

**THE LEVEL OF STUDENT'S ALERTNESS
TOWARD TAKAFUL: THE CASE STUDY AT
UNIVERSITY MALAYSIA KELANTAN (UMK)**

ANNEY SOFIA BINTI ABD WAHAB (A18A0066)

FATIN HANISAH BINTI ABDUL LATIF (A18B1035)

MARNIZA BINTI AGUSTIAR (A18A0254)

MUHAMMAD ARIF AIMAN BIN HASSAN (A18A0302)

DR NOORMARIANA BINTI MOHD DIN

UNIVERSITI

MALAYSIA

KELANTAN

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



**The Level of Student's Alertness Toward Takaful: The
Case Study At University Malaysia Kelantan (UMK)**

by

Anney Sofia Binti Abd Wahab (A18a0066)

Fatin Hanisah Binti Abdul Latif (A18b1035)

Marniza Binti Agustiar (A18a0254)

Muhammad Arif Aiman Bin Hassan (A18a0302)

Dr Noormariana Binti Mohd Din

A thesis submitted in fulfillment of the requirements for the
BACHELOR OF BUSINESS ADMINISTRATION (ISLAMIC BANKING AND
FINANCE) WITH HONOURS

**Faculty Of Entrepreneurship and Business
UNIVERSITI MALAYSIA KELANTAN**

THESIS DECLARATION

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

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

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

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

anney
SIGNATURE
NAME: Anney Sofia Binti Abd Wahab

SIGNATURE OF SUPERVISOR
NAME:

Anis
SIGNATURE
NAME: Fatin Hanisah Binti Abdul Latif

Date:

Marniza
SIGNATURE
NAME: Marniza Binti Agustiar

arif
SIGNATURE
NAME: Muhammad Arif Aiman Bin Hassan

Date: 20th January 2022

ACKNOWLEDGEMENT

Our group members feeling grateful, and we wish to extend our heartfelt to all persons who have contributed efforts and supports in order to help us in completing this research project. First and foremost, praise and thanks to Almighty, for showing us His blessing as we successfully complete this research project.

In addition, we would like to express our appreciation and sincere gratitude to our research supervisor, Dr Noormariana Mohd Din for her dedication and patience in guidance us throughout the course of this project. Without her education and guidance, we would not have been able to complete this project within a set time.

Furthermore, we would like to thanks our examiner panel, Prof Madya Dr Azwan Abdullah who willing to be our examiner and assessing marks to our group. Besides, thank you and appreciation to our parents, family, group member and others cooperation for their full of support of the project completion from beginning till the end.

Lastly, a special thanks and big congrats to our teammates who have been successfully completed this study on time and have been struggling with all efforts to complete this study with all our best. Whatever we have done, we would thank to all persons who have contributed efforts and supports in order to help us in completing this research project.

UNIVERSITI
MALAYSIA
KELANTAN

TABLE OF CONTENT

ACKNOWLEDGEMENT	i
TABLE OF CONTENT	ii
LIST OF TABLES	iv
LIST OF FIGURES	iv
ABSTRACT	v
CHAPTER 1: INTRODUCTION	1
1.1 INTRODUCTION	1
1.2 BACKGROUND OF STUDY	1
1.3 PROBLEM STATEMENT	2
1.4 RESEARCH QUESTIONS	2
1.5 RESEARCH OBJECTIVE	3
1.6 SCOPE OF STUDY	3
1.7 SIGNIFICANT OF STUDY	3
1.8 DEFINITION OF THE TERMS	4
1.8.1 Takaful	4
1.8.2 Alertness	5
1.9 ORGANIZATION OF THE THESIS	5
CHAPTER 2: LITERATURE REVIEW	6
2.1 INTRODUCTION	6
2.2 UNDERPINNING THEORY	6
2.3 PREVIOUS STUDY	7
2.4 HYPOTHESIS STATEMENT	8
2.5 CONCEPTUAL FRAMEWORK	8
2.5.1 Takaful Alertness	8
2.5.2 Religion (Internal Factor)	9
2.5.3 Income (External Factor)	9
2.5.4 Education (External Factor)	10
2.6 SUMMARY OF CHAPTER	11
CHAPTER 3: RESEARCH METHODS	12
3.1 INTRODUCTION	12
3.2 RESEARCH DESIGN	12

3.3 DATA COLLECTION METHODS.....	12
3.3.1 Interview	13
3.3.2 Open minded question	13
3.3.3. Pre – test	13
3.3.4 Pilot survey.....	13
3.3.5 Actual Survey.....	14
3.4 STUDY POPULATION	14
3.5 SAMPLE SIZE.....	15
3.6 SAMPLING TECHNIQUE.....	15
3.7 RESEARCH INSTRUMENT DEVELOPMENT	15
3.8 MEASUREMENT OF VARIABLE.....	16
3.9 PROCEDURE OF DATA ANALYSIS	16
3.9.1 Content Analysis.....	17
3.9.2 Interview.....	17
3.9.3 ATLAS.ti.....	17
3.10 SUMMARY OF CHAPTER.....	20
CHAPTER 4.....	21
DATA ANALYSIS AND FINDINGS	21
4.1 INTRODUCTION.....	21
4.2 DATA ANALYSIS AND FINDING	21
4.2.1 Takaful Alertness.....	23
4.2.2 Internal Factor.....	23
4.2.3 External Factor.....	24
4.3 SUMMARY OF CHAPTER.....	25
CHAPTER 5.....	26
DISCUSSION AND RECOMMENDATION	26
5.1 INTRODUCTION.....	26
5.2 KEY FINDINGS	26
5.3 DISCUSSION.....	27
5.4 IMPLICATION OF STUDY	29
5.5 LIMITATION OF STUDY.....	29
5.6 RECOMMENDATION FOR FUTURE STUDY	30

5.7 CONCLUSION 31

7.0 REFERENCES 32

8.0 APPENDICES..... 35

8.1 SAMPLE INTERVIEW QUESTIONS..... 35

8.2 SAMPLE QUESTIONNAIRE..... 36

8.3 TRANSKRIP 38

LIST OF TABLES

Table 3.1: Data of students in the FEB 14

Table 3.2: The Relationship of Research Objective, Research Question and Research Methodology..... 18

Table 5.1: Key Finding of Research 26

LIST OF FIGURES

Figure 2.1: Conceptual Framework 11

Figure 4.1: Factors of Students' Alertness Toward Takaful 22

Figure 4.2: Atlas.ti result 22



ABSTRACT

Muslims are encouraged to plan their lives economically and financially to achieve the objectives of Maqasid Shariah. In order to achieve that, one of the methods apply in takaful. In the event of a medical emergency, Takaful plan with medical benefits might be valuable as a safety net as well as a financial buffer. In the event of an emergency, takaful will alleviate the financial load. The scope of this research paper will focus on the level of alertness towards Takaful among students in University Malaysia Kelantan City Campus. This study's purpose is to investigate the factors influencing alertness of takaful product to UMK's students. The method used in this research is qualitative. The study was conducted using the interview to collect information from four random students of UMK. Four themes emerged which is the takaful alertness, background education, religion, and income level.

The findings of this study revealed that the majority of UMK students are aware of takaful, although only to a limited extent. However, just several students are still under the impression that takaful is just for Muslims. However, the research indicated that there is still a slightest chance that a few students aware but do not really practicing it due to the lack of exposure among them. This study highlights the insights to explore more about the takaful. Thus, it would provide a knowledge to fellow Muslims and lastly it would inflict Malaysian government and other Muslim countries to be alert the need of takaful. The contributions and recommendations are then put forward for future research.

UNIVERSITI
MALAYSIA
KELANTAN

CHAPTER 1: INTRODUCTION

1.1 INTRODUCTION

In this chapter the research would come out with the introduction of the study. Beside it also will conclude with the nine sections which is introduces the background that will concisely describe the problem statement to be knowledge's with or condition to be improves. Other than that, research objective which are directly linked to research question and are used to describe general, specific aim and outcomes.

It would also be continuing by the operation definition of the term that had been used to build the conceptual model the significance of study which will determine benefit of the study. Besides, while scope of the study is those things that will be covered in our research, organizational of the study that will briefly establish how each sections is constructed to achieve research objective. Lastly comes to the summary at the final section of the chapter.

1.2 BACKGROUND OF STUDY

Takaful is one of the insurance principles based on Islamic Muamalat and is based on Shariah law. The Takaful scheme is fundamentally based on the principles of solidarity, duty, assurance, security, and mutual assistance among its members. In other words, it is the provision of a collective contribution to assist those in need. The tradition of participating and charity offers opportunities for participants to benefit in two ways, thanks to a sense of collaboration and obligation among participants. The Takaful scheme is not only useful to Muslims, but it also supports all members regardless of their religious views. Takaful plan is suitable for all people that can help them when they in emergency situation especially as student.

There are very few students who have a health insurance package. This may be attributed to a lack of information on the value of insurance or financial difficulties for students who have insurance. Any students who have insurance are either students who have seen what would happen if they did not have insurance or students who have been adequately exposed to the value of insurance to them and their families in general. If we do not have Takaful, we could face no emergency savings.

Furthermore, it definitely requires follow-up care whether our experience an injury or discomfort. Takaful offers several financings for follow-up therapy.

When a student has takaful, they would be able to take advantage of a variety of benefits. One of the advantages of making a takaful scheme is that it protects the property/assets. This is due to the fact that this insurance/takaful would cover the house in the event of a tragedy or something unfavorable happening, such as an accident, robbery, or arson. Insurance/takaful is necessary not only to protect ourselves, but also to protect our precious possessions. The property that must be safeguarded is not only tangible, but also non-physical. As a result, insurance/takaful coverage is critical to protecting current properties and that the damages that would be suffered as a result of a catastrophe.

Therefore, this study to focus for alertness of student at University Malaysia Kelantan for take Takaful plan in their life. With Takaful, they can get many benefits for their when they in emergency situation for example when they accident or to pay hospital bills.

1.3 PROBLEM STATEMENT

Takaful is a fund where it collects all the money contributed by the policyholder. All human beings can have Takaful even if they are a student. However, awareness of the importance of having Takaful is still lacking among them. This is due to the attitude of those who do not care about Takaful, can cause a person to experience financial problems when they have to use emergency savings in the event of an emergency such as an accident. According to a Harian Metro newspaper clipping (2019), only about 15% of Malaysians have Takaful. Therefore, this study was conducted to examine the concerns of the level of student's alertness toward takaful: the case study at University Malaysia Kelantan (UMK).

1.4 RESEARCH QUESTIONS

- i. How the level of alertness among University Malaysia Kelantan's student towards takaful products?
- ii. Does the internal factor (religion) influence the alertness of takaful among University Malaysia Kelantan's students?

- iii. Does the external factor (education & income) influence the alertness of takaful among University Malaysia Kelantan's student?

1.5 RESEARCH OBJECTIVE

- i. To determine the level of alertness toward takaful products among University Malaysia Kelantan's student.
- ii. To identify the internal factors (religion) that influence the alertness toward Takaful among University Malaysia Kelantan's students.
- iii. To investigate the external factors (education & income) that influence the alertness toward Takaful among University Malaysia Kelantan's students.

1.6 SCOPE OF STUDY

The scope of this research paper will focus on the level of alertness towards Takaful among students in University Malaysia Kelantan City Campus who are from the Faculty of Business and Entrepreneurship (FEB) from Year 1 until Year 3 students. This study's purpose is to investigate the internal and external factors that influence the alertness of students towards takaful. Furthermore, this study also is to identify the alertness of takaful products among University Malaysia Kelantan's students.

1.7 SIGNIFICANCE OF STUDY

Takaful is an insurance plan based on the relationship between brotherhood, mutual responsibility and mutual cooperation among takaful participants who participate in takaful. Until now, there is no doubt that there has been an increase in demand in the takaful industry market, however, there are still many people who do not have takaful coverage. Although the takaful market has established more than 25 years, there are many Malaysians who do not have takaful protection. Therefore, the purpose of this study is focused on the level of alertness towards Takaful among students in University Malaysia Kelantan City Campus.

