred to as a hibah. According to this definition, a grant is a contract that gives a party ownership of a piece of property. (Muda, M. Z. 2008)

1.7.2 Hibah Takaful

Hibah takaful means the grant of Takaful benefits by the Takaful participant to the nominee according to the conditional Hibah if the Takaful participant dies. Beneficiaries can consist of anyone such as family members. The rate of grant distribution is according to the overall Takaful benefits owned by the Takaful participants. Through this grant, the distribution of Takaful compensation money is given to the grant recipient named in the grant form after the death of the Takaful policy owner. Each division is not subject to Faraid law. The recipient who receives the Takaful grant is the absolute recipient of the compensation. (Rusnadewi Abdul Rashid, N. I. Y. 2010)

1.7.3 Awareness

In this mode of thought, awareness, and consciousness are related and indicate a necessary engagement, such as a sense or an instinct, that enhances the phenomenon's experience. Hibah Takaful products in Kelantan: An empirical study of Muslim consumers in Kelantan is the subject of this discussion. Hibah knowledge creates a strong potential for a race to be knowledgeable about the application of Islamic wealth distribution.

1.7.4 Attitudes

An individual's attitude describes their perception of something or someone, as well as their propensity to react positively or negatively to a certain concept, object, person, or circumstance. Affective (likes and dislikes, feelings, or evoked emotions), behavioral (acts or intents demonstrated towards things based on "cognitive" and "affective" reactions), and cognitive (perceptions and beliefs) are the three categories into which it is commonly divided. (Mokhtar, 2008)

1.7.5 Level of Understanding

Level of understanding is related to a way of thinking that emphasizes how things function. Learning and comprehension, for instance, at this level, offer more information about single- and double-loop learning processes. The level of understanding in the context of this study relates to the extent to which Kelantan Muslim Consumers are aware of Hibah Takaful. Hibah Takaful is typically believed to be the act of giving someone ownership of an asset without receiving anything in return. (Kamarudin, M. K., & Alma'amun, S. 2013)

1.8 ORGANIZATION OF THE PROPOSAL

This study is divided into five chapters. The topics discussed in each chapter serve as the foundation for some of the research. The first chapter of this book investigates community attitudes towards and levels of understanding of the Hibah Takaful product, which is based on empirical research of Muslim consumers in Kelantan. The themes of overview, study background, issue declaration, research questions, research goals, the study scope, study importance, key terms in this chapter, and proposal organization are also discussed in this chapter.

The second chapter explains the process of literary analysis. Introduction, empirical applications of Hibah, and related studies carried out by earlier researchers are all covered in this chapter through publications, theories, research frameworks, and chapter summaries.

Research methodologies are explained in the third chapter. This chapter offers a thorough overview of the study process.

The research techniques and data collection are described in detail in Chapter 4's data analysis and findings. Every section will focus on a different subject. This part will discuss the respondent's demographics and the data analysis using the Statistical Package for the Social Sciences (SPSS), as detailed in Chapter 3.

Chapter 5 this chapter will discuss every discovery from Chapter 4. This chapter's recommendations will deal with the issue that this study has highlighted. Lastly, a recommendation for additional research is included in the study's conclusion, which concludes the examination.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

The purpose of this chapter is to explain how each independent variable affects the dependent variable by analyzing existing research that is relevant to the study. This chapter will also feature a pertinent review of research papers on the Hibah Takaful Product in Kelantan: An Empirical Study of Muslim Consumers in Kelantan. The dependent variable (Hibah Takaful product among consumers in Kelantan) and the independent variable (awareness, attitudes, and level of understanding) are both explained in greater detail in this section.

2.2 UNDERPINNING THEORY

2.2.1 Theory of Hibah Takaful

When a member contributes money to a pool system to indemnify one another against loss or harm, this is referred to as takaful. It is founded on adhering to Shariah, or Islamic law. Since Takaful is a shariah-compliant policy and significantly different from the standard one, we typically utilize it while discussing insurance. Takaful is not merely about adhering to Islamic law. However, it is also free of these three things, which are forbidden in Islam: Riba (interest), al-Maisir (gambling), and al-Gharar (uncertainty). In the process to make Hibah takaful, the requirements and conditions of Hibah are that a customer called al-Wahib must be an independent adult of sound mind, have attained puberty and must be the legal owner of the asset. Next is, al-Mawhub lahu as the person is able to inherit the asset by bequest as an adult (Mukallaf) or a minor. Therefore, al-Mawhub as assets endowed as Hibah must fulfill a few requirements that must be Halal and have value under Sharia Law. Lastly is Sighah or the acceptance refers to a verbal or non-verbal agreement or conduct that signifies the offer and acceptance of the gift of Hibah like clear expression of Ijab.

Hibah, on the other hand, is a gratuitous gift given from one person to another. In Islam, hibah is promoted as a practice. In the context of Islam, hibah is the voluntary transfer of property ownership from one person to another while the settlor is still alive, without expecting anything in return or retaliation ('Iwad), and given to whomever the donor chooses, even if that person does not have any familial ties to him. The Arabic word "wahaba" (which signifies giving without thought) is the source of the word "hibah." Hibah awareness is a strategy for achieving and meeting the requirements of Islamic wealth distribution. According to a survey, workers at Islamic banks in India discovered that there were different levels of knowledge of Islamic banking products. The purpose of this study is to determine how participants' perceptions of Islamic banking products will affect their choice to perform Hibah. (Akhtar and Akhter. 2011)

One person once said he describes attitude towards behavior as one appraisal of behavior that is divided into two. The first is the good evaluation because it will give a positive evaluation of behavior and the second is the bad evaluation because it will give a negative view of behavior by (Ajzen 1991). In this study, attitude towards Hibah means how a Kelantan's Muslim evaluates Hibah as a good or bad and it will impact their decision to do Hibah.

2.3 EMPIRICAL LITERATURE

2.3.1 Hibah Takaful Product Among Muslim Consumer in Kelantan

Understanding is a psychological process in which one may utilize concepts to represent an abstract or physical entity, such as a person, situation, or message. knowing is the relationship that exists between the knower and the object of knowing. Understanding entails knowledge

related abilities and dispositions that are adequate to sustain intelligent behavior. The levels of understanding are tied to the systems thinking approach, which focuses on how things operate.

According to Muhamad Asni and Sulong (2016), Hibah is an act of voluntary gift giving by the donor that is performed during the donor's lifetime without any kind of recompense from the receiver ('aqd tabarru'). In addition, Noordin et al. (2016) stated that traditionally, Hibah refers to the donation of one's possessions in order to establish a sense of love and compassion for other Muslims as well as to help those in need. In his inaugural remarks at the Hibah vs Faraid Conference, organized by the USIM Faculty of Shariah & Law and the Malaysian Real Estate Law Association (HartaGuam) in 2017, Dato' Haji Zainul Rijal bin Abu Bakar said unequivocally that Hibah is an alternative. The manner of property distribution, and hence the application of Hibah, must adhere to Sharia rules outlined in Islam. Following that, he emphasized that the adoption of Hibah cannot overcome Islam's views on Faraid and Wasiyyah. According to Mohd Yusof and Ahmad (2013), the belief that the practice of Hibah may be opposed to Faraid or will is wrong. In reality, based on the many agencies and institutions involved in marketing Hibah goods, Hibah has shown to be one of the most effective distribution systems in Malaysia.

2.3.2 Awareness

Awareness is an empathetic understanding of the workings of others, which gives a setting on behalf of your activity (Dourish & Bellotti, 1992). Concurring to Cambridge Word reference (Papadaki, 2019), awareness may be a data that roughly occurs or considerate of a circumstance or else topic at the period created on data or inclusion. In common, Awareness develops once an individual recognizes or else gets it. Awareness replicates a clarification of contemplations that rise openly of substantial knowledge, sense the setting of the up-to-date environment. Awareness

also additionally rises from thought facilitated to short lived involvements including the taking care of contemplations, opinions or feeling rising through provoking characteristic, spiritual or genuine states (Saunders et al., 2016).

From the task approximately conducted by (Ahmad, Kamaruddin, Yaacob, Ali, & Mohamed Azudin, 2019), the hibah Awareness is a truancy in Malaysia, the Hibah rule isn't backed in Islamic law court. Awareness of Hibah can be an instrument that allows Muslims to reflect health besides grants to recognize roughly the requirements on behalf of dispersal of Islamic riches from Hibah. Nevertheless, the awareness of Hibah excessively makes a tall arrangement of data inside the community, specifically between Muslims thus that they are extra careful on the utilization of the scattering of Islamic wealth. Inside the setting of Hibah, maximum Muslims are careful of the nearness of the thought of Hibah that is displayed by Islam. Other than that, there exists various Muslims who continue to be careful of the use of Hibah then utilize it in their everyday lives.

The number of considerations goes through laid out that people see almost all Hibah Takaful Products. Inside the awareness of Muslims almost all Hibah Takaful Product, advance, shows a stunning part in dispersal awareness around Hibah directly. Headway's progression Hibah in a number of behaviors like direct securities chairman. Insurance executives resolve advances around Hibah with awareness of Hibah toward their consumers. This thing is kept up by (Ahmad, Kamaruddin, Yaacob, Ali, & Mohamed Azudin, 2019), to guarantee triumph in bargains besides to blowout awareness, development would be more fundamental on behalf of the securities chairman. Inside the industry, development is crucial on behalf of the client in understanding the thing that is actuality publicized. In expansion, the supposition of (Ahmad, Kamaruddin, Yaacob, Ali, & Mohamed Azudin, 2019) communicated that, direct advancing besides development can

offer help open to comprehend and recognize somewhat evidently. Through here, it provides extra data around Hibah directed toward individual bunches.

Inside the manufacturing, development is noteworthy for the client in understanding the thing that is progressing (Ahmad, Kamaruddin, Yaacob, Ali, & Mohamed Azudin, 2019). Be that since it may, advancing is clarified in communicative form starting from recognizable assertion of the commencement on communiqué and the advance is included by the communiqué at the side bargains of the appearing (Ahmad, Kamaruddin, Yaacob, Ali, & Mohamed Azudin, 2019). Based on that, development in advancing will make awareness of Hibah and around Hibah Takaful Product to guarantee that extra Muslims in Kelantan know and are cautious of Hibah.

As communicated via (Ekiyor & Altan, 2020), development utilized messages in any or wholly of the advancing combination components. Through development, a product can add up to wholly conclusions, rulings and appreciation that persons inside the objective viewers have around an association (Ahmad, Kamaruddin, Yaacob, Ali, & Azudin, 2019).

Understanding interface Vivos trade is important to identify dispersal guardians" affluence over period, family saving, children utilization and impact government utilization (Khairy Kamarudin et al., 2020). Regarding the article, its enhancement explains that parents have awareness inside the transport of their affluence and estate for their families direct Hibah. Interface Vivos trade, inside the graph of nonverbal communiqué, is acquired to be one of the rebellious toward specific cherishing estimations. For cases, clinicians clarify that a related Vivos may be a principal picture of communiqué and warmth to another individual (Khairy Kamarudin et al., 2020). Then, gatekeepers can spread their estate besides having an awareness of Hibah and can

maintain a strategic distance from challenges inside the diffusing of property insides the longer term.