The significance of this research is to provide benefits to the different categories which are

involving students, community, takaful agency and future researcher. In practical significant, this study will benefit takaful agency by assist them to identify the factors driving the barrier and the community participation in the scheme of takaful protection. Furthermore, this study also aims to provide a guide to takaful companies to improve their services to the community in the takaful. Accordingly, the insurance companies can provide takaful policies are appropriate and arrange a better marketing strategy for the good of company and the state, and specifically to the community.

Other than that, it is expected that this study can give benefits to the student and community by helping them to provide knowledge related to the takaful and the student acceptance of takaful in their life even for helping to educate the student about the importance of participating in the takaful and providing exposure to them regarding the alertness of takaful in life. As a benefit, they will more concerned about takaful in their life. Also, it can help them learn in more detail about takaful. In addition, it is hoped that this study can provide more information to the student and community in more detail related to takaful offered by takaful companies to the community.

Besides, this study will benefit future researcher by helping them provide additional references, guidelines, information, and data. As a benefit, it can increase the amount of research in Malaysia in the field of takaful. This study also will add the more information about alertness of takaful and it can used as reference to the other researcher by sharing through social media to gain more knowledge and awareness.

1.8 DEFINITION OF THE TERMS

1.8.1 Takaful

Takaful is a term used to describe Islamic insurance. General Takaful is classified as a “scheme that is basically contracts of joint guarantee on a short-term basis (which is normally one year) and provide a compensation in the event of a specified form of loss” according to the IFSB [22]. Thus, according to Nazarov & Dhiraj (2019), takaful is a mutual solidarity and indemnity agreement that protects members who are exposed to specified risks and dangers. From Shazrin et al. (2016), takaful is an Islamic alternative to conventional insurance focused on the Islamic principles of trusteeship, brotherhood, and cooperation.

1.8.2 Alertness

Alertness is a level of active attention characterized by high sensory awareness, such as being on the lookout for danger or an emergency or being able to notice and react. Based N., Pam M.S. (2013), explained that alertness is when someone is aware of something and able to respond with that thing.

1.9 ORGANIZATION OF THE THESIS

This paper is divided into three sections. The first chapter covers the background of the study, as well as the problem statement, research questions, research objectives, scope of the study, significance of the study, and the definition of term. Next, the literature review is discussed in Chapter Two. This is followed by Chapter Three, which presents a brief overview of the research methodology. Chapter Four will be discussed about the finding and Chapter Five cover the discussion and recommendation for this thesis. Last part is reference and appendices.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

This chapter will begin by explaining the underpinning which theoretical that has been conducted in takaful industry that will support the research. Other than that, this chapter also will discuss several previous studies that researchers use as references for this paper. The discussion will continue with hypotheses statement for this paper. Besides that, this chapter contains discussion regarding conceptual framework in which the researchers also provide simple diagrams to support the arguments given. The aim of this literature discussion is to study level of alertness regarding takaful among students of University Malaysia Kelantan and the factors that influence the level of alertness. Last but not least, at the end of the chapter, the researchers also provide a brief conclusion that describes the findings for this chapter.

2.2 UNDERPINNING THEORY

Takaful is something that is practiced almost all over the world. Among the type of takaful the most synonym plans with people are family plan takaful and individual plan takaful. Many types of plans can be considered as a Takaful, from the small things such medical card to the investment coverage. Islam has not required for Takaful such big and expensive assets only, but it can also be anything that can gives beneficial to other people can consider as a Takaful. Alertness student about takaful very important because takaful can give protection when accident or ward.

The Theory of Planned Behaviour main focus is behavioral intention as a precursor to the actual behavior. The planned behaviour theory was developed to extend on the rational action theory (Ajzan & Madden, 1986). As a result, Ajzen developed the planned behaviour theory to include other variables in the original conduct control theory. As stated in the theory of rational action, the key feature of planned behaviour theory is intention. Intention acts as a motivating factor in shaping the behaviour of people. It describes how motivated people are to do something, and how much effort they put into doing it (Ajzen, 1991). Subjective attitudes and norms in the rational action theory thus influence the intention of the individual to engage in such behaviour. However, this theory works only if the behaviour is regulated willingly, with the required incentives and resources such as energy, time, skills and education. Therefore, the element of behaviour control found in the planned behaviour complementarity theory is the original theory.

The attitude toward behaviour is referred to as "the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question" (Ajzen, 1991, p.188). According to Ajzen (2011) defines the subjective norms as referring to "the perceived social pressure to perform or not to perform the behaviour." Perceived behavioural control also "refers to people's perception of the ease or difficulty of performing the behaviour of interest" (Ajzen, 1991, p.188). In other words, "focused on the ability to perform a particular behaviour" argues by (Ajzen, 2002). (Nur Shuhada Kamarudin, et al., 2019) used this theory to test the relationship towards Islamic estate planning intention among Muslim entrepreneurs. They found that Attitude, subjective norms, perceived behaviour control were correlated significantly with the intention of estate planning among Muslim entrepreneurs. Due to the application of this theory in explaining the intention of the Muslim entrepreneurs on Islamic estate planning in various studies, this theory also can be used to study the alertness of takaful.

Theory of planned behavior explained that the perceived behavioral control can make someone more alertness for something. Someone can more alertness for something when someone has the knowledge very clear for some problem. For this study, the alertness of student regarding takaful can get know with education because education is a perceived behavioral control for alertness student.

2.3 PREVIOUS STUDY

Previous academics have undertaken substantial research on takaful. The research begins with a definition of takaful and an explanation of the notion of takaful. The researcher compared takaful insurance to traditional insurance in the study. The researchers also proposed takaful as an option for international students in this study.

Previous researchers in 2016 used theories like Theory of Reasoned Action (TRA), Theory of Planned Behaviour (TPB), Attitude-Social Influence-Efficiency Model (ASE), Innovative Diffusion Theory (IDT), and Decomposed Theory of Planned Behaviour (DTPB) to increase knowledge about takaful, which can be found in the article "Intention to family Takaful adoption: A review theory and empirical work".

The other researchers used the theories to detect the factors influencing the purchase of takaful. Among the factors that can be identified by previous researchers are education, age,

background. Other than these factors, the previous study entitles “The Role of Media, Word of Mouth, and Subjective Norms in determining Attitude and Intentions to Purchase Family Takaful Schemes” stated that the influence of media, word of mouth, and subjective norm as factors that influence to purchase the takaful schemes.

In the study in 2018, the other researchers have narrowed its scope. Their studies focused on takaful schemes for Malaysian SMEs. They found that educational level and knowledge are important to Malaysian SMEs to recognize takaful for them. Consumer acceptance toward takaful also been highlighted by the previous researchers. The study in 2019 concludes that there are some factors affecting consumer acceptance such as religiosity. The study conducted by Puspa et. al focused on the acceptance of new constructed takaful educational plan for disabled children. The researcher discovered that the factor in acceptance toward takaful has a significant impact. Since there are many previous studies focused on awareness about takaful, therefore, our study will focus on level alertness among university students.

2.4 HYPOTHESIS STATEMENT

1. Alertness of takaful among UMK’s student dependent of religion (internal factor).
2. Alertness of takaful among UMK’s student dependent of education (external factor).
3. Alertness of takaful among UMK’s student dependent of income (external factor)

2.5 CONCEPTUAL FRAMEWORK

2.5.1 Takaful Alertness

Takaful is meaning “guaranteeing each other” in Arabic, is an Islamic system of mutual insurance built around the concept of donation (Catherine and Stagg-Macey, 2007). According to the results of Salman et al. (2017), non-Muslim insurance policyholders are ignorant that insurance practises incorporate uncertainty, gambling, and interest. Because of this misunderstanding, the vast majority of non-Muslims do not feel that insurance activities violate their Islamic precepts and should be outlawed. It is a widely held belief among both Muslim and non-Muslim respondents that ethics is crucial in insurance practise. As a result, India has a relatively low level of awareness and knowledge about Takaful.

According to Maysami & Kwon (1999), the growth in awareness of educated Muslims and Muslim demand in Western countries have attracted the attention of industrial players to offer Takaful products. Additionally, they mention that low level of penetrations in the density of conventional insurance offers opportunities for the Takaful business to produce more. It is safe to conclude that Takaful industry should expand their business to international markets rather than just focusing on local market.

2.5.2 Religion (Internal Factor)

Religion is a collection of cultural systems, belief systems, and worldviews that relate humanity to spirituality and, sometimes, to moral values. Everyone has religion for their self. As a Muslim preference to purchase Takaful than insurance. That because Muslim have a strong knowledge in Islam and demand to take Takaful. Almost all respondents believe that Muslims will choose Takaful because it is Shari'ah compliant and halal for Muslims (YEE, L. P., et al. 2018). The reason why Muslims participate in family Takaful is same as other studies which is they have strong religious belief (YEE, L. P., et al. 2018). A Muslim more prefer choose halal insurance product with takaful because that can make Muslim not take product insurance from anything not suitable with Islam. Abdulsater (2014) stated, a Muslim consumer might reluctant to buy something, which has reservations as per his/her religion and he/she would incline to invest in something that is permissible. Moreover, further review of Islamic finance and Takaful surely help to foster understanding of exact factors, which result in positive customer attitude.

2.5.3 Income (External Factor)

Income is some money from employer for work or job finish do. According to Truett, D. B. T. a. L. J. (1990), there is a positive relationship between the national income of a country and the premium expenditure of life insurance. From that, income can make student to take the takaful. When student has income, student will take takaful. Student will important protection about their self from risk anywhere. Alertness student to take takaful will has when student has income. If student does not have income, student will not take takaful because student think student does not have on income and don't want to commitment for that. When student has commitment to pay that,

student think student cannot focus only at study but must think about of money to pay commitment for takaful

2.5.4. Education (External Factor)

According to Ismail, M. A. B. (2018), knowledge level or educational background was found to be significant information to the awareness of Takaful products and services. That because student will study about takaful while formal or informal session. Student will know about the takaful. Student has knowledge about takaful and will take takaful in future. Education has been widely perceived as one of the importance socio demographics determinants of health insurance purchase, most probably because the highly educated were better informed of their health-related risk thus become more risk averse (ISMAIL, M. A. B. 2018). A review of past research in the domain of public awareness on Takaful concept and principles demonstrates that education has a vital role in maintaining the degree of knowledge on Takaful concept and principles (Norlida et al 2004; Al Ajmi 2005; Abdul Rahman 2008; Akhter 2009; Bashir and Hj Mail, 2011; Ismail et al. 2012; Hidayat and Rafeea, 2014). As a result, conveying the Takaful message through the educational system has been scientifically demonstrated to be a successful approach of increasing public knowledge of the Takaful idea and values.

From the framework below, the researchers found that it could be the source of the build framework. The theme of this study is to focus on the level of student alertness towards Takaful at University Malaysia Kelantan. Therefore, the researchers selected external and internal factors as independent variables of the study. This independent variable will give the impacts to the dependent variable

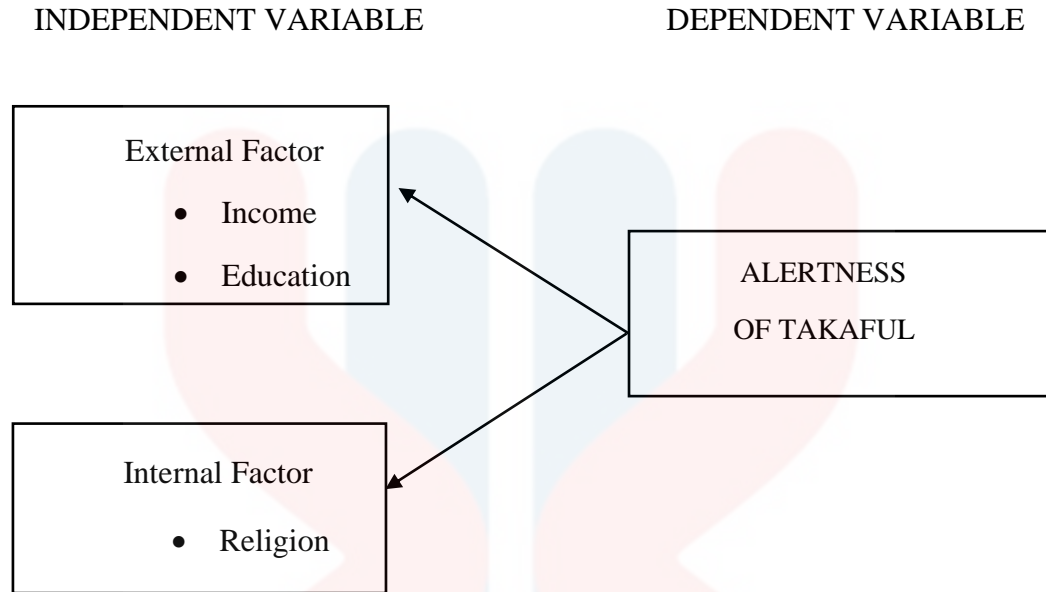


Figure 2.1: Conceptual Framework

2.6 SUMMARY OF CHAPTER

This chapter review the relevant literature in this study, which focuses on how external and internal factors affecting the student's alertness towards Takaful. Then, each dependent variable and independent variables involved in this study are defined clearly to understand the topic of investigation. Relationship exists between external factor and internal factor. The conceptual framework presented in this chapter serves to illustrate the relationship between external factor and internal factor towards Takaful alertness among students in University Malaysia Kelantan.

CHAPTER 3: RESEARCH METHODS

3.1 INTRODUCTION

This chapter will begin by explaining the definition of research design to provide an overview of this research methodology. Other than that, this chapter also covers research methodologies that explain in particular, the methods that has been used to gather and evaluate data with the idea of achieving the goals of this study. Next, it will be followed by important information from this research such as study population, sample size, sampling techniques, data collection, and data research and analysis instruments.

3.2 RESEARCH DESIGN

Research design is the structure of a study and it is an instrument that builds up the research study with the mixture of all vital elements together (Akhthar, 2016). Research design includes the technique used to collect data, method to use for analysis of results, way to find out and verify the association between the exogenous and endogenous variable.

In this study, qualitative approach has been used by researcher for the data collection purpose. This qualitative method used by the researcher in completing this study is by using the case studies that has been done at the study site. The case studies used can help the researcher in gathering information and information in more depth. The method used in this study is by interview and observation. The data analysis process is also used to find information and information and then the analysis of the data will be made. However, references from other studies have also been used by researchers to serve as additional information such as thesis, internet resources, journals and others.

3.3 DATA COLLECTION METHODS

For data collection, researchers decided upon which qualitative data collection technique that the researchers are going to use. The researchers use qualitative method such as interview, pre- test and pilot study to collect the data.

Open ended questions were used during the intensive any break. The total duration of each interview was approximately 45-50 minutes without any break. The participants were encouraged to

express their thoughts freely on issues pertaining to their belief, knowledge, and practices. All the interviews were audio recorded (with permission) and then transcribed at the early stages of data collection.

3.3.1 Interview

A personal interview survey is also called as face-to-face survey which is the survey method is applied when a specific target population is involved. The purpose of conducting a personal interview survey is to discover the responses of other people about the research to gather more and sharpen information (Sincero, 2012). In this way, the researcher will gain more knowledge due to its opportunity where people can describe their experiences and skills and get an idea of what is happening in the current issues.

3.3.2 Open minded question

Open minded question will be prepared to give to the respondents. Open minded questioned will give more options to respondent to answer the questions, while closed ended questioned only requires the respondents to answer yes or no. For example, of opened minded questioned are “*How did you find out about the existence of takaful insurance?*” and “*How long have you been taking out takaful insurance?*”. Meanwhile, for the closed ended questioned like “*Do you know what takaful is?*”.

3.3.3. Pre – test

To test the questions relevant for respondents, researchers will point a lecturer of UMK, Pn Farah Hanan to review our question. We choose her because of her knowledge about Takaful. Pre – test will help us to provide a good and a high quality of questions that will be benefit to the researchers to conduct this study.

3.3.4 Pilot survey

While performing long-term field work, an unstructured interview style is encouraged since respondents will be more comfortable expressing their thoughts and ideas at their own speed, without being concerned about the accuracy of their comments.

This pilot study will be conducted with knowledgeable groups such as lecturers. So that,

the questions can be understood by the respondent and the information obtained, allows the researchers to be easily interpreted.

3.3.5 Actual Survey

Actual survey is the last process in our data collection. The researchers will give the make actual survey with the selected respondent. The respondents will answer our open-minded question. This survey will be conducted around 45-50 minutes. The respondents also will be freely to express their beliefs and knowledge in this study. Open-minded question is used because the respondents are freely express their opinions. This is a good method for this study because this study focusses on qualitative method.

3.4 STUDY POPULATION

This study will be concentrated in the Kampus Kota, Universiti Malaysia Kelantan. However, researchers will target their population based on the faculty. The faculty that the researchers targeting are Faculty Entrepreneurship and Business. The number of students in this faculty is 3465 students. The table below shows the data of students in the faculty according to their majors:

Table 3.1: Data of students in the FEB

The Major	The number of students
SAA	17
SAB	807
SAE	225
SAK	886
SAL	768
SAL (UITM)	5
SAR	757
TOTAL	3465

3.5 SAMPLE SIZE

The measurement of samples in the data analysis is an important issue in the calculation of the sample quantity of individuals measured or evaluated in the research. Based on Ritchie et al. (2003), that sample size within qualitative research is normally little basically on the grounds that wonders just need to show up once to be essential for the insightful guide. Inevitably there is a state of reducing return while expanding the example size no longer adds to new proof. Due to the research, the researcher will choose 5 random students as respondent.

3.6 SAMPLING TECHNIQUE

According to Sekaran & Bougie, 2013, two types of probability are probability and non-probability sampling. There are lots of process of choosing the respondents but researchers have decided to use simple random sampling. As this research mentioned above, its target respondents are student of University Malaysia Kelantan Researcher will take a small, random portion of the entire population to represent the entire data set and total member has an equal probability of being chosen. To apply this method, researchers will create a simple random sample by choose randomly.

Based on Wikipedia, there are 6000 undergraduates registered at University Malaysia Kelantan as 2021. Therefore, samples will be extracted from a list in database under the website of Faculty Entrepreneurship and Business from University Malaysia Kelantan. Researchers will assign a number to every student in database from 1 to 3465 and use a random number generator to select 5 numbers.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

The respondents will be contacted by the researchers to obtain their permission to participate in the study. The researchers contacted them and encouraged them to participate in the study after describing the purpose and scope of the study. The participants were generally willing to participate in the study, and the interviews will be conducted online using Google Meet and WhatsApp. The debates lasted approximately 15 to 25 minutes. Respondents were permitted to express their ideas on any topic they wished throughout the interview, even if it was not covered in the discussion sections.

Finally, it should be noted that the chats were enjoyable and straightforward to follow. In terms of the pilot study, the researchers will conduct in the same as the interview. The researchers will inform the chosen group, such as lecturers, about the study and invite them to participate. This pilot study will use online platforms as well.

3.8 MEASUREMENT OF VARIABLE

Measuring is the systematic assignment of values to reflect the characteristics of creatures, objects, or events. There are four measuring scales, each with its own set of principles for assigning scale values to measurements. Nominal scales of measurement capture only qualitative distinctions in the property being measured. That is, they classify data according to its category (i.e., political party). Nominal scales provide a set of mutually exclusive labels for categories (Democrat, Republican, Independent) to which participants are allocated. Nominal scales are the most imprecise method of measurement since they presuppose equality within and across categories. Additionally, each group is allocated an arbitrary number value. Every property that we study in research may be measured nominally, and many qualities may also be quantified in ordinal, interval, or ratio form. Time is often used as a classic example of a ratio metric. We might quantify response time by observing how long it takes for someone to react to a visual stimulus.

3.9 PROCEDURE OF DATA ANALYSIS

Data analysis are way in which data is collected and organized so that one can get useful information from it. In the research, there are two types of data collected from the interview. This research uses the content analysis and interview to analyse the data. The data collected in this study will be analyzed based on content analysis supported by ATLAS.ti software program to ensure validity of the information examined in an effective way. In this study, the data will be collected by using existing resources such as books, articles, and journals. This is because the study conducts new research properties, exploration research is more appropriate through documentation analysis and interviews for better understanding of this study. The method used in analysing the data is as follows:

3.9.1 Content Analysis

In content analysis, researchers examine an artefact of social communication. Usually it is a written document or transcript recorded verbal communication. Hosri (1968) define content analysis as any technique for making inferences by systematically and objectively identifying special characteristic of messages. From this point of view, photographs, videotape or any item that can be made into the text are amenable to content analysis. In this chapter, objective analysis of messages delivered with the data being analysed is accomplished by means of explicit rules called criteria of selection, which must be formally established before the actual analysis data.

Researcher will use this methods, researcher will systematically work through each transcript assigning codes which may be numbers of words to specific characteristic within the text. The researcher may already have a list of categories or researcher may read through each transcript and let the categories emerge from the data (Dawson, 2007).

3.9.2 Interview

Interview is useful for learning about the perspective of individuals. It is an effective qualitative method for getting people to talk about their personal feeling, opinion and experience. The researcher also gets the opportunity to gain information how people interpret their view about Islamic financial planning. Interview that use with typed transcripts is the most utilized form of interview data. During the data analysis phase, after data collection transcripts are coded according to participant's responses for each question.

In this study, participants in the interview are focused on UMK's students. It will be doing in depth interview to five people. From the interview we can collect information about how much their level of understanding and awareness towards Takaful. By this type of method, participants can give an opinion, why knowledge towards Takaful is important for UMK's students.

3.9.3 ATLAS.ti

In general, qualitative documentation analysis is supported by computer software programs. Using software to systematically organise qualitative data can ease this process. ATLAS.ti is one example of proprietary software that can assist in conducting qualitative data analysis. For example, it can assist the researcher in maintaining rigour in their study by making it simple to document the procedures necessary to organise and analyse the data, so saving the researcher time (Hwang,2008).

To offer some information, ATLAS.ti is a Computer-Aided Qualitative Data Analysis Software that was conceived and developed in Berlin by Thomas Muhr (1991, 1993). (CAQDAS). There are various software programmes in the CAQDAS genre, such as NVivo and MAXQDA, and each application has a unique user interface and design to fit the researcher and their project. Although Hwang (2008) provides a practical guide for students interested in using ATLAS.ti, there is presently minimal literature addressing ATLAS.ti for usage and application in qualitative psychology.

ATLAS.ti provides researchers different training programs to learn how to use the app. These preparations can be performed online and usually is free of charge. Besides, the ATLAS.ti manual is well organized in a simplified format making it user friendly and easy to follow even by a beginner. The manual and all other related documents outline and directs the user step by step beginning with the background its significance and uniqueness of the software. This attracts the reader to use and know the software (Friese, 2011; Foreman; Muhr 1997). The manual also directs the user how to effectively install as well as how the researcher could use the software itself to manage data including analysis, making the whole process simple and interesting because of the way the data is organized (Muhr, 1997).