In Malaysian settings, related Vivos based on cherish have as well been recognized in past considerations. Interface Vivos can stand a salute of love among guards (back) and kids (receivers) that come around inside the guards will not have their wealth, not due to personal benefit but to progression concordant atmosphere between family people (Khairy Kamarudin et al., 2020).

(Khairy Kamarudin et al., 2020) also communicated that it provides a feel of euphoria to the gatekeepers as the interface Vivos favors can back their worshiped ones. In regard to, interface Vivos to a couple of degrees is completed accordingly on affection with the reason to balance the bequest legacy dispersal among young lady besides child (Khairy Kamarudin et al., 2020). Thus, the utilization of Hibah will rise and the assets can be isolated, decreasing the situation of sitting out of adaptation. (Ahmad et al., 2020) communicated that, point by point in 2015, the number of cases selected in Hibah cases extended since 2013, proposing that the resident still contains a mood understanding of the perception and Takaful Product of Hibah.

Here are besides a humble bunch of persons who that their misinterpretation of the measures of Islamic affluence orchestrating illustrate deficient info. One more circumstance is that there are still various who reflect Hibah to be a smaller amount vital since of the requirement intended for Hibah, which needs filled proprietorship of properties via pioneers. Awareness rises once persons are facilitated about something; the attention of judgment skills will envisage the rest (Vago & Zeidan, 2016). Be that because it may, there's a divide of awareness on Hibah by Islamic budgetary teaching that leads Muslims to better get it and leads towards the affirmation of the sharpen of Hibah itself.

The exhibiting of Hibah by Islamic cash related education will collect understanding on Hibah between societies especially to Muslims wherever awareness rises. This awareness will be facilitated to be displayed by Islamic Financial institutions affected by awareness of Hibah. Constructed on this consideration is to recognize the awareness of Hibah impacts the affirmation of Hibah Takaful Product among Kelantan Muslim buyers. In this way, this hypothesis was made:

HI: Awareness has a significant influence on Hibah Takaful Product.

2.3.3 Attitude

Attitude may well be an arrangement to performance (temperament to answer) unequivocally (healthy) or antagonistically (gravely) to certain possessions, concurring with Sarnoff (Malusi et al., 2015). In addition, (Ghodang, 2018) provides the meaning of deportment as a see or sense that went with a slant to performance on an address. Attitude is persistently facilitated towards somewhat meaning there's no deportment except a challenge. Attitudes are coordinated about things, individuals, actions, understands, educate, measures along with others.

(Ghodang, 2018) provides the suspicion that attitude may be a plan of conduct, slant or else hopeful status, slant to alter to social circumstances, or basically, attitude might be an answer to community jars that have become trained and concurring to (Bar-Tal, 2011) fights that attitude as an association are steady after the motivational, eager, perceptual and cognitive shapes of viewpoints of the different world.

The reason for this consideration was to realize whether the attitude can affect the choice in undertaking Hibah in a method that a Muslim can overview whether the Hibah is pleasant or

corrupt. Earlier considerations that have become shown in these distinctive circumstances assert that attitude can affect an individual's exercises evidently and unmistakably.

Concurring to (Chang, 2005), the decision-creation plan by a particular person can be affected by his department about an address, occasion or association. (Armitage & Christian, 2003) fights that inside the speculation of orchestrated conduct, attitude is a basic component or the preeminent crucial figure or key variable in expecting behavioral energetically.

Concurring to (Abdullah & Abd Wahab, 2015) found that states of mind can lead to more conspicuous behavior to utilize Islamic person funding in Malaysia. Attitudes are reflected to supply the first effective reasons for clarifying an individual's thinking to utilize Islamic keeping cash things, like the utilization of Islamic credit cards and Islamic person funding (Mamman et al., 2016).

Attitudes towards Islamic overseeing an account are setting particular and diverse from ardent concepts undoubtedly constructed on one's sincere feelings. Religiosity has restrained natural and outward feelings and attitudes about religion. Subsequently, it is coherent to contend that when related to devout attitudes, attitudes about Islamic overseeing an account are extra noteworthy and detailed mechanisms which forecast buyer conduct (Johan & Hussain, 2019). Based on the consideration of (Abdullah, 2014) that attitude unequivocally impacts behavioral enthusiasm in utilizing Islamic person financing in Malaysia. In a nutshell, the attitudes and obligation of bank specialists to fulfill thru Islamic rule can remain acknowledged equally as a component that can affect the states of intellect and feelings of clients in backing the organizations of bank items.

In connection to this discourse, it is believed that Muslims must be constructive concerning Hibah and be extra inclined to permit Hibah or terrible propensity versa. Hence, this theory was made:

H2: Attitudes have a significant influence on Hibah Takaful Product.

2.3.4 Level of Understanding

According to Hasan and Mohamad Zaizi (2020), there are two types of Hibah that are allowed in Malaysia. The first is Hibah linked to Muslim asset management, while the second is commercial Hibah employed as a supporting financial tool in Islamic financial institutions. Aside from that, the takaful industry has been using the Hibah instrument to provide takaful items to participants, with the recipients benefiting from the maturity of the takaful certificate. Understanding the administration and implementation of Hibah involves understanding that Hibah does not have its own statute in Malaysia. It is worth mentioning that, despite the fact that suggestions for Hibah law have been presented on several occasions and at seminars since 2004, these recommendations have gone unheeded by legislators (Nor Muhamad et al., 2019). Hibah has been mentioned in several legislation, including the Federal Constitution, Administration of Islamic Law Enactments, Federal Territories Act, Syariah Court Enactment, Islamic Financial Services Act, National Land Code, Contracts Act, and Civil Law Act. However, Malaysia's current statutory provisions do not address Hibah in depth. In actuality, there exist provisions that contradict one another. This stance has resulted in various jurisdictional challenges, including a conflict of jurisdiction between Malaysia's Syariah and Civil Courts.

H3: Level of Understanding has a significant influence on Hibah Takaful Product.

2.4 HYPOTHESES STATEMENT

A theory is an approximate proclamation of the connection between a minimum of two factors. Then, a hypothesis will be understood as a proper statement of the anticipated relationship between independent variable and dependent variable quantity. The independent variables in this research are the awareness of Hibah takaful among Muslim consumers in Kelantan, the attitudes and level of understanding of Hibah takaful among Muslim consumers in Kelantan. The hypotheses proposed are specifically aimed at providing answers to the research questions raised in this study.

2.4.1 Research Hypothesis

These below show research hypothesis, the following research hypothesis have been formulated as follows:

- 1) H1: There is a positive and significant relationship between awareness toward the Muslim consumer in Kelantan about Hibah takaful
- 2) H2: There is a positive and significant relationship between attitudes toward the Muslim consumer in Kelantan about Hibah takaful
- 3) H3: There is a positive and significant relationship between level of understanding toward the Muslim consumer in Kelantan about Hibah takaful

2.5 CONCEPTUAL FRAMEWORK

Figure 2.1 shows the theoretical framework which consists of the Dependent Variable which is the Hibah Takaful product among Muslim’s consumers in Kelantan. Also, Independent variables are awareness, attitudes, and level of understanding.

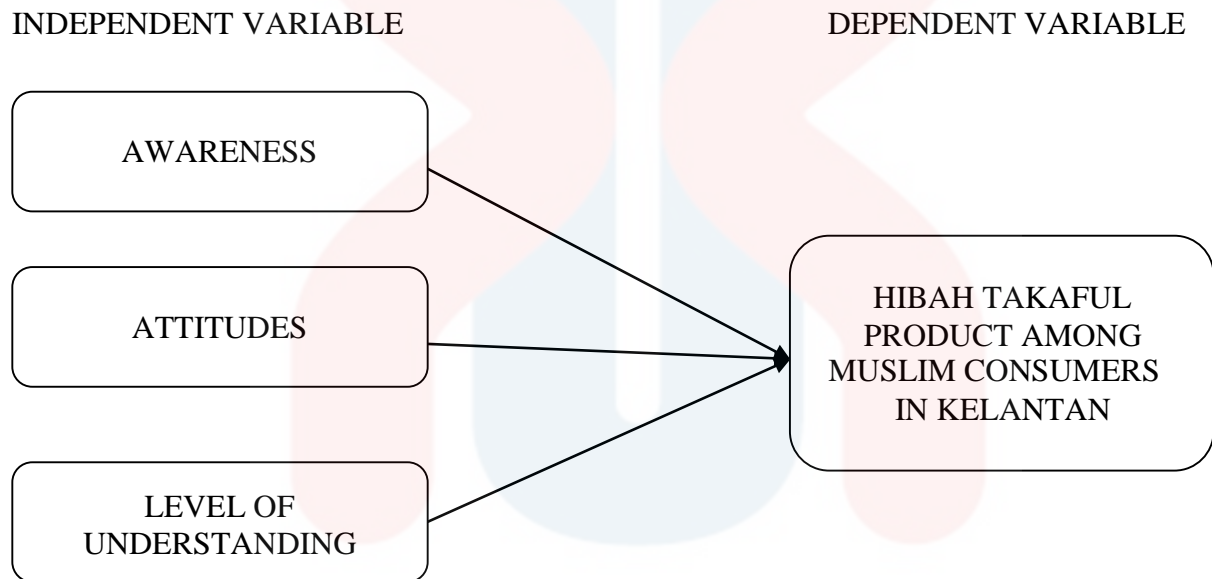


Figure 2.1: Conceptual Framework between Independent Variable (IV) and Dependent Variable (DV)

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2.6 SUMMARY/CONCLUSION

Islam allows the acquisition of money as long as it is beneficial to humanity. However, one should have properly managed his or her property by transferring it to the future recipient in an equitable and just manner as the individual thinks fit. Because the technique for executing Hibah is quick and straightforward, it is viewed as the best mechanism for family members to be entitled to the deceased's property. Hibah's primary function is to aid family members in need and to prevent disagreement among them. The most serious problem that the society is now facing is the lack of specific regulation controlling Hibah. In reality, Muslims' knowledge of Hibah implementation remains unsatisfactory. To overcome this issue, this article suggests that a high awareness of the availability of Hibah as a property allocation alternative be created.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 INTRODUCTION

Using research methodology in a methodical manner to address a challenge. Particularly, a consists of the methods used by investigators to manage and perform their study. Additionally, it directs the researcher in data collection, analysis, and interpretation. (Meyer, 2001) to be clear, methodology simply refers to the methods used in data collection and analysis. Therefore, how we get at results is almost as important as the results themselves. The validity of the study as a whole is connected to relevance, as are the ways in which our findings may be replicated by others. The determination of the learning is to recognize the influences that affect Muslim consumers in Kelantan who purchase Hibah Takaful products. This study can determine the factors that affect Hibah Takaful products among Muslim consumers in Kelantan by using the appropriate data collection methodology.

3.2 RESEARCH DESIGN

Study design refers to the strategies and processes used during the research to examine and gather all relevant data (Mills et al., 2009). In addition, research design is the plan on behalf of an education that outlines the procedures that should be used to meet the goals of the study or test the hypothesis that were developed for the inquiry (McDaniel Jr & Gates, 2018).

The research design discusses the overall structure of the investigation as it pertains to the application since its determination specifies the type of education and the results. The goal of this investigation is to better realize the factors influencing Hibah Takaful Product among Muslim consumers in Kelantan as well as to inform Muslim consumers about Hibah.