In this research, the researcher uses ATLAS.ti as it is easier to analyse data systematically and to ask question that otherwise would not ask because the manual tasks involved would be too time consuming and also reduce the amount of mistake. The transparency and consistency during the analysis process allows researcher to write, save memos and comments. Even the large volumes of data of those of different media types can be structured and integrated very quickly with the aid of the software. Furthermore, the report and result of the writing can be searched, copies and pasted easily so there is space for the researcher to become creative.

Table 3.2: The Relationship of Research Objective, Research Question and Research Methodology.

Research objectives	Research questions	Research methodology		
		Research design	Data collection method	Data analysis method
To determine the level of alertness	How the level of alertness among	-Exploratory	-Primary Data	-Interview

<p>toward takaful products among University Malaysia Kelantan's student.</p>	<p>University Malaysia Kelantan's student towards takaful products?</p>	<p>-Descriptive - Interview</p>	<p>-Secondary Data</p>	<p>- Content analysis - ATLAS.ti</p>
<p>To identify the internal factors (religion) that influence the alertness toward Takaful among University Malaysia Kelantan's students.</p>	<p>Does the internal factor (religion) influence the alertness of takaful among University Malaysia Kelantan's students?</p>	<p>-Exploratory -Descriptive - Interview</p>	<p>-Primary Data -Secondary Data</p>	<p>-Interview -Content Analysis -ATLAS.ti</p>
<p>To investigate the external factors (education & income) that influence the alertness toward Takaful among University Malaysia Kelantan's students.</p>	<p>Does the external factor (education & income) influence the alertness of takaful among University Malaysia Kelantan's student?</p>	<p>-Exploratory -Descriptive - Interview</p>	<p>-Primary Data -Secondary Data</p>	<p>-Interview -Content Analysis -ATLAS.ti</p>

3.10 SUMMARY OF CHAPTER

This chapter starts with an introduction, followed by a description of the research design used in this study. The population and sample study were brought up before talking about the research technique that was employed to perform this research. The library and field research are employed in the process of gathering data. In order to conduct research at the field level, the qualitative technique is used, in which group interviews are used throughout the research process. Once the data has been obtained, it is processed and then explained and the findings are shown.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

The purpose of this study is to provide an overall analysis regarding this research. As the study is regarding on the alertness towards Takaful which focuses on UMK students. The researcher has decided to interview FEB student which is SAB, SAK, SAL, SAR, SAE course as an informant. Data analysis is a data inspection, cleaning, transformation, and modelling process that aims to discover valuable knowledge, inform conclusions, and help decision-making. Data analysis has numerous facts and methods, under a number of names, encompassing various strategies, and is used in various fields of business, research, and social science (Belle Selene Xia, 2014).

There are some factors that influence the awareness of UMK students towards Takaful which is internal and external factor. Factors that affects the alertness of Takaful also had been identified and at the same time the researchers also are able to know the perception towards Takaful. According to the research questions and research objectives of the study, there are some sub-themes had been identified in each themes. By using the right method of analysis in collecting data, this study can prove the extent of understanding among UMK students towards Takaful.

4.2 DATA ANALYSIS AND FINDING

Qualitative research is an organized method of describing people's experiences and internal feelings. It can be said that qualitative research provides a thorough and deep overview of a phenomenon through data collection and present a rich description using a flexible method of research (Mahin Naderifar, Hamideh Goli, and Fereshteh Ghaljaie, 2017). In this study, the analysis conducted using ATLAS.ti has been used to complete the data collection. Besides that, the researcher has interviewed students of University Malaysia Kelantan, based on selected course in order to complete this study. This study needs to interview 5 informants. Moreover, the interview conducted through online platform which is Google Meet, Phone Call, WhatsApp Call and WhatsApp Video Call.

The findings are presented in Figure 4.1. There are two aspects being investigated as factor that influencing level of alertness including internal and external factors.

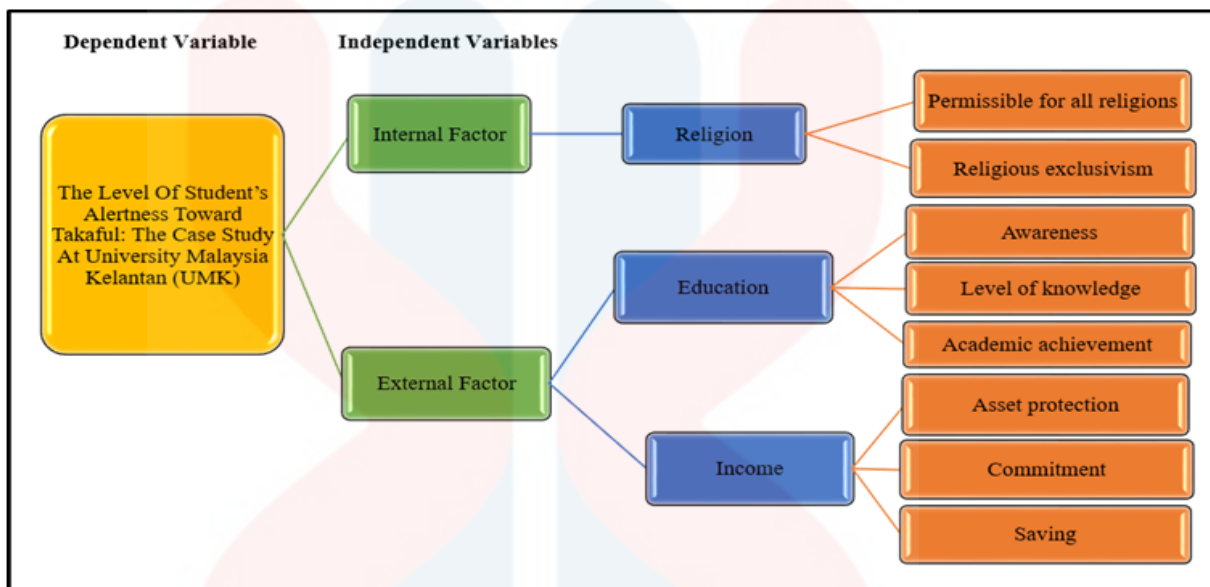


Figure 4.1: Factors of Students' Alertness Toward Takaful

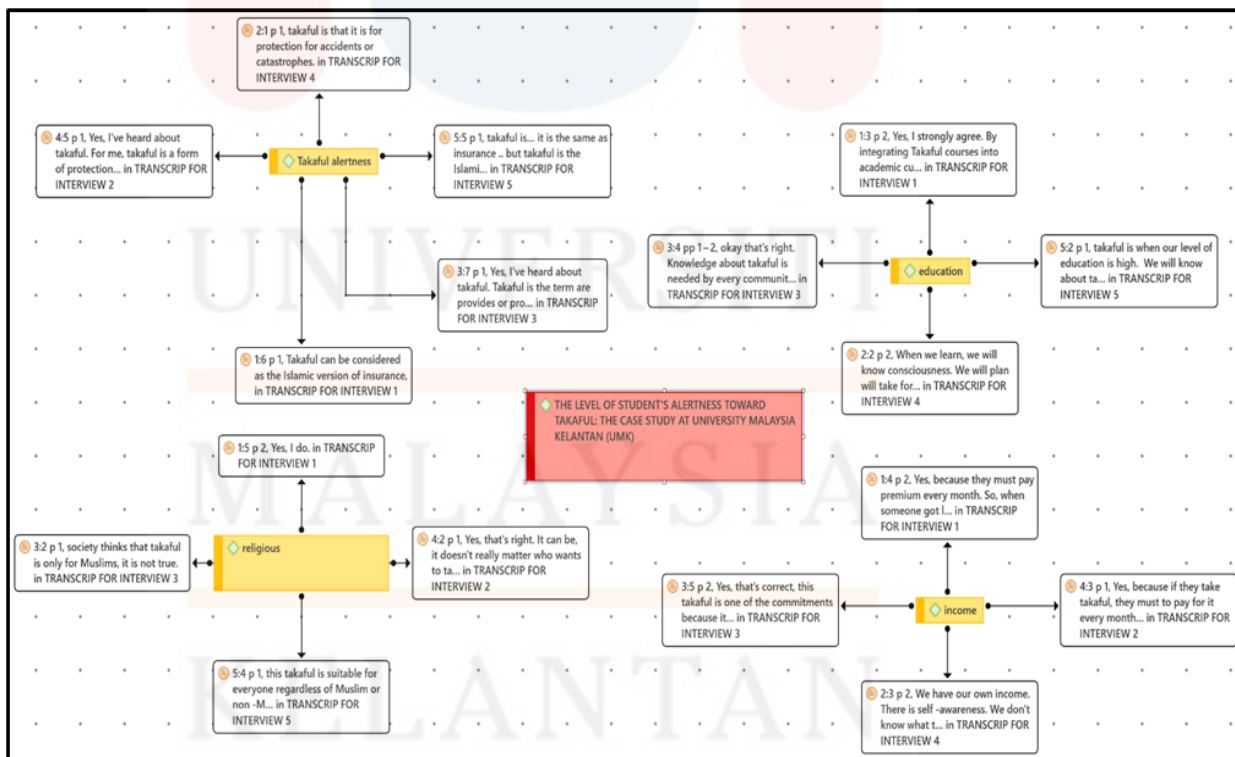


Figure 4.2: Atlas.ti result

Figure 4.2 shows the network view of Takaful among UMK's students. This research has chosen five informants from the interview section which is same courses of students in Universiti Malaysia Kelantan, Pengkalan Chepa. From this view, there are three research question that we refer from the research objectives of alertness of takaful among students such as education, religion, and income level. There has a straight line which gives a meaning of strong connection with each other.

4.2.1 Takaful Alertness

This study found that student level alertness of takaful is high. This can be proven from the informants which all of the respondents possesses about the alertness of Takaful. The respondents are knowledgeable about takaful and choose to use it as a form of insurance. According to them, takaful is a form of protection. The respondents also were able to articulate their comprehension of takaful very well. They further stated that this takaful complies with Shariah law. The reply further mentioned the many types of takaful and added that takaful is suitable for everyone. This demonstrates a high level of takaful comprehension. This supports the findings of Mansor et al. (2015), who found that some Muslims still prefer traditional insurance to takaful as their personal life insurance. Malaysians are said to be unaware of the concept and existence of takaful insurance. As a result, this viewpoint is no longer valid, as this research show that people are becoming more aware of this takaful.

4.2.2 Internal Factor

Religion

Regarding our interview session, religion is one of external factor that influences students' alertness of takaful. Takaful is suitable for everybody, whether they are a Muslim or not. According to the interviews, majority of respondents believe that takaful is suitable for people of all faiths. There are two elements that are highlighted in this theme. First, takaful is permissible for all religion. Everyone can take takaful, whether Muslim or non-Muslim. Takaful is a sort of Islamic insurance in which members combine their funds to insure each other against loss or injury. The concept is like insurance, but takaful is syariah-compliant, meaning there is no riba', gharar or maysir. Many people, according to Salman (2015),

believe that takaful is suitable for all religions. And for second elements are the misunderstanding theory or belief that only one religion or belief system is true is known as religious exclusivism. Some people believe that takaful exclusively applies to Muslims. They are unaware that this takaful can also be applied by non-Muslims. Salman et al. (2018) discovered that a small number of people believe that takaful is only for Muslims.

4.2.3 External Factor

Education

Based on the findings of this study, the majority of informants understand about the knowledge related to takaful and almost all respondents know about it. In the interview session, the researcher also focused on the informants about their knowledge of takaful products. This is because this study was conducted to identify whether the informants understood and were aware of what they knew about takaful. This is supported by Mahadzir (2010) explained that Muslims must seek an understanding of personal protection and property because it is a religious obligation for them to practice knowledge in accordance with Shariah compliance in managing their property. If Muslims do not care about the prohibitions of riba', gharar, and maysir and continue to consume conventional financial products, then the Islamic financial system will never be developed. Maintaining a conventional financial system is indeed sinful for Muslims. Through knowledge of takaful, it can help informants to achieve protection of personal, property and life in accordance with Shariah guidelines, asset allocation, risk management and retirement planning.