Due to the fact that this study will employ primary data and secondary data in terms of socio economics. A quantitative methodology is used in this research study. In order to assess the theory and attempt to generalize a result or findings, this work also uses quantitative methods (Silimela, 2022). To ascertain the degree of consumer knowledge of hibah among Kelantan Muslims, a questionnaire method was used to gather responses from respondents in Kelantan.

The Hibah Takaful Product is a dependent variable. The questionnaire assesses awareness, attitudes and level understanding as the independent variable. The findings demonstrated a correlation between the independent and dependent variables in accordance with the research design. The primary instrument for gathering reason information from plaintiffs will be a study. Any data collected as of respondents in the survey will be utilized as the primary data in this study (Echchabi et al., 2015).

3.3 DATA COLLECTION METHODS

The primary data is info that has been obtained specifically for additional analysis to produce outcomes once the issue has been resolved (Dakhlalh et al., 2019). For a particular research topic, primary data are brand-new bits of info that will be collected and processed. According to (Bowling, 2005), one method of gathering is survey questionnaires, which interview a sizable segment of the residents.

This comprises a series of uniform inquiries beside universally applicable answer classes. Information on awareness, attitudes, and level of understanding about the hibah were gathered as a chosen audience for the survey's objectives. A questionnaire will be used to accumulate the information for this investigation. If they meet the requirements and research objectives, a total of 400 persons will get the questionnaire. Residents of Kelantan will get the questionnaire. The

questionnaire emphasizes the purpose of the education and the concealment of the data provided by respondents.

Secondary data is information that has been found as of primary bases and is obtainable for researchers to utilize in their particular study. It is the kind of information that has previously been compiled. Secondary data bases contain possessions such as books, unpublished bases, papers, journalists, websites, certified histories etc.

3.4 STUDY POPULATION

A population is a group of people, whether it be a nation or a collection of people with similar characteristics. According to Fetters, Curry, and Creswell (2013), the population is a group of people with similar characteristics whose importance to focus on surveys and tests is the arrangement of individuals chosen from the population, and the population in investigative examinations. Malaysia is a country that mostly adheres to Islam. As of 2020, there are approximately 20.6 million Muslims or 63.5% of the population.

Takaful, which was introduced in 1984, now has a 15.2% penetration rate among Malaysians, compared to 60% of the Muslim population. Takaful development has been slower than predicted in the past due to a lack of knowledge, misunderstandings, and misinformation. With the participation of service providers eager to meet the government's target of 75% insurance penetration by 2020, the Takaful market is projected to profit from this effort to acquire momentum among Malaysians.

We focus our study on the people of Kelantan. Kelantan has a population of 2,000,000 (about the population of Nebraska) people, according to the 2019 Quarter 4 Population Statistics.

Malays account for 95% of the population, with Chinese (3.8%), Indians (0.3%), and other ethnicities (0.9%) following. According to the census, 95% of Kelantan people are Muslim, with Buddhism accounting for 4.4%, Christianity accounting for 0.2%, Hindu's accounting for 0.2%, and other faiths accounting for 0.2%. Apart from Terengganu, which has a higher percentage of Malay people than the other states on the peninsula's west coast, Kelantan has a higher percentage of Malay people.

3.5 SAMPLE SIZE

The number of people included in a sample size is referred to as the sample size in market research. We define sample size as a group of people picked from the general population who are thought to be representative of the real population for that study. A large sample is a waste of time and money, while a small sample cannot provide accurate and reliable results. As a result, determining the ideal sample size is crucial in order to produce trustworthy data that may serve as a solid foundation for evidence-based policy. In terms of sample size, the study projected that 400 Muslim consumers in Kelantan were chosen to reflect the population in this study.

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
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

Table 3.1 A Sample Size of Krejcie & Morgan 1970

3.6 SAMPLING TECHNIQUE

Sampling is an important component of every research study. The correct sampling strategy may make or break the validity of your study, thus it's critical to select the correct method for each question. Sampling is a mechanism for selecting individual members or a subset of a population in order to make statistical inferences and estimate population characteristics. There are two types of sampling in market action research: probability sampling and non-probability sampling. Probability sampling is a sampling method in which a researcher picks individuals from a community based on a few criteria. All members have an equal probability of participating in the sample using this selection criterion. Non-probability sampling entails the researcher picking study participants at random. This sampling strategy is not a predefined or predetermined selection

technique. This makes it difficult for all aspects of the population to have equal chances of being included in a sample.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

3.7.1 Questionnaire Survey and Design

Questionnaires are regarded to be appropriate data gathering procedures in a survey with a somewhat large sample size that according to Collis and Hussey (2013). In this study, we use questionnaires to collect all the data and also as a tool that consists of a number of questions intended to gather all of the important data from our respondents of our Hibah Takaful's research. According to Pavlou (2002), questionnaires are used to collect data in similar studies.

These questionnaires were an interview-style framework and included both written and oral questions. This study is a survey and uses quantitative methods. This research instrument is by using survey format which makes it easy for the researcher to understand, easy to analyze the data and draw conclusions. Study data was collected through a questionnaire distributed to 400 respondents among Muslim consumers in Kelantan. Data from the respondents are gathered using a survey format, which is done online utilizing the Google Forms app and the WhatsApp messaging service to build the questionnaire. It was successful in collecting all of the surveys once more. Based on the Krejcie & Morgan 1970 Table, the sample size was determined. The survey is also bilingual in Malay and English to make it easier for respondents to understand and complete it.

The research instrument contains four parts which are Section A - Demographic Profile Respondents (gender, age, race, marital status, level of education and ownership of takaful grants). Section B dependent variable has 5 questions which is Hibah Takaful product among Muslims

consumers in Kelantan. Section C, D and E independent variables which are awareness, attitudes, and level of understanding. Each independent variable has 5 questions to be answered by the participants. Therefore, it contains an overall of 20 questions. Question forms the same survey is used for all respondents to ensure uniformity in the answer given (Ahmad Madzam Ayob, 2000). This questionnaire uses a Likert scale of 5. Scale 1 represents "strongly disagree" and Scale 5 represents "strongly agree". The study data was analyzed using a statistical program Package for Social Science (SPSS version 21).

The questionnaire was adapted from Nur Ayuatiqah (2017). The validity and reliability of this questionnaire was tested using the coefficient formula Cronbach Alpha and its value is 0.89. The questionnaire has high reliability if it exceeds the Cronbach Alpha value of 0.70 (Hair et. al, 1995). Based on the purpose and objective of the study, two statistical methods are descriptive analysis (frequency, percentage, mean and standard deviation) and inferential statistics (Pearson correlation) were used. Inferential statistical analysis, which is Pearson's correlation "r" is used to determine the relationship between the variables studied, that is, the independent and dependent variables.

Section A: DEMOGRAPHIC PROFILE	
Demographic Questions	Items
Gender	Female
	Male
Age	18 - 24
	25 - 34
	35 - 44
	45 years old & above
Race	Malay

	Chinese
	Indian
Marital Status	Single
	Married
Employment Status	Non-employed
	Self-employed
	Employed
Educated Level	SPM
	STPM/Matriculation
	Diploma
	Degree

	Master
	PhD
Ownership of Takaful Grant	Yes
	No

Table 3.2 Demographic of Profile

SECTION B: DEPENDENT VARIABLES		
Variable	Author	Question
Hibah Takaful Product among Muslims Consumers In Kelantan	(Nor Izzati binti Hj Hassan & Hadi, 2021)	1. I am ready to buy a Hibah Takaful
		2. I will buy Hibah Takaful because of its many benefits

		3. I intend to buy a Hibah Takaful
		4. I am always thinking of buying a Hibah takaful
		5. I am planning to buy a Hibah Takaful

Table 3.3 Dependent Variables

SECTION C: INDEPENDENT VARIABLES		
Variable	Author	Question
Awareness	(Ahmad Madzam Ayob, 2000)	1. I am aware of the importance of Hibah Takaful
		2. I am interested in buying Hibah Takaful
		3. Hibah Takaful ensures the survival of grantees
		4. Hibah Takaful can be given to anyone
		5. Hibah Takaful can settle debts left by the deceased.

Table 3.4 Independent Variables (Awareness)

SECTION D: INDEPENDENT VARIABLES		
Variable	Author	Question
Attitudes	(Muhammady, 2012)	1. I believe that each person's attitude matters when using Hibah
		2. When it comes to estate planning, I like the Hibah method over the Wasiat method
		3. Hibah can stop family disputes by ensuring an equitable distribution of property
		4. Hibah is my preferred choice since I enjoy sharing my riches with people outside only my family
		5. I believe Hibah can manage all of my business and ownership of property

Table 3.5 Independent Variable (Attitudes)

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SECTION E: INDEPENDENT VARIABLES		
Variable	Author	Question
Level of Understanding	(Natasha, 2017)	1. I know what Hibah takaful is.
		2. Hibah takaful can facilitate the property management process heirloom.
		3. I know that Hibah takaful avoids family conflicts.
		4. I know that Hibah takaful can be taken during life only
		5. I know Hibah money does not go through the Faraid process.

Table 3.6 Independent Variable (Level of Understanding)

Findings

The findings of this study were formulated based on the level of mean score measurement by Jamil Ahmad (2001) as in the Table below.

Mean score	Interpretation
1.00 - 2.33	Low
2.34 - 3.66	Medium
3.67 - 5.00	High

Table 3.7 Interpretation of Mean Score

Source: Jamil Ahmad (2001)

The five-point Likert scale with numerical values:

1. Strongly disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly agree

Characteristic	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Number	1	2	3	4	5

Table 3.8 Likert Scale

3.7.2 Pilot Study

In this research a tool called pilot test must be conducted after the initial version of the questionnaire has been put up before a large-scale survey is conducted. The pre-testing of the questionnaires before distribution to respondents is the goal of pilot research. Based on these two people, pilot study is a pre-testing screening technique that includes a trial run of the respondents to ascertain whether the research instrument is suitably developed. Additionally, the participants in the pilot study ought to be the same as those who will take part in the main investigation. The researcher could resolve any ambiguities with a pilot study. This keeps the researcher from misinterpreting the questions and guarantees that they are aware of the underlying problems that respondents are experiencing.

3.8 MEASUREMENT OF THE VARIABLE

3.8.1 Nominal Scale

The nominal scale, which lacks any numerical characteristics like gender, marital status, occupational classifications, or educational levels, is the most basic type of scale or measurement. Given that the data are categorized, the nominal scale is also referred to as categorical variables (Jackson, 2011). There are questions with a nominal scale in the demographic part of Section A of the questionnaire survey. For example, the level of education variable will divide respondents into six categories: SPM, STPM/Matriculation, Diploma, Degree, Master, and PhD and will be assigned to these six groups, where these numbers are served as sample and convenient category labels with no intrinsic value.

3.8.2 Interval Scale

Interval scale means that it gives the highest level of measurement. (Hair et al. (2007). This questionnaire uses a Likert scale of 5. Scale 1 represents "strongly disagree" and Scale 5 represents "strongly agree". The study data was analyzed using a statistical program Package for Social Science (SPSS version 21). In addition, the questionnaire's Sections B, C, D, and, E have questions using the interval scale in addition to the Likert scale. One of the five possible responses—1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), or 5 (strongly agree)—must be chosen by respondents. The independent and dependent variables in this study are analyzed using an interval scale. Additionally, it would assist us in obtaining the ideal mathematical data from the questionnaire survey

3.9 PROCEDURE FOR DATA ANALYSIS

Data analysis is the process of collecting, modeling, and interpreting data using various logical and statistical techniques. The Statistical Package for the Social Sciences (SPSS) will be used to analyze and explain the data acquired for this study. According to the study's aims and objectives, three statistical techniques were used: descriptive analysis (frequency, percentage, mean, and standard deviation), reliability testing, and inferential statistics (Pearson correlation).

3.9.1 Descriptive Analysis

The practice of utilizing statistical techniques to summarize or characterize a set of data is known as descriptive analysis, sometimes known as descriptive statistics or descriptive analysis. This study employed frequency, percentage, mean, and standard deviation as the descriptive analytic methods. 3.9.3 Analysis of Pearson Correlation

3.9.2 Reliability Test

To ascertain the consistency and dependability of the device, a reliability test was conducted. The respondents' ratings' consistency is gauged by Cronbach's alpha. The independent and dependent variables are more strongly correlated when the Cronbach's alpha scores are smaller than one.

3.9.3 Pearson Correlation Analysis

It is possible to determine the relationship between the independent and dependent study variables using inferential statistical analysis, specifically Pearson's correlation coefficient ("r"). There are three different parts to this study. The independent variables are the Awareness, Attitudes and Level of Understanding. The dependent variable, Hibah Takaful product, and the independent factors (awareness, attitudes, and level of understanding), are correlated using correlation analysis.

3.10 SUMMARY/CONCLUSION

This chapter discusses the research methodology. The research used to support this study is quantitative. A study examined Muslim consumers of Hibah Takaful products in Malaysia. The sample technique employed is simple random sampling. A Google Forms-created online poll was used to gather the data. The questionnaire is divided into two sections: While Section B provides the study-related answers, Section A contains demographic data. Social networking is employed in response collection.

CHAPTER 4: DATA ANALYSIS

4.1 INTRODUCTION

The data that was collected and the study methodology that was employed will be highlighted in this part. Each part will focus on a distinct subject. The demographic composition of the respondents and the data analysis referred to in Chapter 3 will be examined in this part

4.2 PRELIMINARY ANALYSIS

The inspection, examination, and analysis of research data carried out prior to the primary analysis in order to identify, handle, and address any errors therein is known as preliminary analysis. To meet the requirement for the primary analysis utilizing multivariate data analysis, preliminary data screening, cleaning, and analysis must be completed. The initial analysis's goal was to determine the concept and variable's viability and reliability. To take the reliability test, the results of the pilot test were utilized. As per findings, a pilot study was conducted that replicates every step of the primary study and determines if the study is feasible by evaluating the inclusion and exclusion criteria of the individuals, drug manufacturing, intervention, storage, and testing of the tools utilized in the study for measurements, research helpers. The outcome of this study will be evaluated using Cronbach's Alpha (α) and value lower acceptability limits are defined as values less than 0.60. (Abduwahab, L., Dahalin, Z., & M.B.,G. 2011). Table 4.1 lists the general guidelines on the size of Cronbach's Alpha coefficient.

Table 4.1: The Rules of Thumb about Cronbach's Alpha Coefficient Size

Cronbach's Alpha Coefficient Range	Strength of Internal Consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Very Good
$0.8 > \alpha \geq 0.7$	Good
$0.7 > \alpha \geq 0.6$	Moderate
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Very Poor

In a pilot study, the researchers randomly assigned the study's questions to twenty respondents. This questionnaire was made available to survey participants in order to evaluate the instrument's dependability. Section A, Section B, Section C, Section D, and Section E are the five (5) sections that make up the questionnaire. Section A has seven (7) questions that focus on the respondent profiles' demographics. In addition, the dependent variable in Section B the Hibah Takaful Product among Muslim Consumers in Kelantan is the focus of five (5) questions. The independent variables are divided into three groups. The first independent variable Section C is Awareness of the five (5) questions in Hibah Takaful Product among Muslim Consumers in Kelantan, the second independent variable Section D is Attitudes of the five (5) questions in Hibah Takaful Product among Muslim Consumers in Kelantan and the third independent variable Section E is Level of Understanding consist five (5) questions of Hibah Takaful Product Among Muslim Consumers in Kelantan. Table 4.2 show the results pilot test for all variable by reliability test analyzed from SPSS.

Table 4.2: The Result of Pilot Test for All Variables by Reliability Test

Cronbach's Alpha	Variable
0.932	Hibah Takaful Product Among Muslim Consumers in Kelantan
0.878	Awareness
0.848	Attitudes
0.891	Level of Understanding

Source: SPSS Data Analysis

The results show that Cronbach's Alpha for every variable is greater than 0.6, as shown in table 4.2. For example, the Hibah Takaful Product Among Muslim Consumers in Kelantan dependent variable yields a result of 0.932. In the meanwhile, the outcomes for the independent variables awareness, attitudes and level of understanding rated at 0.878, 0.848, and 0.891, respectively. In addition, the value that is deemed suitable for use and trustworthy. Thus, the findings indicate that the research possesses the item's high level of internal consistency when measuring concepts.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

People who live in Kelantan, Malaysia, made up the study's respondents. Four hundred (400) people in total were chosen to be responders and via the WhatsApp app, four hundred (400) sets of Google Forms were sent equally to each respondent. Furthermore, of these 400 there were 247 female responses and 153 male respondents overall. This segment will go into further detail regarding the results of this investigation based on the questionnaires that have been supplied to the participants.

For this study, the researcher goes into detail regarding the backgrounds of the respondent's profiles. The demographic profile of the respondents includes gender, race, age, marital status, employment, educational level, and ownership of a takaful grant is covered by the data gathered in Section A. As a result, all of the tables and figures in the research display the demographic characteristics of the respondents.

4.3.1 Gender

Table 4.3: Frequency Output of Gender

GENDER					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	153	38.3	38.3	38.3
	Female	247	61.8	61.8	100.0
	Total	400	100.0	100.0	

Source: SPSS Data Analysis

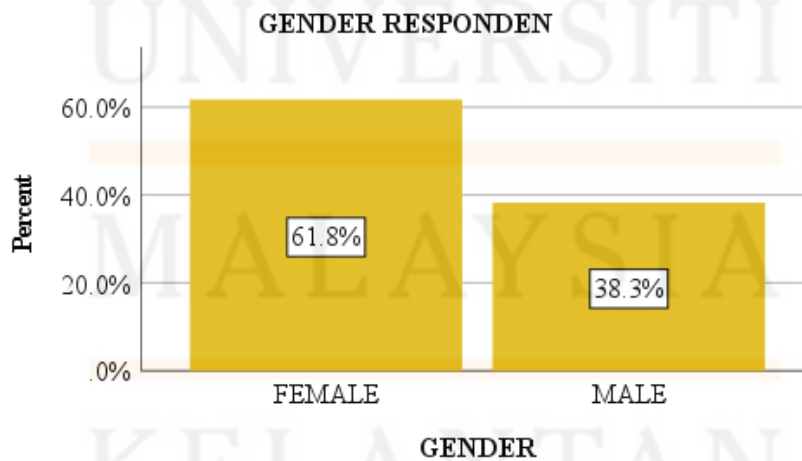


Figure 4.1: Chart for the Gender of Respondents

The results of the respondents' frequency and percentages according to gender segmentation are displayed in Table 4.3. With a frequency of 247 respondents, the results show that the female respondents had the highest percentage value, at 61.8%. In the meantime, about the male percentage value at 38.3% of respondents with a frequency of 153 respondents on average participated in this study.

4.3.2 Race

Table 4.4: Frequency Output of Race

RACE					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	354	88.5	88.5	88.5
	Chinese	27	6.8	6.8	95.3
	Indian	19	4.8	4.8	100.0
	Total	400	100.0	100.0	

Source: SPSS Data Analysis

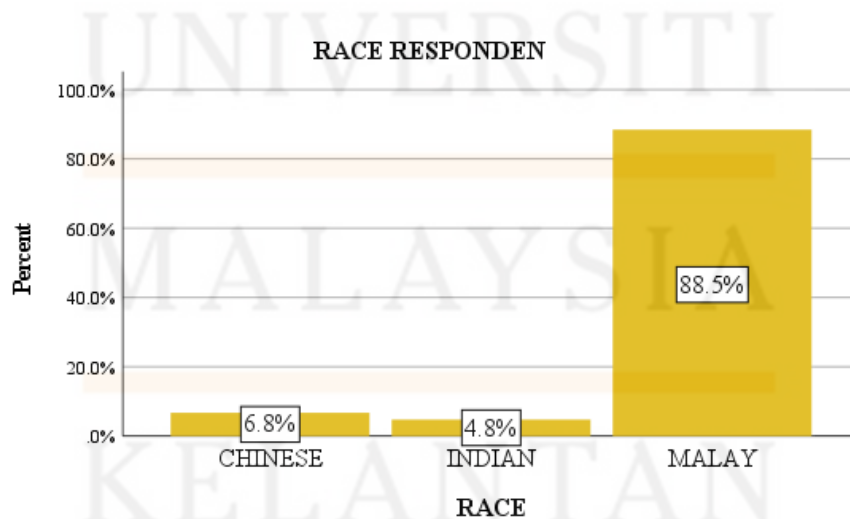


Figure 4.2: Chart for the Race of Respondents

Based on racial segmentation, Table 4.4 displays the frequency and percentages of the responses. The results show that Malays make up the bulk of those who responded to the poll, with a percentage value of 88.5% and a frequency of 354 participants. In contrast, the Chinese responders' rate is 6.8%, and a frequency of 27 respondents. In addition, 4.8% of responders were Indian and, in this case, the frequency is 19.

4.3.3 Age

Table 4.5 Frequency Output of Age

AGE					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-24 years	247	61.8	61.8	61.8
	25-34 years	73	18.3	18.3	80.0
	35-44 years	47	11.8	11.8	91.8
	45 years old and above	33	8.3	8.3	100.0
	Total	400	100.0	100.0	

Source: SPSS Data Analysis

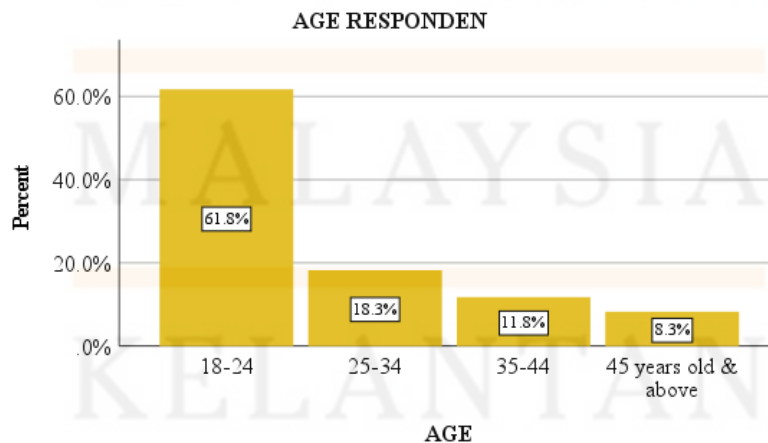


Figure 4.3: Chart for the Age of Respondents

The results of the respondents' frequency and percentages according to age segmentation are displayed in Table 4.3. The chart shows that, with 247 respondents and a percentage of 61.8%, the bulk of respondents are between the ages of 18-24 years. Meanwhile, 18.3% of responses are between the ages of 25 - 34 years, and the frequency of 73 respondents. After that, on average 35-44 respondents regularly years is 11.8%, and there were 47 respondents in total. Lastly, 45 years old and above is the lowest rate 8.3%, and frequency of the 33 participants in this study.