From our interview session, the respondent explained that the factors of alertness towards takaful also because of the education level. It is because, education level important to enhance awareness towards people. The higher of education level, the higher of their understanding and knowledge about Takaful. In general, awareness refers to being knowledgeable and conscious, being observant, informed, and alert. It is an ability to perceive, feel, or be conscious of events, objects, or sensory patterns. On the sub-theme, the awareness of Takaful is important because there are many people do not know yet about Takaful. According to Ali Yassin Sheikh Ali (2016), lack of understanding and awareness of Takaful products contributed to the low demand for Takaful services.

Income Level

In our research, respondents emphasized that income level greatly influences their vigilance in takaful products. For this theme, there are three categories that can be found in this analysis namely commitment, which is one of the themes that can be considered as one of the strongest factors in this component that influences the importance of income level with the level of vigilance towards takaful among students. Commitments that are not in line with monthly income make respondents tend to set aside takaful in order to meet other needs. In addition, asset protection known as financial plan designed to protect assets from claims by future risks also affects because the richer a person is the higher the awareness to take property protection due to the nature of takaful which protects property from risks unpredictable. The third component is to save a portion of disposable income that is not spent on consumption also plays a role in influencing vigilance on takaful. According to Virani (2012) saving is to intimidate current consumption to improve living standards and meet daily needs in the future.

4.3 SUMMARY OF CHAPTER

This chapter show the data about what the internal and external factors that influence the level of alertness toward takaful among student from University Malaysia Kelantan (UMK). The next chapter will present a detailed discussion on the consolidation of the study propositions and report key findings.

CHAPTER 5 DISCUSSION AND RECOMMENDATION

5.1 INTRODUCTION

In this final chapter, the research study is reviewed from its beginning stage, through the data collection stage, analysing the data and make some conclusion for the data. This chapter also will show the limitation of study and recommendation for future studies to make an improvement in this research.

5.2 KEY FINDINGS

Table 5.1: Key Finding of Research

Research Objective	Research Question	Findings
To determine the level of alertness toward takaful products among University Malaysia Kelantan's student.	How the level of alertness among University Malaysia Kelantan's student towards takaful products?	Takaful is one of the insurance principles based on the Shariah Muamalat and it based on Shariah law. Due to the research, researcher find out the level of alertness towards Takaful among Universty Malaysia Kelantan is relatively high. This is because majority respondent knows about the concept of Takaful which is it based on Shariah Muamalat.
To identify the internal factors (religion) that influence the alertness toward Takaful among University Malaysia Kelantan's students.	Does the internal factor (religion) influence the alertness of takaful among University Malaysia Kelantan's students?	For this themes, the respondent can conclude that the respondent agreed the internal factor which is religion influence the alertness towards Takaful among UMK's students. From the research, the respondent agreed that everyone can take takaful even they are

		non-muslim, meanwhile, there are many of non-muslim nowadays apply takaful in their life.
To investigate the external factors (education & income) that influence the alertness toward Takaful among University Malaysia Kelantan's students.	Does the external factor (education & income) influence the alertness of takaful among University Malaysia Kelantan's student?	Based on the research, the researcher found out the external factor which is education and income also influence the alertness of takaful among UMK's student. Based on the respondent, they agreed that education and income also the factor that influence the alertness towards takaful.

5.3 DISCUSSION

The purpose of this research is to know the level of alertness towards Takaful among UMK's students. Therefore, three research objectives have been developed by the researcher which is determine the level of alertness toward Takaful products among University Malaysia Kelantan's student, to identify the internal and external factors that influence the alertness toward takaful among University Malaysia Kelantan's student. From this research objective and research question, it can generate the findings of this research. Refers to the result of the interview, it shows that the level of alertness Takaful among UMK's students is relatively high. Based on the interview, the researcher can observed most of the respondents knows the concept of Takaful which is the Takaful is form of protection based on Shariah law.

Other than that, from the result of the research, the UMK's student contribute that there are three factors that influence the alertness towards Takaful which include the internal factor and external factor. The internal factor that influence the alertness towards Takaful is religion, meanwhile the external factor that influence the alertness towards Takaful is education and income. UMK's student believe that with the factors, it contribute to the alertness of Takaful.

Therefore, the respondents stated that knowledge about Takaful is needed by every community to understand about takaful.

There was no disagreement among respondents on whether their responses were compatible with the study's aims. Respondents are aware that income, education, and religion are all variables that influence an individual's knowledge of the need to take out takaful insurance as a kind of self-protection. However, there are some responders who are not aware that this aspect is a component that may be used to raise awareness among people about the benefits of taking takaful. Religion is a component that goes ignored. It is possible that this is due to a lack of disclosure received by the respondents or that the information provided to them was not clear enough.

The vast majority of respondents believed that money has an influence on and raises awareness among people about the benefits of takaful. This is due to the fact that income is the primary source of financial support for a person. A person's income will enable him or her to allocate a portion of their earnings to takaful. The greater their income, the more likely it is that they will take out takaful insurance. This is due to the fact that those with little income will not bother to fulfil their monthly obligations. Because they have been exposed to takaful, education will also have an impact on their understanding of the benefits of doing so. This is due to the fact that they will be taught money management or preparation skills that they will require in the future. Even if there are some individuals who do not have a higher education but are nonetheless aware of takakul, this will assist in raising their understanding.

It is possible for someone to be injured in an accident without their consent, even if they are not prepared. As a result, it is critical to raise awareness of takaful from the outset via variables that may assist more individuals who are already aware of its significance. This may prevent a person from experiencing financial losses as a result of their own carelessness in failing to take self-protection measures. Takaful may be made more widely known via education, religion, and financial resources.

5.4 IMPLICATION OF STUDY

Takaful insurance is growing more and more popular. Many people are increasingly opting for takaful rather than insurance. However, there is still a paucity of alertness about takaful, particularly among university students. Some students are still perplexed, believing that takaful is reserved for the wealthy. This way of thinking causes students to be unconcerned about the takaful. However, several students are concerned about takaful. Therefore, this research was carried out to determine the factors that influence students' alertness of takaful.

This study looked at the elements that influence takaful alertness among University Malaysia Kelantan students. This study attempted to focus on the reasons that cause students to be concerned about takaful. This study identifies three factors: educational background, income, and religious affiliation. These three issues are the primary reasons why more students are alert about takaful.

According to the findings of this study, three factors contribute to increased takaful alertness. Students are more likely to apply for takaful in the future after gaining a better knowledge of the concept. This is because takaful is syariah-compliant, and the takaful element is absent from *riba*, *gharar*, and *maysir*. With a better understanding of takaful, students should be able to make better decisions about whether to take takaful instead of insurance in the future.

5.5 LIMITATION OF STUDY

In this study, it can be concluded that researcher face several issues and limitations that limit the results. There are some limitations identified during this study. The first limitation is the limited communication process. The process of obtaining accurate information is limited and took a bit longer than usual. Due to the spread of the COVID-19 epidemic, all communication processes between researcher and all parties can only be done through online. In fact, this method of communication is quite challenging because it depends on the speed of the internet network.

Moreover, limited movement is the second limitation. Due to the spread of the COVID-19 epidemic, the researcher was unable to go to the scope of the study which is University Malaysia Kelantan. As a consequence, the data collection process was only done through online and this study could not carry out face-to-face sampling techniques. Thus, researchers miss the opportunity to gain the proper experience.

Furthermore, limited time are considered as a limitation of this study. Unfortunately, due to the outbreak COVID-19 epidemic, data collection process becomes quite difficult because we were only able to find respondents to answer the questionnaire through interview. In addition, the limited of time may be unable to explore more issues that had been discussed by previous study. Moreover, the understanding towards the questions that been asked during the interview session are influence accuracy and reliability of data. Some of the respondents may feel troublesome to be asked the questions and answer it without sincere. Those attitudes will influence the accuracy of information.

Last but not least, the researchers only used three variables in order to observe the study. The variables which are age, educational, religion was only used to observe the level of alertness towards takaful among UMK's students. The limitation of the variables used in this research should be widely selected to be exact estimated the most factor which influenced the level of alertness towards takaful among UMK's students.

5.6 RECOMMENDATION FOR FUTURE STUDY

Within the limitations stated in the previous section, there are several suggestions available for further research in the same topic or area. The first suggestion for future researchers is to extend the research framework in this study to better understand the factors influencing customer acceptance. This research covers only three factors. Therefore, other factors that may play a role in determining student acceptance should be included in further research such as cost, promotional activities, and social influence. In addition, it is encouraged that future studies add in the study of ongoing use intentions.

The second proposal for future studies is to conduct interviews in various languages such as English, Malay, Indian and Chinese to increase the level of understanding because Malaysians consists of many races. This method also aims to avoid any misunderstandings as well as getting invalid answers from this interview. This problem can affect the accuracy of the questions in the interview.

Finally, it is to spread more exposure such as campaigns on takaful across the country. Another suggestion is to compare various states or countries to better understand the factors of

Malaysians, especially students in applying takaful protection. For example, involve east and west Malaysia in the study, so that the findings are more representative and accurate.

5.7 CONCLUSION

As conclusion, the conceptual framework in this study which knowledge and level of education, background of religion and individual income have significant relationship to the factors that influence the level of alertness toward takaful among student from University Malaysia Kelantan (UMK). We hope the findings of this study are helpful for takaful agents because it shows that what are the reasons that influence their future client's perspective. By knowing that, takaful agents will be more prepare in approaching their clients.



7.0 REFERENCES

- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*. Vol 50 (2), 179-211.
- Ajzen, I., & Driver, B. (1992). Application of the Theory of Planned Behavior to Leisure Choice. *Journal of Leisure Research*. Vol 24(3), 207-224.
- Ajzen, I., & Fishbein, M. (1970). The prediction of behavior from attitudinal and normative variables. *Journal of Experimental Social Psychology*. Vol 6 (4), 466-487.
- Ajzen, I., & Madden, T. J. (1986). Prediction of goal-directed behavior: Attitudes, intentions, and perceived behavioral control. *Journal of Experimental Social Psychology*. Vol 22 (5), 453-474.
- Ali, A. Y., & Jama, A. K. (2016). Determinants of Islamic Insurance Acceptance: Empirical Evidence from Somalia. *European Journal of Business and Management*, 8, 102-108.
- Ali, M., Raza, S. A., Puah, C.-H., & Amin, H. (2019). Consumer acceptance toward takaful in Pakistan: An application of diffusion of innovation theory. *International Journal of Emerging Markets*.
- Aziz, S., Afaq, Z., Muhammad, L., & Khan, B. (2020). The Role of Media, Word of Mouth, and Subjective Norms in determining Attitude and Intentions to Purchase Family Takāful Schemes. *Journal of Islamic Business and Management (JIBM)*, 111-131.
- Aziz, S., Husin, M. M., & Hussin, N. (2017). International Journal Of Organizational Leadership Intention to family Takaful adoption: A review theory and empirical work. *International Journal of Organizational Leadership*, 373-384 .
- Bertaux, D. (1981). Biography and society: The life history approach in the social sciences. 29-45.
- Cadete, L. (2017, July 31). Retrieved from What is a pilot study?: <https://s4be.cochrane.org/blog/2017/07/31/pilot-studies/>
- Dawson, C. (2007). *Scientific Research*. Retrieved from Practical Guide to Research Methods, A User Friendly Manual for Mastering Research Techniques and Projects: https://www.academia.edu/33620142/A_practical_guide_to_research_methods_pdf
- Ghazali, P. L., Mamat, M., Mohamed, S. B., Ahmad, W. M., & Rashid, N. (2018). Analysis of the Acceptance of Newly Constructed Takaful Education Plan for Learning Disabled Children among Public. *International Journal of Academic Research in Business and Social Sciences*, 8 (11), 1413-1420.
- Hassan, H. A., & Khawarabbas, S. (2019). Factors influencing the investors' intention to adopt Takaful (Islamic insurance) products: A survey of Pakistan. *Journal of Islamic Marketing*.
- Hidayat, S. E. (2015). The Role of Education In Awareness Enhancement of Takaful: A Literature Review. *International Journal of Pedagogical Innovations* 3(2), 108-112.

- Islamic Financial Service Board. (2018). *Revised Standard on Disclosures to Promote Transparency and Market Discipline for Institutions Offering Islamic Financial Services [Banking Segment]*. Islamic Financial Service Board.
- Islamic Financial Services Board. (2009, December). *Islamic Financial Services Board*. Retrieved from Guiding Principles on Conduct of Business for Institutions Offering Islamic Financial Services.
- Ismail, M. A. (2018). Determinants of awareness on ownership decision for Takaful medical policy among youth in Malaysia. *Masters thesis, Universiti Utara Malaysia*.
- Lee, P. Y., Ling, W. Y., Ng, S. C., Tan, K. R., & Wong, X. Y. (2018). Factors influence the intention of non-Muslims to choose Takaful based on their perception. *Final Year Project, UTAR*.
- Mansor, K. A., Masduki, R. M., Mohammad, M., & Aziz, N. Z. (2015). A Study on Factors Influencing Muslim's Consumers Preferences Towards Takaful Products In Malaysia. *Romanian Statistical Review, 63, (2), 78-89*.
- McCombes, S. (2019, April 23). *Scribbr*. Retrieved from How to write a hypothesis: <https://www.scribbr.com/methodology/hypotheses/>
- Muhamad, N., Hanani, T., Zainon, R., & Hussin, L. (2019). Kesedaran Penjawat Awam Terhadap Kepentingan Takaful Dalam Kalangan Belia Di Hospital. *Kesedaran Penjawat Awam Terhadap Kepentingan Takaful Dalam Kalangan Belia Di Hospital*.
- N., S. M. (n.d.). *Psychology Dictionary*. Retrieved from What is Alertness: <https://psychologydictionary.org/alertness/>
- Naderifar, M., Goli, H., & Ghaljaei, F. (2017). nowball Sampling: A Purposeful Method of Sampling in Qualitative Research. *Strides in Development of Medical Education*.
- Nazarov, I., & Dhiraj, N. (2019). {A Conceptual Understanding and Significance of Takaful (Islamic Insurance): History, Concept, Models and Products A Conceptual Understanding and Significance of Takaful (Islamic Insurance): History, Concept, Models and Products. *International Journal of Innovation Education and Research. Vol 7, 280-298*.
- Prudential BSN Takaful. (n.d.). *Prudential BSN Takaful*. Retrieved from What is Takaful and how does it work?: <https://askprudential.com.my/takaful/takaful-101/what-is-takaful-and-how-does-it-work/>
- Ritchie, J., & Lewis, J. (2003). *Qualitative Research Practice—A Guide for Social Science Students and Researchers*. London, Thousand Oaks, CA: Sage Publications Ltd.
- Salleh, M. C., & Padzim, F. Z. (2018). The prevalence of Micro Takaful Products in the Eyes of Malaysian SMEs. *International Academic Journal of Business Management, 10.9756/IAJBM/V5I1/1810008*.
- Salman, S. A. (2015). The Policyholders' Knowledge On Insurance And Takaful: An Exploratory Research In India. *International Journal of Research in commerce & Management, 6, 10-17*.

- Salman, S. A., Hassan, R., & Majdi, S. K. (2018). Awareness and Knowledge of Takaful in Malaysia: A Survey of Malaysian Consumers. *International Journal of Business and Social Science*, 9, 45-53.
- Sang, D., & Ling, J. (2019). How does Entrepreneurial Education Influence the Entrepreneurial Intention of College Students: The Moderating and Mediating Effects of Entrepreneurial Alertness. *International Journal of Emerging Technologies in Learning (iJET)* , 139.
- Sekaran, U., & Bougie, R. (2013). Research Methods for Business. *United Kingdom: John Wiley & Sons Ltd.*
- Sharifuddin, S. S., Kasmooen, N. A., Taha, N. H., Talaat, N. S., & Talaat, A. Z. (2016). The Concept of Takaful (Islamic Insurance) and Its Functions in the Establishment of Syarikat Takaful Malaysia; the First. *International Journal of Humanities and Social Science Invention. Volume 5 Issue 12*, 43-48.
- Sincero, S. M. (2012). *Explorable*. Retrieved from Personal Interview Survey: <https://explorable.com/personal-interview-survey>
- Stagg-Macey, C. (2007). An Overview of Islamic Insurance. *ICMIF Takaful*.
- Truett, D. B. (1990). The Demand for Life Insurance in Mexico and The United States: A Comparative Study. *Journal of Risk and Insurance. Vol 57*, 321.
- Verma, A. (2016). The ATLAS.ti Qualitative Revolution? *PsyPAG*, 56-58.
- Virani, V. (2012). Saving and Investment pattern of school teachers-A study With special reference to Rajkot. *Commerce and Management. 2(4)*, 1166-2277.
- Wikipedia*. (n.d.). Retrieved from Wikipedia (Universiti Malaysia Kelantan): https://en.wikipedia.org/wiki/Universiti_Malaysia_Kelantan
- Xia, B. S. (2014). HiQ International Company: A Case Study of Operational Effectiveness post Merger and Acquisition. *International Journal of Business Administration Vol 5, No 2*.
- Yunus, M. (2020, May 15). *Mawardi Yunus*. Retrieved from Kepentingan & Kelebihan Kad Perubatan (Medical Card) untuk Semua Orang: <http://www.mawardiyunus.com/2020/05/medical-card.html?m=1>

8.0 APPENDICES

8.1 SAMPLE INTERVIEW QUESTIONS

1. Do you ever hear about Takaful? If yes, can you explain to me briefly according to your understanding about Takaful?
2. Do you know that Takaful and insurance are different? If yes, can you give me an example?
3. What's the common Takaful products that you know? If yes, how and where did you hear it?
4. Do you had applied any takaful products? If yes, what is it? If no, will you apply takaful if given an opportunity?
5. In case you don't take takaful insurance, what are the reason?
6. Do you know that takaful comply with *Shari'ah*? How did you know?
7. Do you know that takaful is suitable for anyone regardless of religions?
8. Do you know that level of education will affect the awareness of takaful? Why?
9. Do you agree level of income also influence the alertness among students? Can you give me reasons of your answer?
10. What experience/expertise do you have regarding Takaful? If yes, what is your comment?
11. Do you think Takaful is important? Can you tell me why?
12. What recommendations can you make about Takaful?
13. Do you have anything else to share?

8.2 SAMPLE QUESTIONNAIRE

Questionnaire on the alertness of University Malaysia Kelantan's student regarding Takaful

The following questionnaire will be used to define the factors of alertness among University Malaysia Kelantan's student regarding Takaful products

Background

Name : Today's date:

Address :

City, state, zip :

Telephone : Home () _____

: Work () _____

Sex (circle) : MALE

FEMALE Level of

education :

Please indicate your current position :

Questions

- Have you ever been told about takaful?
- Where did you hear the most about takaful?
- Do you know that Takaful and insurance are different? If yes, can you give me an
- example? What is Takaful product that you know?
- Do you had applied any takaful product?
- What is main reason that make you trust Takaful?
- Do you know that takaful comply with *Shari'ah*? How did you know?
- Do you know that takaful is suitable for anyone regardless of religions?
- Do you know that level of education will affect the awareness of takaful?
-

Why? Do you agree level of income also influence the alertness among students?

- What experience/expertise do you have regarding Takaful? If yes, what is your comment?
Do you think Takaful is important? Can you tell me why?
- What recommendations can you make about Takaful?

8.3 TRANSKRIP

TRANSCRIP FOR INTERVIEW

RESPONDENT : AZLIN
 AGE :24 YEARS OLD
 GENDER : FEMALE

Interviewer	Hi Azlin, Good Evening. Thank you for your kindness for spending some times for our session.
Respondent	Good evening, Anis. No prob. I love to share my opinion and experiences regarding this topic with you.
Interviewer	So? Can we start now?
Respondent	Sure, it's my pleasure.
Interviewer	Do you ever hear about Takaful? If yes, can you explain to me briefly according to your understanding about Takaful?
Respondent	Yes, I do. In general, Takaful can be considered as the Islamic version of insurance, however there are differences in the principles and methods of how Takaful operates. Takaful is not only limited to Muslims, but it is also open to non -Muslims who wish to subscribe and receive the benefits of Takaful.
Interviewer	Do you know that Takaful and insurance are different? If yes, can you give me an example?
Respondent	Yes, I do. In conventional insurance, the risk is transferred from the insured to the insurance company. While in Takaful, it is based on risk sharing. Each member contributes in the Takaful fund and in the event of any untoward incident, all members will receive the same amount of claims
Interviewer	What's the common Takaful products that you know? How and where did you hear it?
Respondent	General takaful and family takaful. In UMK during my classes and I also have some friends as takaful's agents that always share to me benefits of each product.
Interviewer	Do you had applied any takaful products? If yes, what is it?
Respondent	Yes, I do. I applied Takaful AnugerahPlus from PruBSN. That plan cover for hibah, medical card and investment.
Interviewer	In case you don't take takaful insurance, what are the reason?
Respondent	If it is me who didn't apply takaful, I guess you can consider it because of I didn't get enough knowledge. Because honestly, I apply my current plan because I learn a lot about it in my university during my classes.
Interviewer	Do you know that takaful comply with <i>Shari'ah</i> ? How did you know?
Respondent	Yes, I know. Takaful is a Shariah compliant insurance option grounded in Islamic Muamalat (Islamic transactions) products. The term Takaful also refers to the concept of Islamic insurance based on mutual cooperation, where both risks and

FACULTY ENTREPRENEURSHIP AND BUSINESS

	funds are shared between the insured and insurer. I know while I learn regarding takaful during my study.
Interviewer	Do you know that takaful is suitable for anyone regardless of religions?
Respondent	Yes, I do.
Interviewer	Do you agree that level of education will affect the awareness of takaful? Why?
Respondent	Yes, I strongly agree. By integrating Takaful courses into academic curriculum of higher learning institutions will help to enhance the level of public awareness.
Interviewer	Nice, we got same idea here. Do you agree level of income also influence the alertness among students? Can you give me reasons of your answer?
Respondent	Yes, because they must pay premium every month. So, when someone got limited cash flow every month, they tent to put takaful aside because they think another thing are more important.
Interviewer	What experience/expertise do you have regarding Takaful? If yes, what is your comment?
Respondent	I got an uncle that apply takaful but he didn't pay for several months due to financial problem. Unluckily, one day he involved in an accident, his medical card cannot be use to cover up his injuries due to his plan already lapsed. So, he needed to pay his treatment fee for almost 50k using his money.
Interviewer	That is the risky part when we applying takaful. We need always make sure our plan is in forced, not lapsed. Do you think Takaful is important? Can you tell me why?
Respondent	Yes. We need to keep in mind that unforeseen and out of control situations can happen to anyone and at any time. What is in our control is how we are prepared to deal with those situations. When we have a takaful certificate or insurance policy, the coverage will help us to pay, either in full or in part of the hospital bill in an emergency.
Interviewer	What recommendations can you make about Takaful?
Respondent	In my opinion, the most important thing in takaful is the contribution for hibah and medical card. This is because each of us has commitments such as study funding, vehicle monthly and others. By contributing grants, we can help the heirs to bear the debts they leave behind. But it would be better if there was additional investment and savings only the monthly contribution would be better.
Interviewer	Wow, what a nice advice. Do you have anything else to share?
Respondent	I guess, no. that's all from me.
Interviewer	Alright, thank you azlin for your time. All the best for your future.
Respondent	Most welcome. You too.