4.3.4 Marital Status

Table 4.6: Frequency Output of Marital Status

MARITAL STATUS					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	278	69.5	69.5	69.5
	Married	122	30.5	30.5	100.0
	Total	400	100.0	100.0	

Source: SPSS Data Analysis

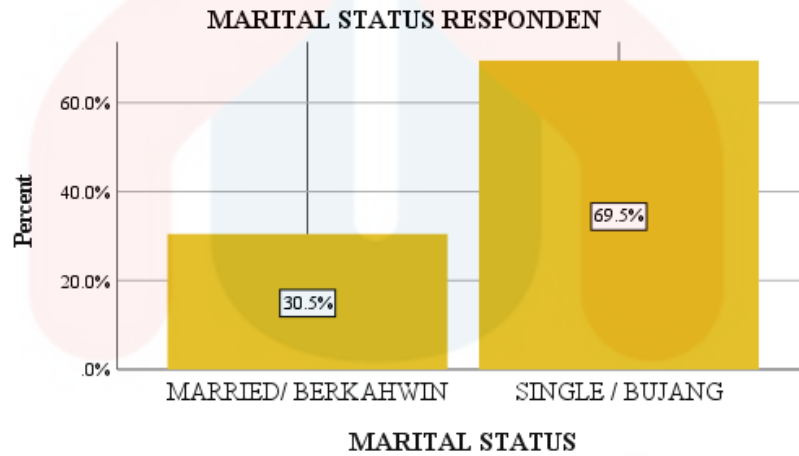


Figure 4.4: Chart for the Marital Status of Respondents

Based on the marital status segmentation, Table 4.6 displays the frequency and percentages of the respondents. According to the table, there are 278 single respondents, with the greatest percentage figure of 69.5%. In the meanwhile, the married responders make up 30.5% of the frequency, with others having the lowest percentages.

4.3.5 Employment Status

Table 4.7: Frequency Output of Employment Status

EMPLOYMENT STATUS					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Employed	139	34.8	34.8	34.8
	Non- Employed	206	51.5	51.5	86.3
	Self-Employed	55	13.8	13.8	100.0
	Total	400	100.0	100.0	

Source: SPSS Data Analysis

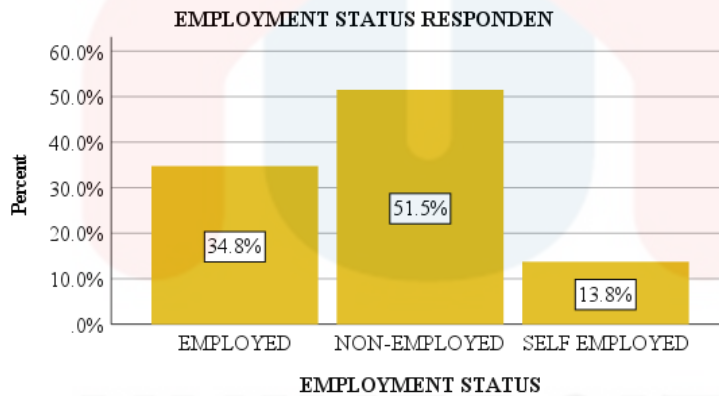


Figure 4.5: Chart for the Employment Status of Respondents

Based on the respondents' employment status segmentation, Table 4.7 displays the frequency and percentage results. The chart shows that non-employed make up the bulk of respondents to this poll, as indicated by the highest percentage number of 51.5% and a frequency of 206 participants. In addition, the employed responses have 34.8% is the second-highest rate, with 139 responders in frequency. As a result, with 55 responders, the self-employed percentage value was 13.8%.

4.3.6 Educational Level

Table 4.8: Frequency Output of Educational Level

EDUCATIONAL LEVEL					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	35	8.8	8.8	8.8
	STPM/ MATRICULATION	24	6.0	6.0	14.8
	DIPLOMA	49	12.3	12.3	27.0
	DEGREE	257	64.3	64.3	91.3
	MASTER	22	5.5	5.5	96.8
	PhD	13	3.3	3.3	100.0
	Total	400	100.0	100.0	

Source: SPSS Data Analysis

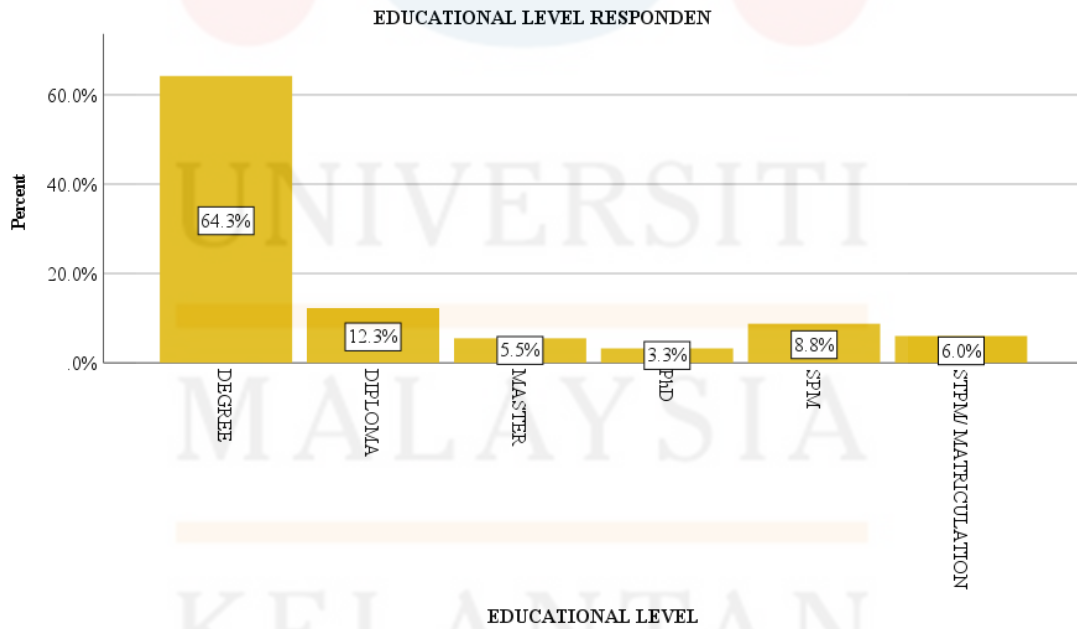


Figure 4.6: Chart for the Educational level of Respondents

Based on the respondents' educational level segmentation, Table 4.8 displays the frequency and percentages of the respondents. The table shows that Degree holders make up the bulk of respondents to this poll, as indicated by the highest percentage figure of 64.3% with 257 responders in frequency. In addition, the Diploma responders with a frequency of 49 and the second-highest percentage figure of 12.3% graduate respondents. Furthermore, 8.8% was the percentage figure for SPM grads and a frequency of 35 responders. Next, the STPM/Matriculation responders with a percentage of 6.0%, and a frequency of 24 responders. After that, Master holders as indicated by a percentage figure of 5.5% with 22 responders in frequency. The respondents who were PhD graduates finally, had the lowest percentage value, of 3.3%, and the frequency of the 13 participants in this study.

4.3.7 Ownership of Takaful Grant

Table 4.9: Frequency Output of Ownership of Takaful Grant

OWNERSHIP OF TAKAFUL GRANT					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	142	35.5	35.5	35.5
	NO	258	64.5	64.5	100.0
	Total	400	100.0	100.0	

Source: SPSS Data Analysis

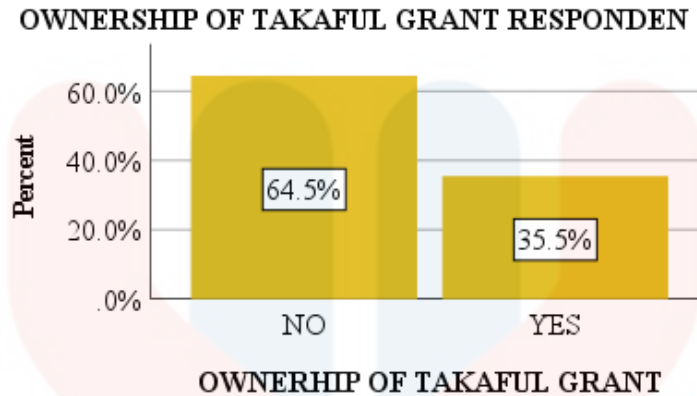


Figure 4.7: Chart for the Ownership of Takaful Grant of Respondents

Based on the respondents' ownership of takaful grant segmentation, Table 4.9 displays the frequency and percentage results of the respondents. Most respondents chose 'no' with the highest frequency of 258 respondents and a percentage of 64.5%. Lastly, the 'yes' selection has the lowest frequency of 142 respondents with a percentage of 35.5%. Therefore, based on this study it is clear that the respondents do not have ownership of the takaful grant.

4.4 DESCRIPTIVE ANALYSIS

The independent and dependent variables are the source of the descriptive analysis, which determines each variable's mean. The method of measuring whether respondents agree, or disagree with the statement was to use 5 likes, with the 1- strongly disagree. 2- Disagree, 3- Neutral, 4- Agree and 5-Strongly Agree.

4.4.1 Descriptive Analysis of Awareness

Table 4.10: Awareness on Hibah Takaful Product Among Muslim Consumers in Kelantan

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
I am aware of the importance of Hibah Takaful Saya sedar akan kepentingan Hibah Takaful	400	1	5	4.35	0.809
I am interested in buying Hibah Takaful Saya berminat untuk membeli Hibah Takaful	400	1	5	4.24	0.812
Hibah Takaful ensures the survival of grantees Hibah Takaful memastikan kelangsungan hidup penerima hibah	400	1	5	4.38	0.756

Hibah Takaful can be given to anyone Hibah Takaful boleh diberikan kepada sesiapa sahaja	400	1	5	4.25	0.889
Hibah Takaful can settle debts left by the deceased Hibah Takaful boleh melangsaikan hutang yang ditinggalkan oleh si mati	400	1	5	4.38	0.772
Valid N (listwise)	400				

Source: SPSS Data Analysis

Table 4.10 shows the mean values for independent variables, Awareness of Hibah Takaful Product among Muslim Consumers in Kelantan. As it showed from the table above, the highest mean score is 4.38, which is **Hibah Takaful ensures the survival of grantees and Hibah Takaful can settle debts left by the deceased** which respondents think that the Hibah application can help in solving financial. Meanwhile, the lowest mean score is 4.24 which is **I am interested in buying Hibah Takaful** that there are still many users who are not interested in buying Hibah Takaful and think it is not important need.

4.4.2 Descriptive Analysis of Attitudes

Table 4.11: Descriptive Analysis of Attitudes

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
I believe that each person's attitude matters when using Hibah Saya percaya sikap setiap orang penting apabila menggunakan Hibah	400	1	5	4.32	0.803
When it comes to estate planning, I like the Hibah method over the Wasiat method Apabila bercakap tentang perancangan harta pusaka, saya lebih suka kaedah Hibah berbanding kaedah Wasiat	400	2	5	4.25	0.855
Hibah can stop family disputes by ensuring an equitable distribution of property Hibah boleh menghentikan pertikaian keluarga dengan memastikan pembahagian harta yang saksama	400	2	5	4.31	0.794

Hibah is my preferred choice since I enjoy sharing my riches with people outside only my family Hibah adalah pilihan saya kerana saya suka berkongsi kekayaan dengan orang di luar keluarga saya sahaja	400	1	5	4.02	1.081
I believe Hibah can manage all of my business and ownership of property Saya percaya Hibah boleh menguruskan semua perniagaan dan pemilikan harta saya	400	1	5	4.30	0.854
Valid N (listwise)	400				

Source: SPSS Data Analysis

Table 4.11 shows the mean values for independent variables, Attitudes on Hibah Takaful Products among Muslim Consumers in Kelantan. As it showed from the table above, the highest mean score is 4.32 which is **I believe that each person's attitudes matter when using Hibah** which is the respondents think the attitude of purchasing Hibah Takaful should be cultivated in each individual. Meanwhile, the lowest mean score is 4.02 which is **Hibah is my preferred choice since I enjoy sharing my riches with people outside only my family**, but it shows that this sharing attitude is still not practiced by Hibah Takaful Products users.

4.4.3 Descriptive Analysis Level of Understanding

Table 4.12: Descriptive Analysis Level of Understanding

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
I know what Hibah takaful is. Saya tahu apa itu Hibah takaful.	400	1	5	4.26	0.871
Hibah takaful can facilitate the property management process of heirlooms. Hibah takaful boleh memudahkan proses pengurusan harta pusaka.	400	1	5	4.27	0.802
I know that Hibah takaful avoids family conflicts. Saya tahu Hibah takaful mengelakkan konflik keluarga.	400	1	5	4.23	0.834
I know that Hibah takaful can be taken during life only Saya tahu Hibah takaful boleh diambil semasa hidup sahaja	400	1	5	4.29	0.824

I know Hibah money does not go through the faraid process. Saya tahu duit Hibah tidak melalui proses faraid.	400	2	5	4.28	0.836
Valid N (listwise)	400				

Source: SPSS Data Analysis

Table 4.12 shows the mean values for independent variables, Level of Understanding on Hibah Takaful Product among Muslim Consumers in Kelantan. As it has shown from the table above, the highest mean score is 4.29, which is **I know that Hibah Takaful can be taken during life only** it is show that respondents believe that all terms and conditions are still acceptable do not burden the user. Meanwhile, the lowest mean score is 4.23 which is **I know that Hibah Takaful avoid family conflict** and it shows that the Hibah Takaful user doesn't believe enough in the system Hibah.

4.4.4 Descriptive Analysis of Hibah Takaful Product among Muslim Consumers in Kelantan

Table 4.13: Hibah Takaful Product among Muslim Consumers in Kelantan

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
I am ready to buy a Hibah Takaful Saya bersedia untuk membeli Hibah Takaful	400	1	5	4.15	0.916
I will buy Hibah Takaful because of its many benefits Saya akan membeli Hibah Takaful kerana banyak manfaatnya	400	1	5	4.27	0.798
I intend to buy a Hibah Takaful Saya berhasrat untuk membeli Hibah Takaful	400	1	5	4.22	0.878
I am always thinking of buying a Hibah Takaful Saya sentiasa berfikir untuk membeli Hibah Takaful	400	1	5	4.18	0.938
I am planning to buy a Hibah Takaful Saya bercadang untuk membeli Hibah Takaful	400	1	5	4.19	0.896
Valid N (listwise)	400				

Source: SPSS Data Analysis

Table 4.13 shows the mean values for dependent variables, Hibah Takaful Product among Muslim Consumers in Kelantan. As it showed from the table above, the highest mean score is 4.27, which is **I will buy Hibah takaful because of its many** benefits which is the respondents believe that the buying Hibah has a positive effect on consumers when using it. Meanwhile, the lowest mean score in 4.15 which is **I am ready to buy a Hibah Takaful** and it shows there are still many users who are not ready and interested in buying Hibah Takaful.

4.5 VALIDITY & RELIABILITY TEST

This paper’s study makes it possible to assess if these sets of items have a high degree of measurement variable stability. The reliability tests for each variable are displayed in the table below.

Table 4.14: Reliability Test of Hibah Takaful Products among Muslim Consumers in Kelantan

Reliability Statistics	
Cronbach's Alpha	N of Items
.932	5

Source: SPSS Data Analysis

Table 4.14 indicates that the Cronbach’s Alpha for the Hibah Takaful Products among Muslim Consumers in Kelantan measure’s five (5) items is 0.932. The allowed minimum value for this study is 0.6. Consequently, the value is considered appropriate for use. The research’s conclusion shows that the item has good internal coherence in the concept evaluation process. Therefore, the surveys utilized in this study focuses on Muslim consumers in Hibah Takaful.

Table 4.15: Reliability Test of Awareness of Hibah Takaful

Reliability Statistics	
Cronbach's Alpha	N of Items
.878	5

Source: SPSS Data Analysis

Table 4.15 indicates that the Cronbach's Alpha for the awareness of Hibah Takaful Products measure's five (5) items is 0.878. The allowed minimum value for this study is 0.6. Consequently, the value is considered appropriate for use. The research's conclusion shows that the item has a good internal coherence in the concept evaluation process. Therefore, the surveys utilized in this study focused on Hibah's awareness.

Table 4.16: Reliability Test of Attitudes of Hibah Takaful

Reliability Statistics	
Cronbach's Alpha	N of Items
.848	5

Source: SPSS Data Analysis

Table 4.16 indicates that the attitude of Hibah Takaful Products measures five (5) items and has a Cronbach's Alpha of 0.848. The allowed minimum value for this study is 0.6. Consequently, the value is considered appropriate for use. The results show that the research item has a good level of internal consistency when it comes to measuring thoughts. Therefore, the surveys utilized in this focus of the investigation is Hibah's attitudes.

Table 4.17: Reliability Level of Understanding Hibah Takaful

Reliability Statistics	
Cronbach's Alpha	N of Items
.891	5

Source: SPSS Data Analysis

Table 4.17 indicates that the level of understanding Hibah Takaful Products measure five (5) items and has a Cronbach's Alpha of 0.891. The allowed minimum for this study is 0.6. Consequently, the value is considered appropriate for use. The results show that the research item has a good level of internal consistency when it comes to measuring thoughts. Therefore, the surveys utilized in this focus of the investigation are Hibah's level of understanding.

4.6 NORMALITY TEST

Table 4.18: Test of Normality

Tests of Normality			
	Kolmogorov-Smirnov ^a		
	Statistic	df	Sig.
Mean of Hibah Takaful Product Factor	.165	400	.000
Mean of Awareness Factor	.180	400	.000
Mean of Attitudes Factor	.153	400	.000
Mean of Level of Understanding Factor	.167	400	.000
a. Lilliefors Significance Correction			

Sources: SPSS Data Analysis

Hibah Takaful Products Factor

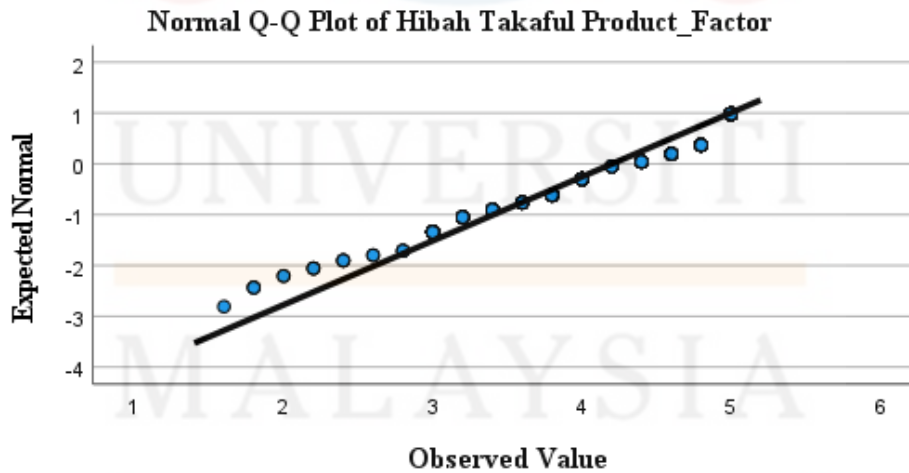


Figure 4.8: Normal Q-Q Plot Hibah Takaful Product Factor

Awareness Factor

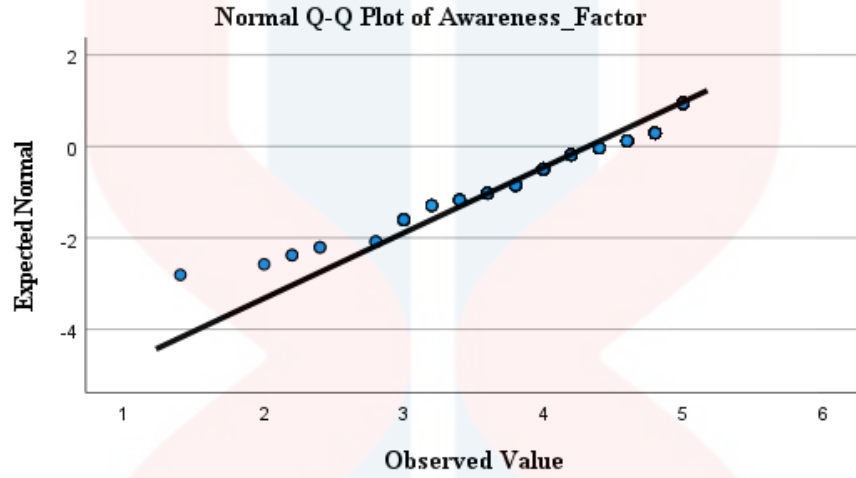


Figure 4.9: Normal Q-Q Plot of Awareness Factor

Attitudes Factor

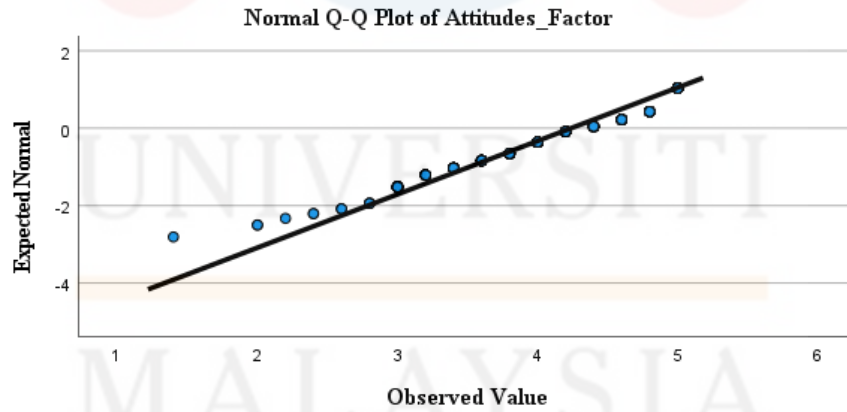


Figure 4.10: Normal Q-Q Plot of Attitudes Factor

Level of Understanding Factor

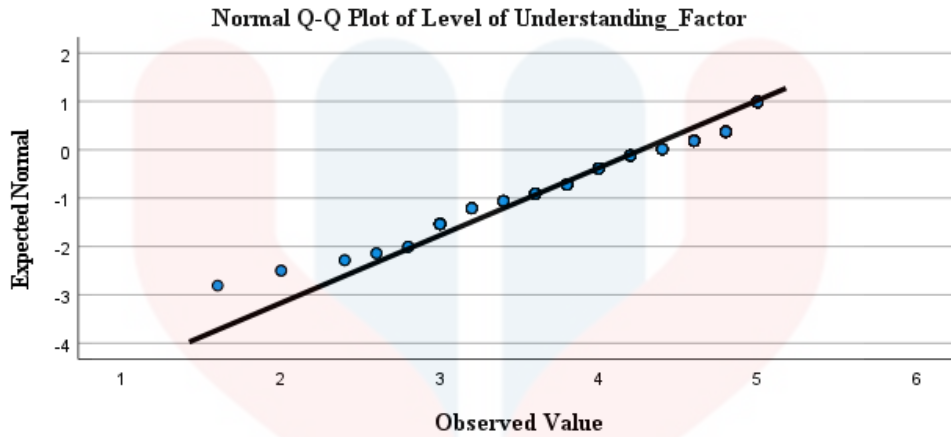


Figure 4.11: Normal Q-Q Plot Level of Understanding Factor

Considering that the table indicates that each variable has a good $p < 0.05$, it is possible to conclude that each variable is non-typical. As a result, every variable for this analysis met the requirements for normalcy. The Kolmogorov-Smirnov normalcy test is being used in this study instead of Test pf Shapiro-Wilk normalcy. Thus, the Kolmogorov-Smirnov normalcy test is a better choice for this study’s path. This is since Kolmogorov-Smirnov didn’t have any sensitive information in tails and it was suitable for an information index higher than 50.

4.7 HYPOTHESES TESTING

Table 4.19: Hypotheses Testing

Pearson Correlations					
		Hibah Takaful products among Muslim Consumers in Kelantan	Awareness	Attitudes	Level of Understanding
Hibah Takaful Products among Muslim Consumers in Kelantan	Pearson Correlation	1	.805**	.737**	.716**
	Sig. (2-tailed)		.000	.000	.000
	N	400	400	400	400
Awareness	Pearson Correlation	.805**	1	.822**	.822**
	Sig. (2-tailed)	.000		.000	.000
	N	400	400	400	400
Attitudes	Pearson Correlation	.737**	.822**	1	.843**
	Sig. (2-tailed)	.000	.000		.000
	N	400	400	400	400
Level of Understanding	Pearson Correlation	.716**	.822**	.843**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	400	400	400	400
**. Correlation is significant at the 0.01 level (2-tailed).					

Source: SPSS Data Analysis

4.7.1 Hypothesis 1 Awareness

Table 4.20: Pearson Correlations Result Awareness

Pearson Correlations			
		Hibah Takaful products among Muslim Consumers in Kelantan	Awareness
Hibah Takaful Products among Muslim Consumers in Kelantan	Pearson Correlation	1	.805**
	Sig. (2-tailed)		.000
	N	400	400
Awareness	Pearson Correlation	.805**	1
	Sig. (2-tailed)	.000	
	N	400	400
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: SPSS Data Analysis

H1: There is a positive and significant relationship between awareness toward to Muslim Consumers in Kelantan of Hibah Takaful.

According to Table 4.20, the relationship between awareness toward to Muslim Consumers in Kelantan of Hibah Takaful is very high correlation with a score 0.805. This means that awareness among Muslim consumers of Hibah Takaful products is has a very positive impact on using and trusting Hibah applications.

4.7.2 Hypothesis 2 Attitudes

Table 4.21: Pearson Correlation Result Attitudes

Pearson Correlations			
		Hibah Takaful products among Muslim Consumers in Kelantan	Attitudes
Hibah Takaful Products among Muslim Consumers in Kelantan	Pearson Correlation	1	.737**
	Sig. (2-tailed)		.000
	N	400	400
Attitudes	Pearson Correlation	.737**	1
	Sig. (2-tailed)	.000	
	N	400	400
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: SPSS Data Analysis

H2: There is a positive and significant relationship between attitudes toward the Muslim Consumers in Kelantan about Hibah Takaful.

According to table 4.21, the relationship between attitudes toward the Muslim Consumers in Kelantan about Hibah Takaful is a high correlation with a score 0.737. Meaning to say that the attitudes of used to secure life in the future also has an impact on users towards the system provided by Hibah takaful.

4.7.3 Hypothesis 3 Level of Understanding

Table 4.22: Pearson Correlation Result Level of Understanding

Pearson Correlations			
		Hibah Takaful products among Muslim Consumers in Kelantan	Level of Understanding
Hibah Takaful Products among Muslim Consumers in Kelantan	Pearson Correlation	1	.716**
	Sig. (2-tailed)		.000
	N	400	400
Level of Understanding	Pearson Correlation	.716**	1
	Sig. (2-tailed)	.000	
	N	400	400
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: SPSS Data Analysis

H3: There is a positive and significant relationship between the level of understanding toward the Muslim Consumers in Kelantan about Hibah Takaful

According to Table 4.22, the relationship between the level of understanding toward the Muslim Consumer in Kelantan about Hibah Takaful is a high correlation with a score of 0.716. This means that the level of understanding of Hibah users shows growth towards a better direction which has a positive effect on users of the system provided by Hibah Takaful.

4.8 SUMMARY/ CONCLUSION

Descriptive analysis, a reliability test, and the tests on presumption are included in Chapter 4. As stated by the previous researchers, the analysis was conducted to see if there was a relationship between the independent variables and dependent variables. E-views were employed to look into and assess the result. This statistical analysis provided answers to all the research questions and goals associated with the study.

CHAPTER 5: DISCUSSION

5.1 INTRODUCTION

According to chapter 4, the study's analysis in this chapter used the Pearson correlation coefficient to explain the research's findings. After looking into the hypothesis test, the researcher was able to ascertain whether the research hypothesis was accepted or rejected. The research objectives presented in chapter 1 are addressed in the chapter's conclusion, which also summarizes the results. Lastly, suggestions for further research are provided along with a review of the limits.

5.2 RESEARCH FINDINGS

This chapter discusses how study findings are compared to the review of the literature. The primary aim of this research is to determine the correlation between Muslim consumers' awareness, attitudes, and level of understanding about Hibah Takaful products in Kelantan. The researcher concluded, based on data in Chapter 4, that Muslim customers in Kelantan are influenced by their awareness, attitudes, and level of understanding regarding Hibah Takaful items. The results are summarized in Table 4.7 with respect to the goals, which are to determine how Muslim consumers' awareness, attitudes, and level of understanding relate to Hibah Takaful products. The results on the significance of this research are displayed in Table 4.7.

5.3 DISCUSSION

5.3.1 Awareness positively influences Hibah Takaful products of Muslim's consumers in Kelantan

In the analysis of the first factor, it related to awareness, the researchers assume that there is a relationship between awareness of Hibah Takaful products of Muslim's consumers in Kelantan. Firstly, the researchers had obtained that there is a significant relationship between awareness and Hibah Takaful products of Muslim's consumer in Kelantan.

Based on the previous study awareness refers to a person's knowledge or understanding of a particular subject, event, or situation. In the context of financial products like Hibah Takaful, awareness would involve knowing about the existence, features, and principles of such offerings. A higher level of awareness implies that individuals are informed and knowledgeable about the product, which can impact their perceptions, attitudes, and decisions related to it. Awareness is a crucial factor in influencing consumer behavior and choices. There are many different definitions of situation awareness in the literature however, the most popular description is "perception of those aspects of the environment within a volume of time and space, comprehension of their significance, and projection of their status in the near future by Sogand Hasanzadeh (2018). For instance, constant with past research papers, the results also support the hypothesis that giving greater awareness would be strong to implement Islamic finance products like Hibah Takaful services in Kelantan.

5.3.2 Attitudes positively influences Hibah Takaful products of Muslim's consumers in Kelantan

In the analysis of the second factor, it related to attitudes, the researchers assume that there is a relationship between attitude of Hibah Takaful products of Muslim's consumers in Kelantan. Firstly, the researchers had obtained that there is a significant and positive relationship between attitude and Hibah Takaful products of Muslim's consumer in Kelantan.

A consumer's Hibah Takaful attitude refers to their overall perspective, feelings, and inclinations toward Hibah Takaful products. This attitude encompasses a combination of beliefs, perceptions, and emotions that influence how a consumer views and responds to these Sharia-compliant insurance offerings. Positive attitudes may be driven by factors such as a strong alignment with Islamic principles, trust in the ethical nature of Takaful, and an understanding of the benefits provided by Hibah Takaful products.

5.3.3 Level of understanding positively influences Hibah Takaful products of Muslim's consumers in Kelantan

In the analysis of the third factor, it related to level of understanding, the researchers assume that there is a relationship between level of understanding of Hibah Takaful products of Muslim's consumers in Kelantan. Firstly, the researchers had obtained that there is a significant relationship between level of understanding and Hibah Takaful products of Muslim's consumer in Kelantan.

In the context of Hibah Takaful products among Muslim consumers in Kelantan, it would involve how well individuals grasp the principles, features, and benefits of these Sharia-compliant financial products. A higher level of understanding implies a deeper knowledge and awareness, which can positively influence attitudes and behaviors towards the adoption of Hibah Takaful. Certainly, a higher level of understanding among Muslim consumers in Kelantan about Hibah

Takaful products can positively influence their perception and adoption. When individuals comprehend the principles and benefits of Takaful, including the concept of Hibah (gift), they are more likely to appreciate the ethical and Sharia-compliant aspects. This understanding can lead to increased trust, confidence, and a willingness to engage with Hibah Takaful products as they align with the consumers' financial goals while adhering to Islamic principles.

5.4 IMPLICATION OF THE STUDY

The purpose of this study is to investigate Hibah takaful product among Muslim consumers in Kelantan. This study used three independent variables to investigate Hibah takaful items among Muslim consumers in Kelantan: awareness, attitudes, and level of understanding. The respondents were from Kelantan's villages, and the total number of respondents was 400.

The discussion in this part explores the study's implications through a review of prior research' findings. Islamic financial products and services have the potential to contribute to Malaysia's economic prosperity. This helps Islamic banking to continue to expand and stabilize in diverse industries, resulting in the rise and internationalization of Islamic funds. Islamic financial products and services are those that adhere to Islamic law, often known as Shariah law. This study can help develop more information about Hibah takaful based on the Shariah perspective.

This study paper can assist insurance firms or organizations, whether Islamic banks, conventional banks, or other sorts of product or service companies, in realizing the significance of the elements that might impact an individual's propensity to purchase products and services. Technically, this research paper will be contributing to the management of the companies, specifically the top management and the lower management. It is true that the top management must come up with great strategies to attract customers to buy the products and services sold by

the company, but they must also provide proper training to the lower management, as this group serves an important role in communicating with the customers.

This research paper may assist other future researchers since it contains literature that can be critically reviewed by others who are performing similar research with the same topic or scope as this research paper. Furthermore, this study article can expand the future researcher's knowledge of individual's desire to purchase Hibah Takaful, such as awareness, attitude, and level of understanding.

5.5 LIMITATION OF THE STUDY

One of the elements that makes this research difficult to accomplish is the acquisition of data, because the researcher obtains information from respondents exclusively through an online survey done using a Google form. The need to contact and collect data from respondents in Kelantan makes conducting an online survey more complex. Researchers, on the other hand, must contend with the reality that they do not know whether the information provided by respondents is correct. It will take a long time to collect data from responders and identify those who will answer the questionnaire.

The survey was also constrained by the accuracy and sincerity of the responses. It was difficult for the researcher to guarantee that the respondents provided accurate replies when filling out the questionnaire because the researcher only uses Google forms to collect data. As a result, the researchers were unsure whether they were required to respond. As a consequence, the study findings will be unexpected and perhaps invalid because the researcher was unable to authenticate the accuracy of the information supplied by the respondents. This is because the majority of them may not have completely read the question.

5.6 SUGGESTION FOR FUTURE STUDY

Future studies should employ improved research methodologies to gather more accurate and reliable data. One of the more successful approaches for detecting issues in the implementation of Hibah takaful products among Muslim customers in Kelantan is face-to-face interviews. This is due to the fact that interviews might yield more replies than surveys. Furthermore, questions that are not understood by the respondents might be clarified directly by the researcher to make them clearer.

5.7 OVERALL CONCLUSION OF THE STUDY

In conclusion, the purpose of this research was to identify the knowledge of Hibah takaful products among Muslim consumers in Kelantan. The research reveals that three independents' variables, namely awareness, attitude and level of understanding, have a substantial impact on the knowledge of Hibah takaful products among Muslim consumers in Kelantan. This study provided researchers with greater understanding of these studies. In reality, hibah practice in Malaysia is growing rapidly and well accepted. Hibah Takaful plays a significant role in the financial landscape, offering a Sharia-compliant avenue for individuals to protect their assets and provide financial security for their families. For consumers, especially in regions like Kelantan, positive attitudes and a solid understanding of Hibah Takaful are crucial. This understanding involves grasping the principles, benefits, and features of these Sharia-compliant financial products. Higher awareness and comprehension can positively influence individuals' attitudes and behaviors towards adopting Hibah Takaful.

This form of takaful, rooted in the principles of gift and mutual cooperation, aligns with Islamic values. The level of understanding and positive attitudes among consumers, such as those

in Kelantan, can influence the adoption of Hibah Takaful products. Emphasizing the importance of financial planning, risk management, and awareness of Islamic financial principles can contribute to a more informed and empowered community. Overall, Hibah Takaful stands as a valuable instrument for those seeking both ethical and secure financial solutions. Lastly, Hibah Takaful stands as a meaningful and ethical financial solution that goes beyond conventional insurance. Its unique structure encourages mutual support, aligning with Islamic values and providing a pathway for individuals to secure their financial future while adhering to their religious beliefs.

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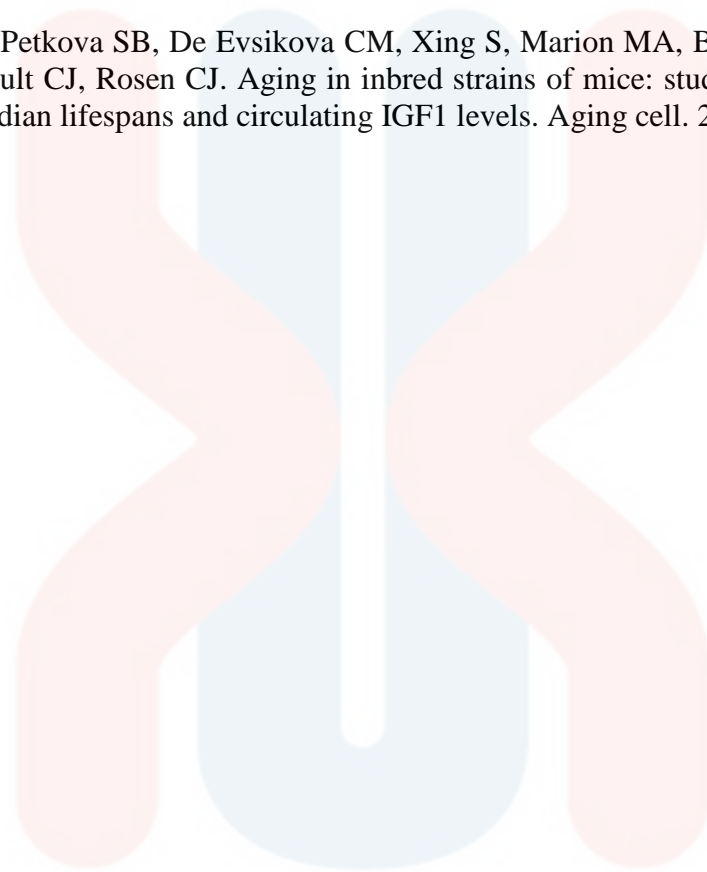
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APPENDIX A

QUESTIONNAIRE DRAFT

SECTION A: DEMOGRAPHIC

GENDER

<input type="checkbox"/>	MALE
<input type="checkbox"/>	FEMALE

RACE

<input type="checkbox"/>	MALAY
<input type="checkbox"/>	CHINISE
<input type="checkbox"/>	INDIAN

AGE

<input type="checkbox"/>	18 - 24
<input type="checkbox"/>	25- 34
<input type="checkbox"/>	35 – 44
<input type="checkbox"/>	45 years old and above

MARITAL STATUS

<input type="checkbox"/>	SINGLE
<input type="checkbox"/>	MARRIED



EMPLOYMENT STATUS

<input type="checkbox"/>	EMPLOYED
<input type="checkbox"/>	NON-EMPLOYED
<input type="checkbox"/>	SELF-EMPLOYED

EDUCATED LEVEL

<input type="checkbox"/>	SPM
<input type="checkbox"/>	STPM/ MATRICULATION
<input type="checkbox"/>	DIPLOMA
<input type="checkbox"/>	DEGREE
<input type="checkbox"/>	MASTER
<input type="checkbox"/>	PhD
<input type="checkbox"/>	

OWNERSHIP OF TAKAFUL GRANT

<input type="checkbox"/>	YES
<input type="checkbox"/>	NO



SECTION B: DEPENDENT VARIABLE HIBAH TAKAFUL PRODUCT AMONG MUSLIMS CONSUMERS IN MALAYSIA

No.	Item	1	2	3	4	5
1.	I am ready to buy a Takaful Hibah					
2.	I will buy Hibah Takaful because of its many benefits					
3.	I intend to buy a Takaful Hibah					
4.	I am always thinking of buying a Takaful Hibah					
5.	I am planning to buy a Takaful Hibah					

SECTION C: INDEPENDENT VARIABLE – AWARENESS

No	Item	1	2	3	4	5
1.	I am aware of the importance of Hibah Takaful					
2.	I am interested in buying Hibah Takaful					
3.	Hibah Takaful ensures the survival of grantees					
4.	Hibah Takaful can be given to anyone					
5.	Hibah Takaful can settle debts left by the deceased					

SECTION D: INDEPENDENT VARIABLE - ATTITUDES

No	Item	1	2	3	4	5
1.	I believe that each person's attitude matters when using Hibah					
2.	When it comes to estate planning, I like the Hibah method over the Wasiat method					
3.	Hibah can stop family disputes by ensuring an equitable distribution of property					
4.	Hibah is my preferred choice since I enjoy sharing my riches with people outside only my family					
5.	I believe Hibah can manage all of my business and ownership of property					

SECTION E: INDEPENDENT VARIABLE- LEVEL OF UNDERSTANDING

No	Item	1	2	3	4	5
1.	I know what Hibah takaful is.					
2.	Hibah takaful can facilitate the property management process heirloom.					
3.	I know that Hibah takaful avoids family conflicts.					
4.	I know that Hibah takaful can be taken during life only					
5.	I know Hibah money does not go through the Faraid process.					



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APPENDIX B

CHARTA GANTT

SEMESTER 6															
ACTIVITIES		W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12	W13	W14
1	Introduction	■	■	■											
2	Literature Review				■	■	■	■							
3	Research Methodology								■	■	■	■	■	■	
4	Draft of Questionnaire												■	■	■
SEMESTER 7															
ACTIVITIES		W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12	W13	W14
5	Data Collection	■	■												
6	Data Recording, Monitoring, and Analysis			■	■	■	■								
7	Discussion and Conclusion						■	■	■	■					

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Kod>Nama Kursus:

Code/ Course Name:

Sesi/Session:

Semester:

Nama Program/Name of Programme: SAB

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

Pengesahan Penyaringan Plagiat/ Verification of Plagiarism Screening

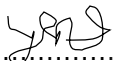
Saya NurDiyana Syahirah Binti Mohd Zani (A20A1813), NurFarhana Binti Jamaluddin (A20A1815), NurFarhanah Binti Mohd Zin (A20A1816), NurFathiyah Binti Mohd Sofie (A20A1817), dengan ini mengesahkan Kertas Projek Penyelidikan ini telah melalui saringan aplikasi turnitin. Bersama ini dilampirkan sesalinan laporan saringan Turnitin dengan skor persamaan sebanyak 28%.

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Tandatangan/Signature



Nama Pelajar/Student Name: NurDiyana Syahirah Binti Mohd Zani

No.Matrik/Matrix No: A20A1813

Tarikh/Date: 20 Januari 2024

Tandatangan/*Signature*



Nama Pelajar/*Student Name*: NurFarhana Binti Jamaluddin

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Tandatangan/*Signature*

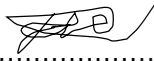


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Tarikh/*Date*: 20 Januari 2024

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No.Matrik/*Matrix No*: A20A1817

Tarikh/*Date*: 20 Januari 2024

Pengesahan

Penyelia/*Supervisor*: Dr. NurNaddia Binti Nordin

Tandatangan/*Signature*:

Tarikh/*Date*: 20 Januari 2024

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ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)

(COMPLETED BY SUPERVISOR AND EXAMINER)

Student's Name: NURDIYANA SYAHIRAH BINTI MOHD ZANI
 Student's Name: NURFARHANA BINTI JAMALUDDIN
 Student's Name: NURFARHANAH BINTI MOHD ZIN
 Student's Name: NURFATHIYAH BINTI MOHD SOFIE
 Name of Supervisor: DR. NURNADDIA BINTI NORDIN

Matric No: A20A1813
 Matric No: A20A1815
 Matric No: A20A1816
 Matric No: A20a1817

Name of Programme: SAB

Research Topic: HIBAH TAKAFUL PRODUCT IN KELANTAN: AN EMPIRICAL STUDY OF MUSLIM CONSUMERS IN KELANTAN

FKP

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

ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)

(COMPLETED BY SUPERVISOR AND EXAMINER)

			Problem Statement, Research Objective, Research Question and unscientific with unsearchable topic.	Background of study, Problem Statement, Research Objective, Research Question and less scientific with fairly researchable topic.	study, Problem Statement, Research Objective, Research Question and scientific with good researchable topic.	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,	The report is grammatically, theoretically,	There are many errors in the report, grammatically,	The report is grammatically, theoretically,	The report is grammatically, theoretically,		

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ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)

(COMPLETED BY SUPERVISOR AND EXAMINER)

		theory, logic and reasoning)	technically and logically incorrect.	theoretically, technically and logically.	technically and logically correct in most of the chapters with few weaknesses.	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)

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ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)

(COMPLETED BY SUPERVISOR AND EXAMINER)

		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)	

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	Conclusion is not stated	Conclusion is weakly explained.	Conclusion 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)					

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