KELANTAN

TRANSCRIP FOR INTERVIEW

RESPONDENT : FATIN

AGE :23 YEARS OLD

GENDER : FEMALE

Interviewer	Assalamualaikum w.b.t, first of all I would like to thank Ms. Fatin for taking the time to have a friendly meeting related to takaful. First of all, I would like to ask Fatin to introduce briefly about yourself.
Respondent	Okay, Aaa .. My name is Fatin Aisyah. I'm from logistics costs, SAL.
Interviewer	Okay, first, do you ever hear about Takaful? If yes, can you explain to me briefly according to your understanding about Takaful?
Respondent	Yes, I've heard about takaful. For me, takaful is a form of protection..which it can help us if we suddenly are hit by a disaster because we don't expect it, no one knows when we get sick.
Interviewer	Do you know that Takaful and insurance are different? If yes, can you give me an example?
Respondent	Yes, I do. I told you a little bit what I know. Takaful and insurance are different. If we can see, like insurance, there used to be a lot of insurance, this is because there was no takaful before this. so, based on my understanding, insurance.. okay if takaful, it has tabarru, meanwhile, insurance has the process of buying and selling on it . One more thing, insurance uses elements like riba, but takaful is under shariah.
Interviewer	What's the common Takaful products that you know? How and where did you hear it?
Respondent	aa .. there are many types of takaful products, so I gave two for example, a medical card and also a hibah, I know that because my mother is also a takaful agent. The kind of medical card that we can use when we are sick. Meanwhile, the kind of hibah, if someone dies, usually if we don't use the hibah, people will give a will or share faraid. But if it's faraid, he also has his parts, if we apply hibah, we can gives it straight to that person.
Interviewer	Do you had applied any takaful products? If yes, what is it?
Respondent	Yes, I do, but I never used it. Alhamdulillah. Btw I'm taking a medical card.
Interviewer	Do you know that takaful comply with <i>Shari'ah</i> ? How did you know?
Respondent	Yes, I know. If we search at google, takaful is sharia-compliant, so in every company exists, it has someone that can guide it.
Interviewer	Do you know that takaful is suitable for anyone regardless of religions?
Respondent	Yes, that's right. It can be, it doesn't really matter who wants to take it, It doesn't even matter with Muslims or non-Muslims.
Interviewer	Do you agree that level of education will affect the awareness of takaful? Why?
Respondent	in my opinion, it is not, I don't think it's based on education level because some people even have a low education,, but she has the awareness to take takaful. However, sometimes there are people who study hard, sometimes they know but people don't want to take it.
Interviewer	Nice, we got same idea here. Do you agree level of income also influence the alertness among students? Can you give me reasons of your answer?

FACULTY ENTREPRENEURSHIP AND BUSINESS

Respondent	Yes, because if they take takaful, they must to pay for it every month. Therefore,. it's better if parents are the ones who take it because students aren't all working
Interviewer	What experience/expertise do you have regarding Takaful? If yes, what is your comment?
Respondent	hmm .. I've never used it on myself, if I want to tell a story in terms of experience, I'll tell you about my mother, she has a client that has cancer, she uses all the full medical cards, so she doesn't need to use her money.
Interviewer	What recommendations can you make about Takaful?
Respondent	In my opinion, if possible, tell people, if they have more income, please take takaful for their life because it has various uses, not only just a medical card.
Interviewer	Wow, what a nice advice. Do you have anything else to share?
Respondent	I guess, no. that's all from me.
Interviewer	Alright, thank you fatin for your time. All the best for your future.
Respondent	Most welcome. You too.

TRANSCRIP FOR INTERVIEW

RESPONDENT : FAQIH

AGE : 22 YEARS OLD

GENDER : MALE

Interviewer	Assalamualaikum w.b.t, first of all I would like to thank Mr Faqih for taking the time to be interviewed related to my PPTA. So, may i start now?
Respondent	Yes, for sure
Interviewer	okay, first, I would like you to introduce a little bit of your background such as name, cost and etc
Respondent	Okay, thank you. Bismillahirrahmanirahim, assalamualikum wbt. My name is Faqih Fariduddin bin Azhar, from the cost of sar and year 4 students.
Interviewer	So, I move on the first question. Do you ever hear about Takaful? If yes, can you explain to me briefly according to your understanding about Takaful?
Respondent	Yes, I've heard about takaful. Takaful is the term are provides or protection. In my opinion, Takaful is one of our income protection assets if we are involved in a disaster that involving accident costs and etc, Takaful will helps us to take care of our finances.
Interviewer	Do you know that Takaful and insurance are different? If yes, can you give me an example?
Respondent	Yes, I do and I'm aware of takaful and insurance. Takaful and insurance are very different in terms of concepts and terms. Insurance has been determined by the law from the national fatwa council, it is illegal for Muslims to take out insurance, and it is also illegal to own compensation. This insurance is being illegal because it has a wrong contract. Second, its investment is wrong. Third, the amount of payment with the amount of compensation is far different. So, it has been illegal law because insurance is involved with investment company that does not comply with shariah such as alcohol and etc, meanwhile takaful company is controlled by a body or shariah body to control where the investment and where the contributions and contributions are controlled by people who know about shariah. Takaful comply with shariah because it uses the concept of tabbaru, that is, the flood/ disaster fund, which is, the concept is the same as the benefit of fighting death.
Interviewer	What's the common Takaful products that you know? How and where did you hear it?
Respondent	aa .. there are many types of takaful products,there is takaful life, saving, education and so on. And if I have m own income, I will do an insurance takaful such as medical card, hibah and so on.
Interviewer	Do you know that takaful comply with <i>Shari'ah</i> ? How did you know?
Respondent	Yes, I know. The reason is the national fatwa council recommends Muslims to take takaful, therefore there can be seen that this takaful complies with shariah, monitored by the national fatwa council and etc..
Interviewer	Do you know that takaful is suitable for anyone regardless of religions?
Respondent	society thinks that takaful is only for Muslims, it is not true.
Interviewer	Do you agree that level of education will affect the awareness of takaful? Why?
Respondent	okay that's right. Knowledge about takaful is needed by every community to understand about takaful because the community considers takaful as a heavy

FACULTY ENTREPRENEURSHIP AND BUSINESS

	burden and commitment and this thing is not visible, so it needs education to brainwash the community that takaful is very important. That is a very good investment for the takaful -related community
Interviewer	Do you agree level of income also influence the alertness among students? Can you give me reasons of your answer?
Respondent	Yes, that's correct, this takaful is one of the commitments because it involves monthly payments but it should be aware that this takaful has various prices, so from there it is the responsibility of the takaful consultant to help or ensure the level of customer affordability because if followed in terms of takaful finance need 10% of income but if there is no 10% there is also no problem of adequate promises, do not be overburdened.
Interviewer	What experience/expertise do you have regarding Takaful? If yes, what is your comment?
Respondent	since I am also one of the takaful consultants, so I myself have that experience. I manage many clients and I have also made claims for my clients. From there, I felt very touched and very proud to be able to help when the client was in trouble and was hit by a disaster. From there, the wisdom of takaful is evident when a disaster is involved, takaful has provided money for the client to survive in that difficulty. From there, people will trust this takaful.
Interviewer	Do you think Takaful is important? Can you tell me why?
Respondent	I feel takaful is very important because it is our income protection. What happens to us all involves costs. Accidents, deaths and so on will involve costs, so from there, we will not sacrifice our savings for our illness, we will not sacrifice our savings due to the loss of important people or the mainstay of breadwinners such as our father or husband, so takaful is very important to take care of the income of the whole family.
Interviewer	What recommendations can you make about Takaful?
Respondent	Okay, what I've seen during my time in the takaful industry, I see that the right people to understand that takaful is the group that cares about their income, for example, teachers and educated people are very important to takaful. In today's society, I see or teenagers consider takaful as an income burden and they do not see that takaful will help them in the future and so on. So I have an opinion, so that society is more concerned about what happens if we do not take takaful. What would happen if our father, our husband, or ourselves were involved in an accident, who would bear our costs. So for me, the community needs to understand about takaful.
Interviewer	Wow, what a nice advice. Do you have anything else to share?
Respondent	I guess, no. that's all from me.
Interviewer	Alright, That's all my question for today. Thank you faqih for your time.
Respondent	Most welcome.

TRANSCRIP FOR INTERVIEW

RESPONDENT : HAJAR

AGE : 24 YEARS OLD

GENDER : FEMALE

Interviewer	Assalamualaikum. Thank you for accepting the invitation for an interview session for the awareness of UMK students on takaful. Can I not introduce yourself?
Respondent	Wassalam. My name is Siti Hajar Binti Abu Bakar.
Interviewer	Can we continue to the question?
Respondent	Sure.
Interviewer	First question, have you ever heard of takaful?
Respondent	Yes.
Interviewer	Can you explain what you understand about takaful?
Respondent	What I know about takaful is that it is for protection for accidents or catastrophes.
Interviewer	Did you know that takaful and insurance are different?
Respondent	Yes.
Interviewer	Can you explain what the different?
Respondent	Shariah -compliant takaful means no usury, no interest insurance, or additional charges.
Interviewer	This means that takaful is in accordance with Shariah while insurance is conventional?
Respondent	Right.
Interviewer	What types of takaful products do you know?
Respondent	No.
Interviewer	I think you know the reason for such a medical. How can you know?
Respondent	I know the reason for study and family. Never got it from any agent.
Interviewer	Have you ever applied?
Respondent	No.
Interviewer	When you will apply for takaful?
Respondent	Will beg when I'm working.
Interviewer	The reason why you do not take for takaful for now?
Respondent	Because I'm still young. After all, now he is still studying and thinks he is still under the care of his family.
Interviewer	Do you know Shariah -compliant takaful?
Respondent	Yes. I know.
Interviewer	How do you know?
Respondent	I know through the subjects I study.
Interviewer	Do you know takaful is suitable for all regardless of religion?
Respondent	I don't know.
Interviewer	Do you know that the level of education will affect taking takaful?

FACULTY ENTREPRENEURSHIP AND BUSINESS

Respondent	Yes.
Interviewer	Why?
Respondent	When we learn, we will know consciousness. We will plan will take for the future
Interviewer	Income level to take takaful agree or disagree?
Respondent	Agree.
Interviewer	The reason why?
Respondent	We have our own income. There is self -awareness. We don't know what to expect. So, we have to take it to protect ourselves.
Interviewer	What is the experience you had through takaful?
Respondent	No.
Interviewer	Is takaful important?
Respondent	Yes. Important.
Interviewer	Why?
Respondent	We cannot predict what will happen to us. So, through takaful can help us a little bit.
Interviewer	Do you plan to take takaful in the future?
Respondent	Yes, I will take it.
Interviewer	There is something to share?
Respondent	No.

TRANSCRIP FOR INTERVIEW

RESPONDENT : SYUHADA

AGE : 23 YEARS OLD

GENDER : FEMALE

Interviewer	Assalamualaikum. Thank you for the interview. Can you introduce yourself?
Respondent	Walaikumsalam.. my name is syuhada and I am a umk student.
Interviewer	Do you know about takaful? Can you tell me a little bit about what you understand about takaful. Mai's understanding of takaful ..
Respondent	What I understand about takaful is... it is the same as insurance .. but takaful is the Islamic version. It means the investment we make .. to guarantee something when disaster strikes ..so that we can claim from there
Interviewer	ummm..okay, so .. just now you talked about takaful. This is the same as insurance ... but the Islamic version. Can you explain the difference between takaful and insurance other than Islamic?
Respondent	I believe this takaful has an Islamic agreement. Takaful will use the contribution given to a business that runs a halal business .. he will not invest the money in an illegal place such as an alcohol business. So we know where the money allocated to us... is our source ,, and from there we know this takaful is halal in terms of law.
Interviewer	Oh so... so you mean this takaful is syariah compliant ..
Respondent	Yes..I mean it is sharia compliant.
Interviewer	Oh..okay..okay then.is this takaful suitable or not for all people?
Respondent	Appropriate..based on my assessment and research, this takaful is suitable for everyone regardless of Muslim or non -Muslim.
Interviewer	So do you have takaful?
Respondent	For now I have not taken takaful. However, I have done a survey, where when I have worked later I will take takaful because we do not know what will happen in the future.
Interviewer	Okay..okay..there are two types of takaful..one is general takaful and the other is family takaful..this general takaful is like vehicle, house and life. And family takaful is health -related takaful. And do you know about it?
Respondent	I don't know that type ..
Interviewer	Oh so .. So, do you think the alertness about takaful depends on our level of education or not?
Respondent	In my opinion, in general opinion .. takaful is when our level of education is high. We will know about takaful. And maybe for people with low levels of education takt ahu. But in my opinion, in the end we don't even see that .. because there are people with primary education who are more knowledgeable about takaful .. I mean they take takaful more because they are exposed to information about takaful ..
Interviewer	Okay well .. that's all my question .thank you for being willing to be interviewed by the same.
Respondent	Alright..welcome.

FACULTY ENTREPRENEURSHIP AND BUSINESS

IF	QUOTATION	STEP 2: INITIAL CODES	STEP 3: SEARCHING THEME	STEP 4: REVIEWING THEMES	STEP 5: DEFINING AND NAMING THEMES
IF 1	<i>Yes, I do. In general, Takaful can be considered as the Islamic version of insurance, however there are differences in the principles and methods of how Takaful operates. Takaful is not only limited to Muslims, but it is also open to non -Muslims who wish to subscribe and receive the benefits of Takaful.</i>	-Yes, I do -Islamic version of insurance	Islamic of insurance	ISLAMIC INSURANCE	Takaful Alertness
IF 5	<i>What I understand about takaful is... it is the same as insurance .. but takaful is the Islamic version. It means the investment we make .. to guarantee something when disaster strikes ..so that we can claim from there</i>	- Same as insurance - Takaful is the Islamic version	Likely insurance but Takaful in Shariah compliant		
IF2	<i>Yes, I've heard about takaful. For me, takaful is a form of protection..which it can help us if we suddenly are hit by a disaster because we don't expect it, no one knows when we get sick.</i>	-Yes, I've heard about takaful - takaful is a form of protection	Form of shielding	PROTECTION	
IF3	<i>Yes, I've heard about takaful. Takaful is the term are provides or protection. In my opinion, Takaful is one of our income protection assets if we are involved in a disaster that involving accident costs and etc, Takaful will helps us to take care of our finances.</i>	- Yes, I've heard about takaful - the term are provides or protection	The term of provides		
IF4	<i>What I know about takaful is that it is for protection for accidents or catastrophes.</i>	- Takaful is that it is for protection	In term of defence		

	QUATATION	STEP 2: INITIAL CODES	STEP 3: SEARCHING THEME	STEP 4: REVIEWING THEMES	STEP 5: DEFINING AND NAMING THEMES
IF1	<i>“Yes, I strongly agree. By <u>integrating Takaful courses into academic curriculum of higher learning institutions</u> will help to enhance the level of public awareness.”</i>	-Yes -Integrating Takaful courses into academic curriculum of higher learning institutions	Higher in education institution	Awareness	Education
IF2	<i>“Yes”</i>	-Yes	Knowledge	Awareness	
IF3	<i>“Okay that's right. Knowledge about takaful is needed by every community to understand about takaful because the community considers takaful as a heavy burden and commitment and this thing is not visible, so it needs education to brainwash the community that takaful is very important. That is a very good investment for the takaful related community”</i>	-that's right -it needs education to brainwash the community that takaful is very important.	Perception of takaful	Level of knowledge	

<p>IF4</p>	<p><i>“In my opinion, in general opinion .. takaful is when our <u>level of education is high</u>. We will know about takaful. And maybe for people with low levels of education may not know. But in my opinion, in the end we don't even see that .. because there are people with primary education who are more knowledgeable about takaful .. I mean they take takaful more because they are exposed to information about takaful ..”</i></p>	<p>-level of education is high, we will know about takaful</p>	<p>High of level education</p>	<p>Level of knowledge</p>	
<p>IF5</p>	<p><i>“In my opinion, it is not, I don't think it's based on education level because some people even have a low education, but she has the awareness to take takaful. However, sometimes there are people who study hard, sometimes they know but people don't want to take it.”</i></p>				



	Quotation	Step 2: Initial Codes	Step 3: Searching Theme	Step 4: Reviewing Themes	Step 5: Defining and Naming Themes
IF1	“Yes, I do. Takaful is <u>suitable for anyone regardless of religions</u> ”	Suitable for everyone regardless of their religion	Muslim or non-Muslim can take Takaful	Everyone can take takaful even he is not Muslim	Permissible for all religion
IF2	“Yes, that's right. It can be, <u>it doesn't really matter who wants to take it, it doesn't even matter with Muslims or non-Muslims</u> ”	It doesn't really matter who wants to take it, it doesn't even matter with Muslims or non-Muslims”			
IF3	“ <u>Society thinks that takaful is only for Muslims, it is not true.</u> Takaful is suitable for anyone.”	Society thinks that takaful is only for Muslims, it is not true.	Perception of takaful	Applicable	Religious exclusivism
IF4	“ <u>I don't know that takaful is suitable for not only Muslim</u> ”	Don't know that takaful is suitable for not only Muslim	No knowledge	Misinterpret	
IF5	“Appropriate. Based on my assessment and research, takaful is <u>suitable for everyone</u> regardless of Muslim or non -Muslim. <u>Even I think that there are many of non-Muslims nowadays apply Takaful</u> ”	Suitable for everyone Even I think that there are many of non-Muslims nowadays apply Takaful	Non-Muslims also apply takaful	Acceptable	Permissible for all religion

because they think Takaful is better than insurance.”				
---	--	--	--	--

	QUATATION	STEP 2: THE INITIAL CODES	STEP 3: SEARCHING THEME	STEP 4: REVIEWING THEMES	STEP 5: DEFINING AND NAMING THEMES
IF1	<p><i>“Yes, because once we apply takaful, <u>it considered as permanent commitment for every month.</u> We must pay premium every month without fail to <u>make sure our takaful protection is still in force (active).</u> So, when someone got limited cash flow every month, they tent to put takaful aside because they think another thing are more important.”</i></p>	<p>It considered as permanent commitment for every month</p>	<p>To make sure takaful protection active</p>	<p>Fixed commitment</p>	<p>Commitment</p>

IF4	<p><i>“Yes. We have our own income. There is <u>self-awareness</u>. We don't know what to expect. So, we have to take it to <u>protect ourselves and our assets</u>.”.</i></p>	Self - awareness	To protect ourselves and our assets	Awareness	Asset protection
IF3	<p><i>“Yes, that's correct, this takaful is <u>one of the commitments</u> because it involves <u>monthly payments</u> but it should be aware that this takaful has various prices, so from there it is the responsibility of the takaful consultant to help or ensure the level of customer affordability because if followed in terms of takaful finance need 10% of income but if there is no 10% there is also no problem of adequate promises, do not be overburdened.”</i></p>	One of the commitments because it involves monthly payments	Followed in terms of takaful finance need 10% of income	Fixed commitment	Commitment

IF2	<p><i>“Yes, because if they take takaful, <u>they must to pay for premium every month.</u> Therefore, it's better if parents are the ones who take it because <u>students aren't all working</u>”</i></p>	<p>Must pay premium for every month</p>	<p>Students aren't all working</p>	<p>Fixed commitment</p>	<p>Commitment</p>
IF5	<p><i>“Yes, I’m agree, because this <u>student does not have a fixed income, so it is difficult for them to make saving every month.</u>”</i></p>	<p>Student does not have a fixed income</p>	<p>Difficult for them to save every month.”</p>	<p>Enough money supply</p>	<p>Saving</p>

FACULTY ENTREPRENEURSHIP AND BUSINESS

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

Student's Name: _____ Matric No. _____
 Name of Supervisor: _____ Name of Programme: _____
 Research Topic: _____

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

FACULTY ENTREPRENEURSHIP AND BUSINESS

			and less scientific with fairly researchable topic.	and scientific with good researchable topic.	and scientific with very good researchable topic.		
2.	Overall report format (5 MARKS)	Submit according to acquired format	The report is not produced according to the specified time and/ or according to the format	The report is produced according to the specified time but fails to adhere to the format.	The report is produced on time, adheres to the format but with few weaknesses.	The report is produced on time, adheres to the format without any weaknesses.	____ x 0.25 (Max: 1)
Writing styles (clarity, expression of ideas and coherence)		The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	____ x 0.25 (Max: 1)	
Technicality (Grammar, theory, logic and reasoning)		The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	____ x 0.25 (Max: 1)	
Reference list (APA Format)		No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	____ x 0.25 (Max: 1)	

FACULTY ENTREPRENEURSHIP AND BUSINESS

		Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	___ x 0.25 (Max: 1)	
3.	Research Findings and Discussion (20 MARKS)	Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	___ x 1 (Max: 4)		
		Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	___ x 1 (Max: 4)		
		Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	___ x 1 (Max: 4)		
		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	___ x 1 (Max: 4)		
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	___ x 1 (Max: 4)		
4.	Conclusion and Recommendations (15 MARKS)	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	___ x 1.25 (Max: 5)		
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	___ x 1.25 (Max:5)		

FACULTY ENTREPRENEURSHIP AND BUSINESS

		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)						

UNIVERSITI
 MALAYSIA
 KELANTAN

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

Kod>Nama Kursus: AFS4113

Code/ Course Name: Projek Penyelidikan (Perbankan dan Kewangan Islam II)

Sesi/Session: 2021/2022

Semester: September

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

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

Pengesahan Penyaringan Plagiat/ Verification of Plagiarism Screening

Saya, Marniza binti Agustiar ,No.Matrik A18A0254 dengan ini mengesahkan Kertas Projek Penyelidikan ini telah melalui saringan aplikasi turnitin. Bersama ini dilampirkan sesalinan laporan saringan Turnitin dengan skor persamaan sebanyak 15%.

I, Marniza binti Agustiar, Matrix number A18A0254 .hereby declare that I have screen my thesis using Turnitin Software. Enclosed here with a copy of verification of Turnitin screening with similarity score of 15%.

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

The Level of Student's Alertness Toward Takaful: The Case Study at University Malaysia Kelantan (UMK).

Tandatangan/Signature

Marniza

Nama Pelajar/Student Name: Marniza binti Agustiar

No.Matrik/Matrix No: A18A0254

Tarikh/Date: **20th January 2022**

Pengesahan
Penyelia/Supervisor:

Tandatangan/Signature:

Tarikh/Date:



UNIVERSITI
MALAYSIA
KELANTAN

**FAKULTI KEUSAHAWANAN DAN PERNIAGAAN
UNIVERSITI MALAYSIA KELANTAN**

BORANG KELULUSAN PENYERAHAN

LAPORAN AKHIR PROJEK PENYELIDIKAN TANPA JILID

Kepada,

Dekan,
Fakulti Keusahawanan dan Perniagaan
Universiti Malaysia Kelantan

Kelulusan Penyerahan Draf Akhir Laporan Akhir Projek Penyelidikan Tahun Akhir Tanpa Jilid

Saya,, penyelia kepada pelajar berikut, bersetuju membenarkan penyerahan dua (2) naskah draf akhir Laporan Akhir Projek Penyelidikan Tahun Akhir tanpa jilid untuk pentaksiran.

Nama Pelajar: _____ **No Matrik:** _____

Tajuk Penyelidikan:

Sekian, terima kasih

Tandatangan Penyelia

Tarikh: