

**“THE ACCEPTANCE OF IJARAH AMONG
BACHELOR OF BUSINESS ADMINISTRATION
(ISLAMIC BANKING AND FINANCE) STUDENTS
IN UMK”**

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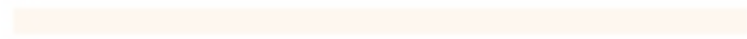
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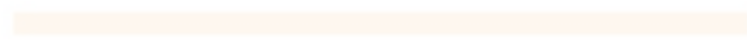
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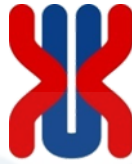


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**“THE ACCEPTANCE OF IJARAH AMONG
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by

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

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

2022

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Table 3.1: table for determining sample size of known population

Table 3.1									
<i>Table for Determining Sample Size of a Known Population</i>									
N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	100000	384

Note: *N* is Population Size; *S* is Sample Size
Source: Krejcie & Morgan, 1970

Table 3.2 Pearson Correlation

Values	Explanations
If the value of correlation coefficient = 1	Perfect relationship
If the value of correlation coefficient = 0.70 to 0.90	Strong relationship
If the value of correlation coefficient = 0.40 to 0.60	Moderate relationship

If the value of correlation coefficient = 0.10 to 0.30 Weak relationship

If the value of correlation coefficient = 0 No relationship

Table 4.1: Rule of Thumb of Cronbach's Alpha coefficient size

Coefficient Alpha Range, α	Strength of Association
<0.6	Poor
0.6 to < 0.7	Moderate
0.7 to < 0.8	Good
0.8 to < 0.9	Very Excellent
<0.9	Excellent

Source: Hair et al. (2007)

Table 4.2: Result of Reliability Coefficient Alpha for the Independent Variables and Dependent Variable

Variables	Number of items	Cronbach Alpha
The acceptance of Ijarah	5	0.742
Religious obligation	9	0.744
Level of awareness	10	0.740
Social influence	5	0.702

Table 4.3: Number of respondents by Gender

Gender	Frequency	Percentage (%)	Cumulative percentage (%)
Male	127	48.8	48.8
Female	133	51.2	100
Total	260	100	

Table 4.4: Number of respondents by Age

Age	Frequency	Percentage (%)	Cumulative Percentage (%)
19-23	149	57.3	57.3
24-28	88	33.8	91.1
29-34	23	8.8	100
Total	260	100	

Table 4.5 Number of respondents by Race

Race	Frequency	Percentage (%)	Cumulative Percentage (%)
Malay	175	67.3	67.3

Chinese	41	11.2	78.5
Indian	29	15.8	94.2
Other	15	5.8	100
Total	260	100	

Table 4.6: Number of respondents by Marital Status

Marital Status	Frequency	Percentage (%)	Cumulative Percentage (%)
Single	184	70.8	70.8
Married	76	29.2	100
Total	260	100	

Table 4.7: Descriptive Statistics of Independent Variable and Dependent Variable

Variables	N	Mean	Standard Deviation
The acceptance of Ijarah	260	3.6785	0.69371
Religious obligation	260	3.8235	0.67657
Level of	260	3.8515	0.57633

awareness			
Social	260	3.6600	0.65555
influence			

Table 4.8: Descriptive Statistics of the Acceptance of Ijarah

No	Item description	N	Mean	Standard Deviation
1	The awareness of ijarah causes changes in the way sab students in making decisions.	260	3.85	0.961
2	Does the knowledge about Islamic banking leading the acceptance of ijarah towards sab students?	260	3.95	0.859
3	Does listening to a ted talk about ijarah make sab students accept the concept of ijarah?	260	3.65	0.981
4	Reading some notes about ijarah will affect the	260	3.28	1.117

sab students understanding
of ijarah.

5	The amount of time taken to understand about ijarah will improve the acceptance of ijarah among sab students.	260	3.67	0.954
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Table 4.9: Descriptive Statistics of Religious Obligation

No	Item description	N	Mean	Standard Deviation
1	I always try to understand my religion and try to apply it into my life	260	3.97	0.996
2	The ijarah terms is really familiar in my religion	260	3.76	1.028
3	I always try to use ijarah instead of conventional rent	260	3.80	1.014
4	My religion	260	3.77	1.035

	always encourages its			
	believer to use ijarah			
5	Do you think religion plays a big role in one's behavior in making decisions regarding ijarah?	260	3.76	0.985
6	Many people are attracted to use ijarah facility because of its adherence to shariah.	260	3.98	0.898
7	By using ijarah, people will always feel reassured compared to when using the conventional ways because ijarah contract are more reliable and trusted.	260	3.94	0.890
8	The awareness on ijarah should be emphasized to people when they have started learning about the	260	3.88	0.920

	products in Islamic finance.			
9	My religion to use ijarah facility because of its adherence to shariah.	260	3.56	1.205

Table 4.10: Descriptive Statistics of Level of Awareness

No	Item Description	N	Mean	Standard Deviation
1	Ijarah is familiar everywhere	260	3.52	0.948
2	I am aware the important of using ijarah	260	3.98	0.812
3	I always doing research about ijarah to increase knowledge about it	260	3.87	0.966
4	Do you think by having an awareness about the importance	260	3.91	0.814

	of ijarah will help a person to be aware about ijarah?			
5	Do you think peer pressure influence the understanding of ijarah towards an individual?	260	3.76	0.998
6	Do you think people who practice Islamic finance will choose ijarah as their top tier options?	260	4.05	0.933
7	Do you think the government should introduce about the idea of ijarah to the youth starting this era?	260	3.96	0.800
8	Do you think ijarah will be useful and helpful to all type of people from	260	3.78	0.935

	different backgrounds?			
9	Do you think al-ijarah provide sufficient and fair facilities to all the consumers in the same way?	260	3.86	0.854
10	Do you think consumers choose ijarah because the charges impose are lower than conventional hire purchases?	260	3.82	0.892

Table 4.11: Descriptive Statistics of Social Influence

No	Item Description	N	Mean	Standard Deviation
1	Is your family influencing you to use ijarah?	260	3.33	0.981

2	Is your friend influencing you to use ijarah?	260	3.61	0.990
3	Is your people around you whether you close or not influencing you to use ijarah?	260	3.82	0.862
4	Do you think that social media are great in influencing you towards ijarah?	260	3.48	0.944
5	By having friends or family who are working in the lic financing industry, people would be easily influenced and will always be aware on the issues regarding ijarah.	260	4.06	1.015

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Table 4.12 Rule of Thumb for Interpreting the Size of a Correlation Coefficient

Size of Correlation	Interpretation
.90 to 1.00 (-.90 to -1.00)	Very high positive (negative) correlation
.70 to .90 (-.70 to -.90)	High positive (negative) correlation
.50 to .70 (-.50 to -.70)	Moderate positive (negative) correlation
.30 to .50 (-.30 to -.50)	Low positive (negative) correlation
.00 to .30 (-.00 to -.30)	Negligible correlation

Source: Hinkle, Wiersma and Jurs (2003)

Table 4.13: Correlation Coefficient for Acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the Religious Obligation factor.

Correlations

		DV	IV1
DV	Pearson Correlation	1	.484**
	Sig. (2-tailed)		.000
	N	260	260
IV1	Pearson Correlation	.484**	1
	Sig. (2-tailed)	.000	
	N	260	260

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

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Table 4.14: Correlation Coefficient for Acceptance of Ijarah Bachelor of Business Administration (Islamic banking and finance) students in UMK with the Level of Awareness factor.

Correlations

		DV	IV2
DV	Pearson Correlation	1	.488 ^{**}
	Sig. (2-tailed)		.000
	N	260	260
IV2	Pearson Correlation	.488 ^{**}	1
	Sig. (2-tailed)	.000	
	N	260	260

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

Table 4.15: Correlation Coefficient for Acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the Social Influence factor

Correlations

		DV	IV3
DV	Pearson Correlation	1	.502 ^{**}
	Sig. (2-tailed)		.000
	N	260	260
IV3	Pearson Correlation	.502 ^{**}	1
	Sig. (2-tailed)	.000	
	N	260	260

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

LIST OF FIGURES

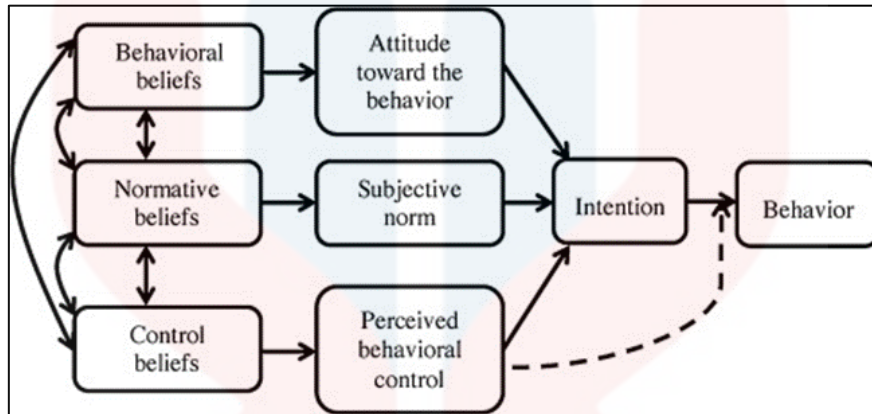


Figure 2.2.1 Theory of Planned Behavior

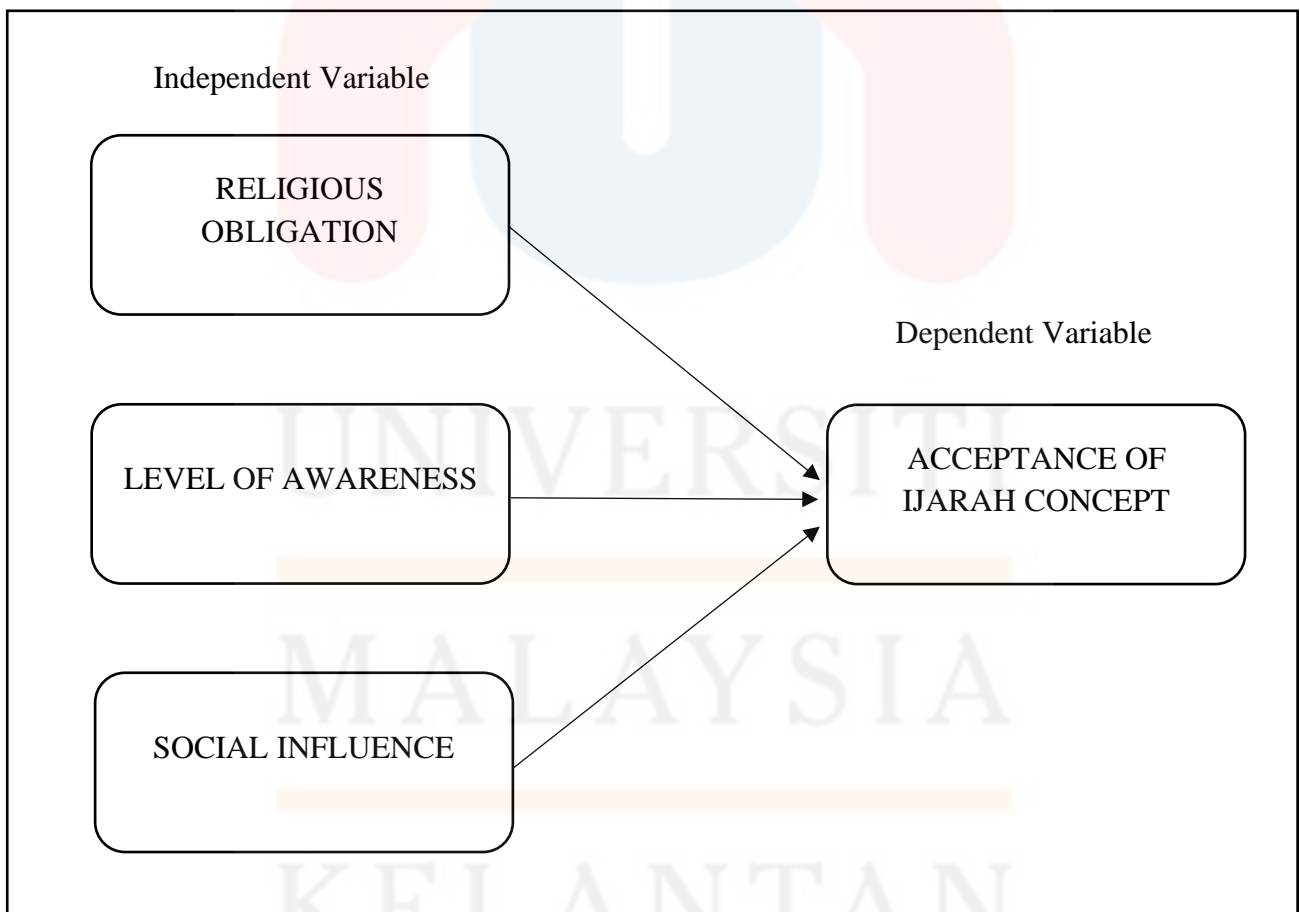


Figure 2.5.1 Theoretical framework

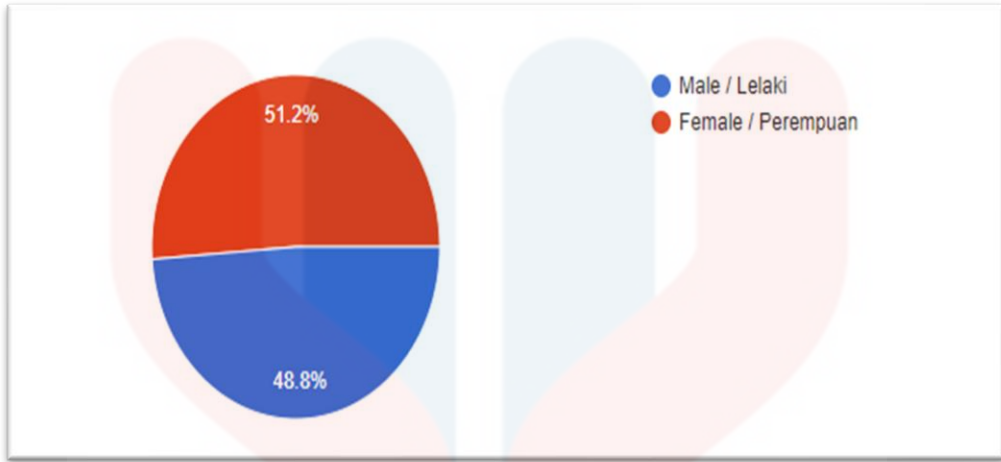


Figure 4.1: Percentage of Respondents by Gender

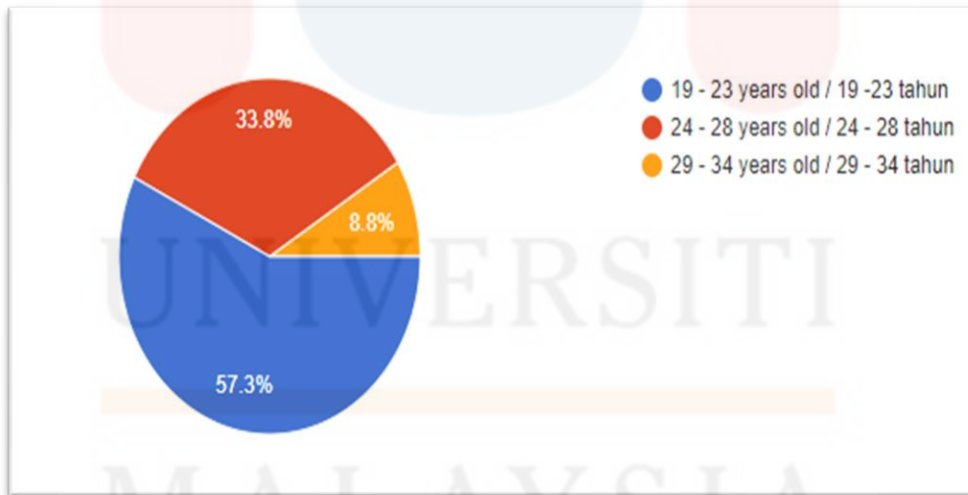


Figure 4.2: Percentage of Respondent by Age

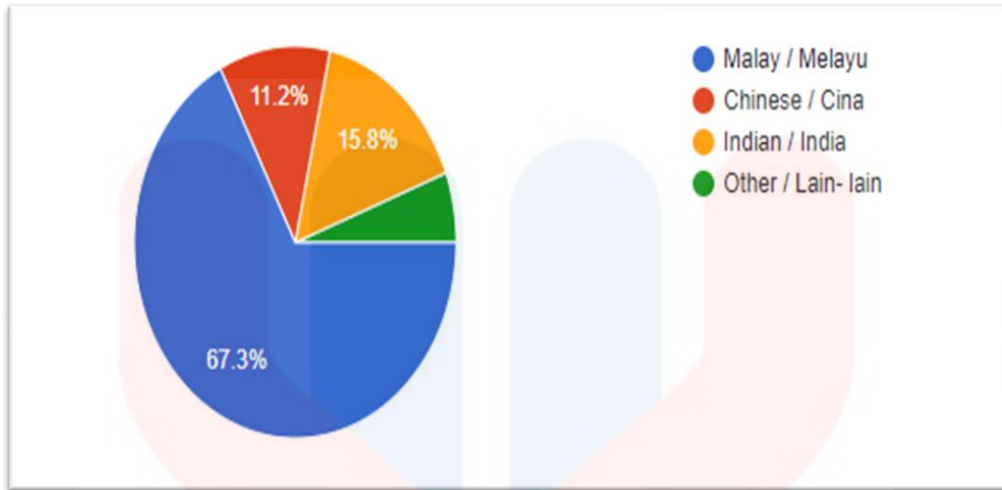


Figure 4.3 Percentage of Respondents by Race

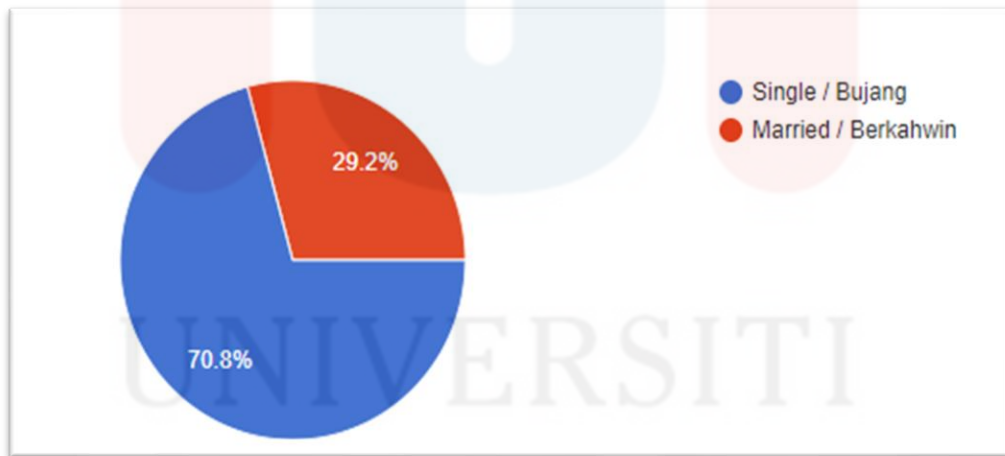


Figure 4.4 Percentage of Respondent by Marital Status

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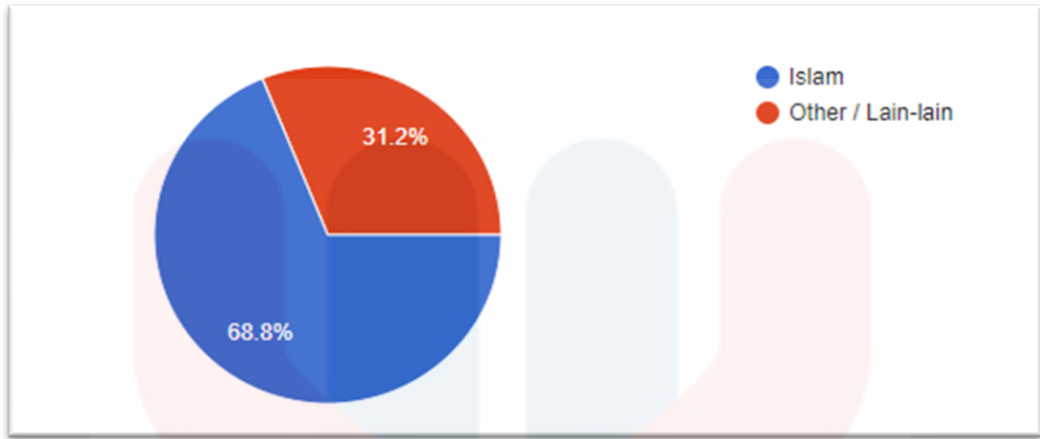


Figure 4.5: Percentage of Respondent by Religion

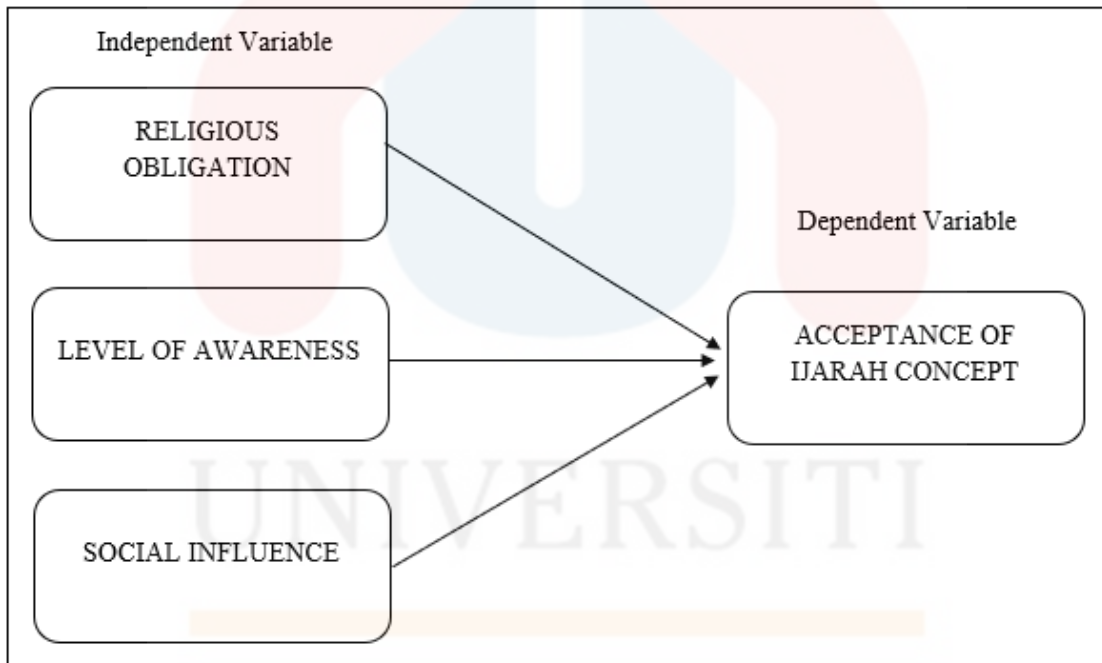


Figure 4.6: Correlation between Religious Obligation, Level of Awareness, Social Influence, and the Acceptance of Ijarah

LIST OF FORMULA

Formula of sample size

$$s = \frac{X^2 NP(1-P)}{d^2(N-1) + X^2 P(1-P)}$$

s = Required sample size.

X^2 = The table value of chi-square for 1 degree of freedom at the desired confidence level (3.841).

N = The population size.

P = The population proportion (assumed to be .50 since this would provide the maximum sample size).

d = The degree of accuracy expressed as a proportion (.05).

LIST OF ABBREVIATIONS

UMK; University Malaysia Kelantan

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CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Al-Ijarah is a popular commodity contract offered by banks in today's world. Preliminary studies on Al-Ijarah focused on demographics, legal and financial elements, accounting, consumer behaviour, and comparisons between Al-Ijarah and traditional leasing. Al-Ijarah has gained widespread acceptance due to its low cost and flexible nature. Due to its advantages, many banks have started offering it as a financial product. However, there was no research has done to investigate the factors that affected Bachelor of Business Administration (Islamic banking and finance) students in University Malaysia Kelantan towards the acceptance of Al-Ijarah. This paper analysed the factors that influenced the acceptance of Al-Ijarah.

1.2 PROBLEM STATEMENT

Al-Ijarah in Malaysia has developed very quickly. Since it has become quicker step by step in this cutting-edge era, we could see that the product from the Islamic bank that complies with the sharia of Islam had significant potential than the product from the conventional bank. It is due to its commercializing activities of Al-Ijarah that are much better than the conventional bank. Along these lines, this study is endeavoured to identify the factor that adds to the acknowledgment of Al-Ijarah among students in University Malaysia Kelantan. There were expanded clients among students in University Malaysia Kelantan that utilizes Al-Ijarah when managing their home inhabitant and vehicle occupants while still in their study period.

Also, this study seeks to research the aspect that helps students in University Malaysia Kelantan towards the acceptance of Al-Ijarah. This study determines the variable of religious obligation, level of awareness, and social influence that influenced the acceptance of the Ijarah contract among University Malaysia Kelantan students.

1.3 RESEARCH QUESTION

The purpose of this paper is to provide information on the relationship between the acceptance of Al-Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in University Malaysia Kelantan with the religious obligation, the level of awareness, and the social influence.

RQ1: What is the relationship between the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the religious obligation?

RQ2: What is the relationship between the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the level of awareness?

RQ3: What is the relationship between the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the social influence?

1.4 RESEARCH OBJECTIVES

The study's principal objective is to understand the factor towards the acceptance of Al-Ijarah among students in University Malaysia Kelantan.

RO1: To determine the relationship between the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the religious obligation.

RO2: To determine the relationship between the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the level of awareness.

RO3: To determine the relationship between the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the social influence.

1.5 SCOPE OF THE STUDY

The research sample had drawn conventionally about 798 students from the Bachelor of Business Administration (Islamic banking and finance) students in University Malaysia Kelantan. We chose the Bachelor of Business Administration (Islamic banking and finance) students in University Malaysia Kelantan students because many students from across the country concentrated in the University Malaysia Kelantan area due to the opportunities to study in a specializing field of entrepreneurship. As a result, it can make a broad prediction of students in University Malaysia Kelantan by studying only those students in Kelantan. The survey questionnaires are distributed without regard to family background, race, religion, or gender. This study aims to understand fresh graduates as a general group.

1.6 SIGNIFICANCE OF THE STUDY

Al-Ijarah is one of the essential Islamic goods, particularly for the Islamic banking industry, which may help Malaysia expand economically. As a result, the researchers expect that the findings of this study will help to further the development of the Islamic banking system, not only in fully-fledged Islamic banking institutions but also in traditional financial institutions with Islamic windows. This study serves better to understand the latest students towards the acceptance of Al-Ijarah. The result obtained from this study will illustrate the factor acceptance of Al-Ijarah among students in University Malaysia Kelantan. This study, in turn, could as well-being identify the awareness of students towards Al-Ijarah in general.

1.7 DEFINITION OF TERM

1.7.1 RELIGIOUS OBLIGATION

According to Cambridge Dictionary, the word religious carries the meaning of having a strong belief in God, while the obligation refers to a demonstration or strategy to which an individual is ethically or legitimately bound, an obligation or responsibility. Religious obligation. In Islam, Muslims need to have confidence in Allah as the genuine God and carry out beneficial things. On the off chance that the great deeds surpass the awful, they can go to paradise (Jacob Ninan, 2013). The religious obligation is fit for impacting an individual intellectually and typically (Alam et al, 2012). It is inconsequential while surveying its impact on the expectation to utilize Islamic individual financing products (Amin et al, 2011). Several kinds of research have suggested that religious obligations are the most crucial element influencing customers' decisions to purchase Islamic products and services such as

ijarah. The most significant aspect in determining Muslim views toward Islamic banks was religion, followed by convenience and traditional service (Metwally, 1996).

1.7.2 LEVEL OF AWARENESS

A level is a place on a scale or in a hierarchy as of achievement, significance, or value (Merriam Webster, 2019). According to Cambridge Dictionary, awareness is acknowledging that something existing or possessing a current grasp of a situation or a subject based on facts and experiences. In general, awareness refers to being aware of something and being aware of it; it also refers to being aware of something and being aware of it where the condition or capacity to notice, feel, or be aware of events, objects, or sensory patterns (K Abdul Ghafor, 2012). The level of awareness is within the personal construct literature, a notion that explains variable levels of "understanding" while honouring the client's subjective experience has not been systematically investigated (L.M.Either, 2016). Compared to non-Muslim clients, Malaysian Muslims were more aware of Islamic banking goods and services (Muslim & Zaidi, 2008). When introducing new Islamic products and services to the market, attitudes, perceptions, and knowledge are all key factors to consider (Gait & Washington, 2008).

1.7.3 SOCIAL INFLUENCE

Social carries the meaning of identifying with society or to the way society is coordinated (Collins Dictionary, 2018). According to Merriam Webster, Social defined as human society, individual-group interaction, or the well-being of human beings as members of society. The process through which the presence or conduct of others influences an individual's attitudes, beliefs, or conduct is known as social

influence. Conformity, compliance and obedience, and minority influence are the four domains of social influence (Saul Mcleod, 2021). Social influence includes Any process in which a person's attitudes, ideas, beliefs, or behaviour are influenced or controlled through social communication in some way. Conformity, compliance, group polarisation, minority social influence, obedience, persuasion, and the impact of social norms are all included (Oxford University Reference, 2020).

1.8 ORGANIZATION OF THE PROPOSAL

There will be five chapters in this report. The first chapter, which is currently being written, will overview the study's topic. The literature review and creation of study hypotheses will be covered in Chapter Two. The technique utilized in this study will be covered in Chapter Three, which will follow. The fourth chapter, Chapter Four, summarizes the study's findings and analyses, which includes hypothesis testing.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

In the previous three decades, the Islamic banking system has become a competitive and viable substitute for the traditional banking system. Islamic banking is a banking system that respects Islamic law and is referred to as Shariah law. Muslim banks are founded on joint risk and profit, as well as the assurance of equity based on economic activity or asset. The rise of Malaysia's Islamic banking sector has enhanced Islamic financial innovation. In Islamic Banking, there are several Islamic Finance products such as Al-Ijarah (lease), Al-Mudharabah (profit sharing), Al-Musharakah (partnership), and financial institutions, which are very much flexible, creative, and have many choices to create Islamic Finance products. In this proposal, we solely studied the acceptance of the notion of Al-Ijarah.

2.2 UNDERPINNING THEORY

A theory is a concept and is better to know with an abstract explanation of the links between theories that help us understand the world (Varpio, Paradis, Uijtdehaage, & Young, 2020). The theories are meant to explain "how" and "why" things happen. The study involving a theory is also used as a focus. In this study, modifications have been made to the Theory of Planned Behavior (TPB) developed by Ajzen (1991).

The theory of planned behaviour was constructed from what was assumed in human behaviour in the theory of rational behaviour. This theory was published in 1985 in Icek Ajzen's article, "Theory of Behaviour Planned from Intention to Action." It is assumed that the behavioural intentions of both individuals in both theories and their attitudes towards a particular behaviour are determined by their ability to understand their behaviour and normative beliefs and the social norms to which they belong to do. The biggest difference between the theory of planned behaviour and the theory of rational behaviour is that it is more likely that one can understand the actual attitude through the theory of planned behaviour. (Martin, 2017).

The theory of planned behavior influences the behavior or behavioral intentions that will lead to it and uses a person's attitudes and opinions along with perceived control of behavior and subjective norms of society. In some cases, if a person has a negative attitude and feels that this behavior is out of control for himself, then that person is less likely to perform that behavior. Also, when people in society disapprove of an action, it affects their intentions for the action. An individual's attitude and perceived behavioral control can positively or negatively affect the behavior of their intentions and behavior, depending on the individual's opinion.

This study analyses the idea of planned behavior models in Islamic home finance to explain the elements that influence a customer's acceptance of Islamic home financing solutions. Notably, the researcher adds the level of awareness and religiosity factors to the theory of planned behavior model. An attitude refers to an individual's perception of specific behaviors. Subjective norm refers to the individual's subjective judgment regarding others' preference and support for a behavior (Werner, 2004). According to Ajzen (1991), individuals' elaborative

thoughts on subjective norms are perceptions of whether they are expected by their friends, family, and society to perform the recommended behavior.

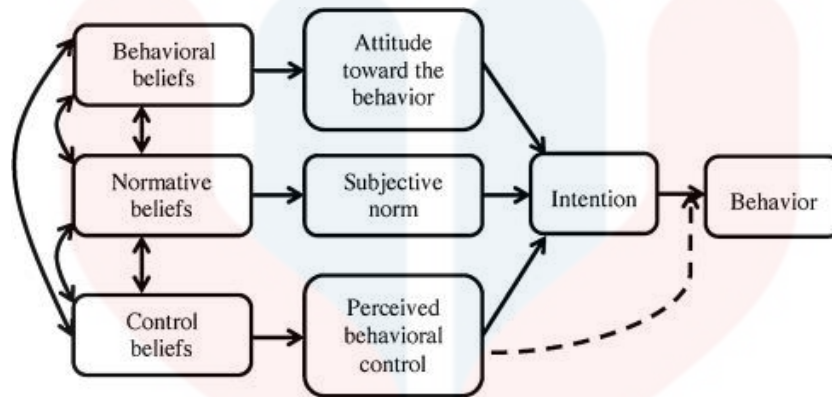


Figure 2.2.1 Theory of Planned Behavior

2.3 PREVIOUS STUDIES

2.3.1 ACCEPTANCE OF IJARAH

Ijarah, referred to as “Islamic lease,” is like sales in the perspective that something was transferred to another person for a valuable consideration. Usmani (2003) highlighted that the difference between Ijarah and a sale is that Ijarah involves the transfer of the right to use the property to the lessee while a sale involves the transfer of the legal title. Ijarah is the rental arrangement that allows one party (the lessee) to utilize, for a definite duration, an asset or property owned by another party (the lessor). The asset comprises products purchased on a non-hire basis for equipment, software and hardware, and vehicles. Purchases of Islamic hire include several activities, including business, trade, industry, agriculture, homes, and personal advancement.

According to AAOIFI, Ijarah is an owner of the right to the benefit of using the asset in return of consideration. Vogel and Hayes (1998) have suggested that Ijarah is developing in Islamic banking and finance, besides the possibility for exploring long-term assets. Seif. I and N. Irwani (2007) also agreed that Ijarah is one of the most used financing methods in Malaysia for the purpose of buying houses, land, or vehicles on a leasing basis. Due to the customer's demand in Malaysia, an Islamic financial institution has offered automobile financing as one of the most popular Ijarah-based properties.

2.3.2 RELIGIOUS OBLIGATION

According to Hanudin et al. (2011), religious obligation refers to a function that religion plays for the influence of one's decisions and behaviors. Much previous research has shown that the key determinant in the choice of Muslim products or services such as Ijarah is the religious obligation. Sulaiman (2003) said that the Islamic society might be impacted by the shariah-based Islamic worldview. The Islamic Bank must obey the Islamic principles and values that enable the bank in making decisions to determine the right Islamic personal financing to influence the customers.

Next, religion is also one of the most critical factors in figuring attitudes of Muslims towards Islamic banks followed by convenience and traditional services (Metwally, 1996). Besides that, Hanudin (2010) mentioned that the key factor to the reason why a bank's customer decides to choose the Ijarah facility is because of the adherence to Shariah. A study was conducted on the Bahrain customer's perception,

and the main factor to attract customers to use the Islamic bank services was found to be the religious obligation followed by profitability (Metawa and Almosawi, 1998).

Besides that, Haron et al. (1994) found that about 63 percent of the Muslims in a small town at Kedah and Perlis can understand the distinction between Islamic banks and conventional banks, while only 39 percent of their Muslim respondents believe that religion is the only reason why people support Islamic bank. However, some studies show that the religious obligation factor does not influence the customer's decision-making in using Islamic personal finances. For instance, attitude, social influence, and pricing of Islamic personal financing have been found as the most important factor in influencing the intention in using Islamic personal financing than religious obligation (Hanudin et al., 2011).

2.3.3 LEVEL OF AWARENESS

Prigatano and Schakter (1991) said that the level of awareness of oneself is the capacity to understand oneself in relatively objective terms while keeping a sense of subjectivity. The degree of awareness reflects the ability of someone to identify and accept the nature of the disability. Muslim and Zaidi (2008) claimed that Malaysian Muslims are more responsive than non-Muslim consumers towards Islamic banking goods and services. They also concluded that the high quality of the service offered by the bank satisfies most Islamic banking consumers.

Next, on the topic study of customers' perception of Islamic hire purchase facility in Malaysia, Irwani and Ashraf (2006) found that 61 percent of customers are knowledgeable regarding Ijarah from different kinds of sources. For example,

commercials, financial institutions' prospectus, seminars, and conferences. Khattak and Rehman (2010) said the lack of consciousness among Muslims about Ijarah is linked to an incomprehension of Islamic finance. They also stated that in awareness-raising for their consumers, the Islamic banking business should consider the wide distribution of its acceptance of Ijarah.

Gait and Worthington (2008) mentioned that as Islamic products and services enter the market, attitudes, perceptions, and knowledge is important consideration to introduce a new method. Ijarah had the potential for promising future prospects due to an increase in Islamic awareness among the Malaysian public towards Ijarah, which offers competitive services with attractive features (Irwani and Ashraf, 2006). According to Omer (1992), he found even though the Muslims in the UK are not fully aware regarding Islamic financing methods, religious motivation comprised the most significant factor in their strong preference for Islamic banking services.

2.3.4 SOCIAL INFLUENCE

Social influence was a subjective standard in many previous investigations. Subjective norms mean the individual's opinion concerning the likelihood that the possible reference group or individuals can engage in a behavior or not. Fishbein and Ajzen (1975), stated that one's viewpoint, deeds, and advice supplied by other people would influence one's own life. Social influence is a major driver of Islamic personal financing in conjunction with attitudes (Hanudin et al., 2011).

According to Alam et al. (2012), he observed that social influence impacts the purpose of pursuing Islamic home financing among Muslims in the Klang Valley.

Meanwhile, Venkatesh and Davis (2000) revealed that social influence such as relatives or friends influences the intention of customers to choose house finance. The individual action is affecting their particular action whether to choose or not Islamic home financing products such as Ijarah. Social influence has also affected people to accept and use Islamic house financing products if they find that many others have already accepted and used the Islamic home financing offered by financial institutions in their environments.

Apart from that, Md. Taib, Ramayah, and Razak (2008) discovered that postgraduate students' behavioral intention to engage in Islamic house finance is often influenced by social factors. There has also been researched into the mechanisms by which peers impact individuals' behavior and attitudes to behave, with the researcher stating that the social environment plays a part in influencing an individual's conduct by focusing his or her attention on specific situations.

2.4 HYPOTHESES STATEMENT

A hypothesis is a speculative but testable assertion that predicts what we expect to find in our empirical data. According to Sekaran and Bougie (2003), we can define a hypothesis as a logically conjectured relationship between two or more variables expressed in the form of a testable statement. A null hypothesis (H_0) is a hypothesis that is designed to be denied establishing a different hypothesis. The opposite of the null hypothesis is the alternate hypothesis (H_a) (Sekaran and Bougie, 2010). It is necessary to determine whether Ijarah has a substantial relationship with religious obligation, level of awareness, and social influence in this study. Therefore, this study attempts to test the following hypotheses:

I. H0: There is a significant relationship between the acceptance of Ijarah Bachelor of Business Administration (Islamic banking and finance) students in UMK with the religious obligation.

H1: There is no relationship between the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the religious obligation.

II. H0: There is a significant relationship between the acceptance of Ijarah Bachelor of Business Administration (Islamic banking and finance) students in UMK with the level of awareness.

H2: There is no relationship between the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the level of awareness.

III. H0: There is a significant relationship between the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the social influence.

H3: There is no relationship between the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the social influence.

2.5 CONCEPTUAL FRAMEWORK

Figure 2.5.1 below is a theoretical framework based on two types of variables: independent variables and dependent variable. The Independent Variables consist of religious obligation, level of awareness, and social influence. The Dependent Variable consists of the acceptance of Ijarah among Business Administration (Islamic banking and finance) students in University Malaysia Kelantan.

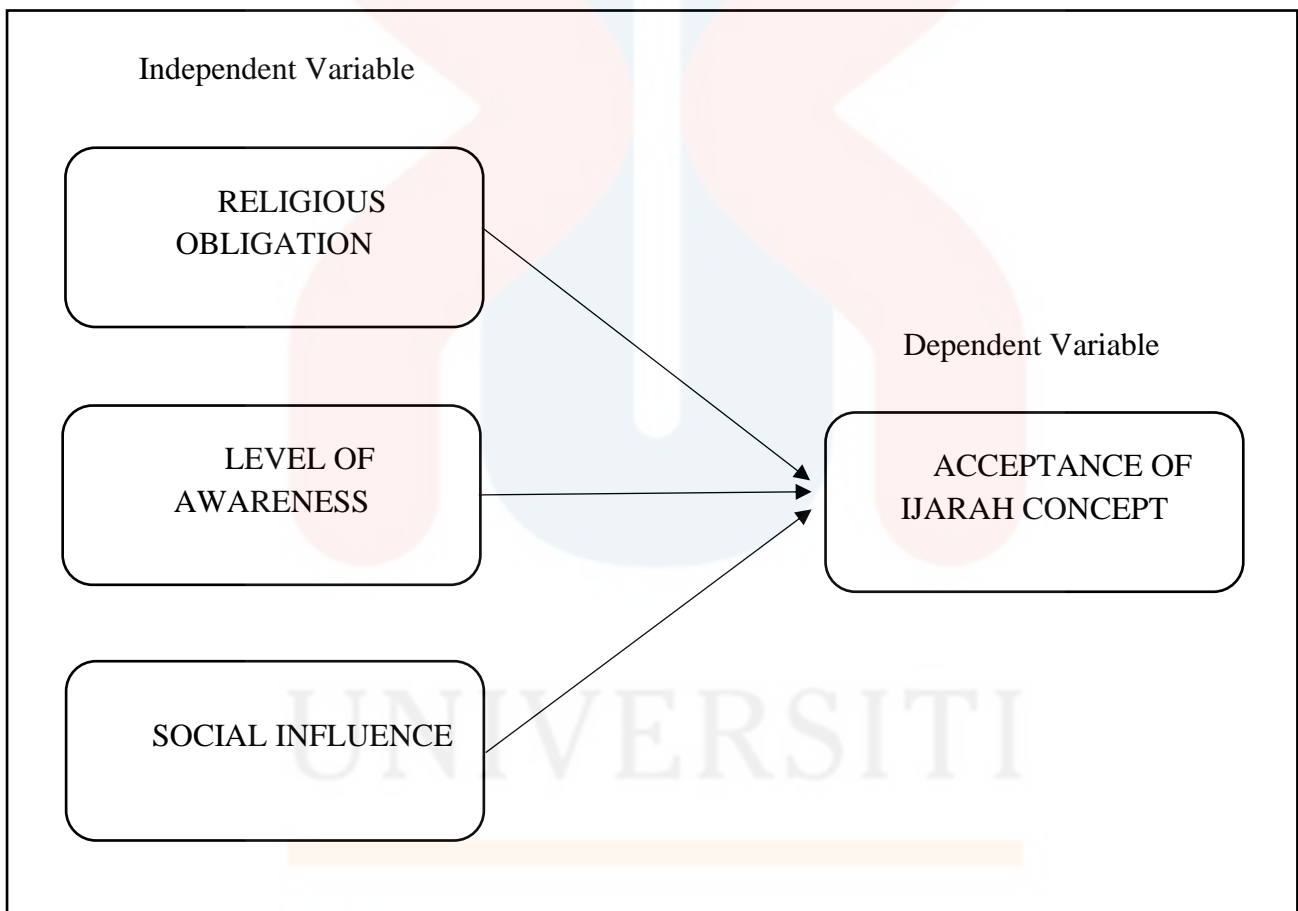


Figure 2.5.1 Theoretical framework

2.6 SUMMARY/CONCLUSION

In conclusion, the Islamic finance industry has grown tremendously and is confined to Muslim-majority countries and beyond the traditional boundary into new territories. This chapter discussed on literature review on each of the variables in this study. It addresses the introduction of the study, underpinning theory, previous studies regarding the variables, hypotheses statement, and conceptual framework. This chapter is vital for the researcher to understand more regarding the topic. The purpose of this research paper is to determine the factors of religious obligation, level of awareness, and social influence towards the acceptance of Ijarah among Business Administration (Islamic Banking and Finance) students in University Malaysia Kelantan. The presumption of this research will reveal the main factors that affect the acceptance of Ijarah among Business Administration (Islamic Banking and Finance) students in University Malaysia Kelantan.

CHAPTER 3

RESEARCH METHODS

3.1 INTRODUCTION

We will start with the introduction and work our way through the research design in this chapter. After that, we will discuss data collection methods followed by the study population, sample size, sampling technique, research instrument development, variables measurement, and data analysis procedure. And then the last is a summary. The study objective is to investigate and determine the relationship between the acceptance of Ijarah among UMK students with the religious obligation, level of awareness, and social influence. We also use the past study as our reference to our current study. The study's title is Selection factors of the acceptance Al-ijarah Thumma Al-Bay (Aitab) in Shah Alam.

3.2 RESEACRH DESIGN

The research design of our study is the correlational research design. Correlational research is to show the relationship between one variable to another variable. Our study is to compare one variable, which is the acceptance of Ijarah among Business Administration (Islamic Banking and Finance) students in University Malaysia Kelantan, with another three variables, which are religious obligation, level of awareness, and social influence.

3.3 DATA COLLECTION METHODS

Many data collection methods include observation, questionnaires, interviews, and focus group discussions. Our data collection method for this study is using the online survey method. This is because of the pandemic COVID 19 situation and the enforcement of the Movement Control Order (MCO) that required all the citizens of Malaysia to stay at home and follow the Standard Operation Procedure (SOP).

3.4 STUDY POPULATION

The population for this study is Business Administration (Islamic Banking and Finance) students in the faculty of business in UMK Pengkalan Chepa Kota Bharu Kelantan. There are 798 total students in Business Administration (Islamic banking and Finance) course. The data was obtained from the office of the Business Faculty.

3.5 SAMPLE SIZE

According to Cohen Morgan (1970), we distribute the online survey to about 260 people from all 798 students who take the course of Bachelor of Business Administration (Islamic Banking and Finance) with Honour.

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$$s = X^2NP(1-P) \div d^2(N-1) + X^2P(1-P).$$

s = Required sample size.

X^2 = The table value of chi-square for 1 degree of freedom at the desired confidence level (3.841).

N = The population size.

P = The population proportion (assumed to be .50 since this would provide the maximum sample size).

d = The degree of accuracy expressed as a proportion (.05).

Table 3.1: Table for determining sample size of known population

Table 3.1									
<i>Table for Determining Sample Size of a Known Population</i>									
N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	373
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

Note: N is Population Size; S is Sample Size Source: Krejcie & Morgan, 1970

3.6 SAMPLING TECHNIQUES

We use simple random sampling as our sampling technique. Simple sampling is a subset of a statistical population in which each subset member has the same chance of being picked. A basic random sample is intended to represent a group unbiasedly. We use simple random sampling because it is one of the easiest ways to get data for analysis. We also use this type of sampling to make sure that the data could represent the population, which are the UMK students.

There are various benefits of simple random sampling. One of the significant advantages of the simple random sampling method is that it only requires a basic understanding of the population under study in advance. The data will also be free from prejudice and bias. Therefore. It is the easiest way to gain data in a population.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

The instrument that will be used in this research is the quantitative method. Under quantitative methods come questionnaire techniques to collect data. When the number of respondents is great, the data can be analyzed more precisely because, with a huge number, we will know what the respondents need. The questionnaire is effective because it is easy to analyze the finding and standardize the data (Maber, 2001). The questions are also closed-ended, which makes the respondents choose the answers easily.

The researcher will choose questionnaires as research instruments to fulfill this study objective to collect all data needed. The questionnaire will be distributed to 260 students who are studying at the University Malaysia Kelantan City campus under the

Bachelor of Business Administration (Islamic banking and finance) Course. The language selected in the questionnaire is bilingually listed as Malay and English. The question was adapted based on a previous study – Selection Factors of the Acceptance Al-Ijarah Thumma Al Bay (AITAB) In Shah Alam (2013) and some added by the researcher according to the objective and study requirements.

It has two segments. The first will be the demographic segment, where there will be five elements discussed in this demographic data which are gender, age, race, qualification, and business background. In the second segment, questions are based on the dependent variable, which is the acceptance of ijarah, and independent variables, which are religious obligation, level of awareness, and social influence in the acceptance of the Ijarah concept among UMK students. The questionnaire is written in English. Besides that, the scale used in the questionnaire is five- Likert scale, which is 1=strongly disagree, 2= disagree, 3= neutral, 4=agree, and 5= strongly agree.

3.8 MEASUREMENT OF THE VARIABLES

The concept that can be interpreted in different quantitative values is called variables. Qualitative phenomena are also quantified based on the presence or absence of the concerning attributes (Kothari 2004). This explanation shows that variables are a thing that we measure, control, and manipulate in research.

In this research, two significant variables are being used: the independent and dependent variables. If a variable depends on the other variable, it is a dependent variable, whereas the variable that influences the dependent variable is known as the independent variable (Kothari 2004).

The dependent variable used in this research is the acceptance of the Ijarah concept, and the independent variables that influence the dependent variables are religious obligations, level of awareness, and social influence.

3.9 PROCEDURE FOR DATA ANALYSIS

The data is analyzed using Statistical Package for Social Science (SPSS). The use of the computer software is to help the researcher to save time and to facilitate in calculating the data. There are three types of data analysis which is reliability, descriptive, and Pearson correlation coefficient.

The reliability analysis measures the stability and consistency with which the instrument measures the concept and helps to assess the goodness of a measure (Cavana and Sekaran, 2001). According to Salkind, 2006 validity is the equality of the test doing what is designed to do where it consists of both true score and error score. The reliability test can be assessed by using Cronbach's alpha coefficient. The more reliable a set of scale items is, the more confidence the scores obtained. A pilot test will be conducted to determine the result above. The coefficient size of value more than or equal to 0.90 indicates an excellent strength of association. This means that the respondents have a very well understanding of the questions given. The value that ranged from 0.70 and less than 0.90 shows a good strength of association. When the value is between 0.60 and less than 0.70, it refers to an acceptable status of the strength of association. Poor strength of association occurs when Cronbach's alpha value is between 0.50 and less than 0.60. If the value is below 0.50 which means it is unacceptable and the respondents are not understood the questions given in the questionnaire.

Next, descriptive statistics were conducted to summarize and organized the data collected and make them be easily understood (Narkhede, 2018). Descriptive statistics are different from inferential statistics. It is utilized to depict the information, however, does not endeavor to make ends from the sample to the entire population (Narkhede, 2018). Here, we commonly portray the data in a sample. For the most part, descriptive statistics are not created based on probability theory, different from inferential statistics (Narkhede, 2018). There are two categories for descriptive statistics. One of which focuses on the measures of central tendency and another one is the measures of variability (spread). In this research, descriptive statistics were applied to describe the biographic (personal) data of respondents. The researchers measured the mean value and standard deviation based on the data collected.

Lastly, is the Pearson correlation coefficient where it measures the degree of relatedness of variables. According to Black 2004, correlation analysis is used to show how strong the correlation between the dependent variable and independent variables. There are two values in correlation that is -1 and $+1$. -1 indicates a high negative correlation and $+1$ indicates a high positive correlation. The symbols for Pearson's correlation when it is measured in the population and sample are " ρ " and " r " respectively. Pearson's r can range from -1 to 1 . A perfect negative linear relationship between variables can be indicated as an r of -1 . In contrast, an r of 1 indicates a perfect positive linear relationship between variables. An r of 0 represents no linear relationship between variables. The table below shows the strength of correlation with different values of correlation coefficient.

Table 3.2 Pearson Correlation

Values	Explanations
If the value of correlation coefficient = 1	Perfect relationship
If the value of correlation coefficient = 0.70 to 0.90	Strong relationship
If the value of correlation coefficient = 0.40 to 0.60	Moderate relationship
If the value of correlation coefficient = 0.10 to 0.30	Weak relationship
If the value of correlation coefficient = 0	No relationship

3.10 SUMMARY

This chapter discusses the research design of this study. It addresses the study population and sample size, sampling method, data collection instrument, and data analysis. To make that sure the validity and reliability of the research outcomes, many tests and measures adhere throughout the study. This chapter described the methods and procedures for data analysis and in-depth study on how the variables influence the acceptance of the Ijarah concept among Bachelor of Business Administration (Islamic banking and finance) students in University Malaysia Kelantan.



CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

This section summarizes the results and discoveries that the researcher obtained from the data acquired from the study's sample population. The information was gathered using 81 surveys. Statistical Programmers for Social Sciences (SPSS) version 22.0 was used to analyze all data. As a result, the findings will show whether the hypotheses presented in Chapter 2's literature review of dependent factors and independent variables are true or not. This chapter outlined the final statistical analysis result. In this research, IBM SPSS Statistics software was used to analyze. After the data was collected, Version 24 was used to analyze it.

4.2 PRELIMINARY ANALYSIS

Cronbach's Alpha analysis was used in this study to ensure the information's reliability and internal reliability. The Cronbach's Rule of Thumb According to Hair et al. (2007), the Cronbach's Rule of Thumb size. 's of the alpha coefficient (2007) table is shown below.

Table 4.1: Rule of Thumb of Cronbach’s Alpha Coefficient Size

Coefficient Alpha Range, α	Strength of Association
<0.6	Poor
0.6 to < 0.7	Moderate
0.7 to < 0.8	Good
0.8 to < 0.9	Very Excellent
<0.9	Excellent

Source: Hair et al. (2007)

The table above manifest the constancy (pilot test) for independent and dependent variable. Before the questionnaire was distributed to 260 respondents, the pilot test has been done to 30 respondents.

Table 4.2: Result of Reliability Coefficient Alpha for the Independent Variables and Dependent Variable

Variables	Number of items	Cronbach Alpha
The acceptance of Ijarah	5	0.742
Religious obligation	9	0.744
Level of awareness	10	0.740
Social influence	5	0.702

The overall value of Cronbach’s Alpha Coefficient for this study's dependent variable and independent variable is shown in table 4.2. Based on the table, the value

of all variables was greater than 0.6. For that reason, we can accept the result, and the result is reliable.

To measure the acceptance of Ijarah towards Bachelor of Business Administration (Islamic Banking and Finance) students, we used five questions. The value of Cronbach's Alpha Coefficient for this section was 0.742. The result is good, referring to Table 4.2. Therefore, the coefficients obtained for the acceptance of Ijarah were reliable.

Other than that, we used nine questions to measure whether the religious obligation affects the acceptance of Ijarah. This section shows that the value of Cronbach's Alpha Coefficient was 0.744, and it was good. Then, coefficients gained from the question of religious obligation were reliable. Besides, ten questions were used in measuring whether the level of awareness affects the acceptance of Ijarah. The value of Cronbach's Alpha Coefficient was 0.740, and the value was good. Hence, the result is dependable.

In addition, five questions were used to measure whether social influence affects the acceptance of Ijarah. The value of Cronbach's Alpha Coefficient was 0.702, indicating good. Consequently, the result was also trustworthy.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENT

The frequency analysis was used in this study's analysis. The results from section A of the questionnaire involve questions on respondents' gender, age, occupation, and marital status, among other demographic factors. A table and pie chart were used to illustrate the frequency analysis of the demographic characteristics of the respondents.

Table 4.3: Number of Respondents by Gender

Gender	Frequency	Percentage (%)	Cumulative percentage (%)
Male	127	48.8	48.8
Female	133	51.2	100
Total	260	100	

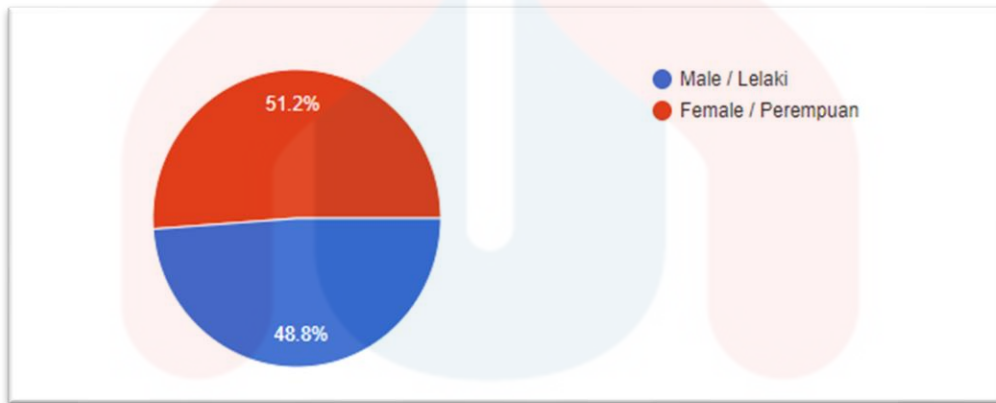


Figure 4.1: Percentage of Respondents by Gender

Figure 4.1 showed the respondents by gender. The total number of respondents for males is 127 while the total number of respondents for the female is 133. Out of 260 respondents, 51.2% of total respondents were male and the other 48.8% of total respondents are female involved in this study.

Table 4.4: Number of Respondents by Age

Age	Frequency	Percentage (%)	Cumulative Percentage (%)
19-23	149	57.3	57.3
24-28	88	33.8	91.1
29-34	23	8.8	100
Total	260	100	

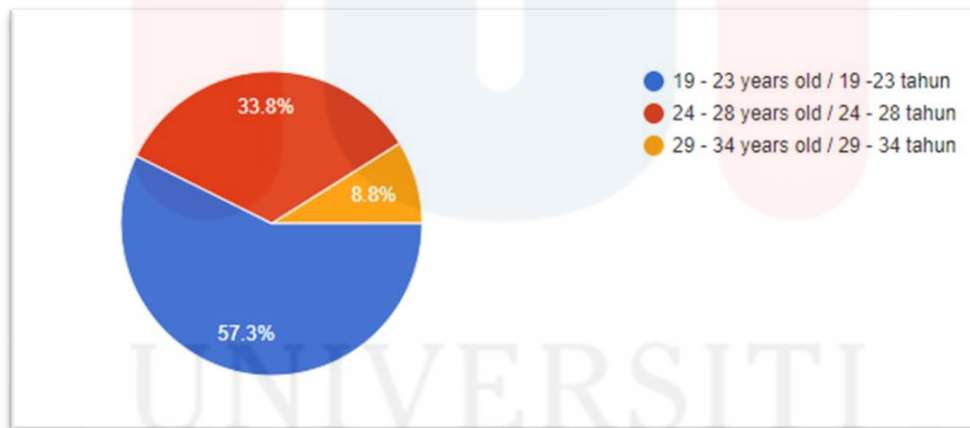


Figure 4.2: Percentage of Respondent by Age

Table 4.4 and Figure 4.2 shows the total respondents by age. 260 respondents were consisted of Of 19-23 years old (149/ 57.3%),24-28 years old (88/ 33.8%) and 29-34 years old (23/ 8.8%) had responded to the questionnaire.

Table 4.5 Number of Respondents by Race

Race	Frequency	Percentage (%)	Cumulative Percentage (%)
Malay	175	67.3	67.3
Chinese	41	11.2	78.5
Indian	29	15.8	94.2
Other	15	5.8	100
Total	260	100	

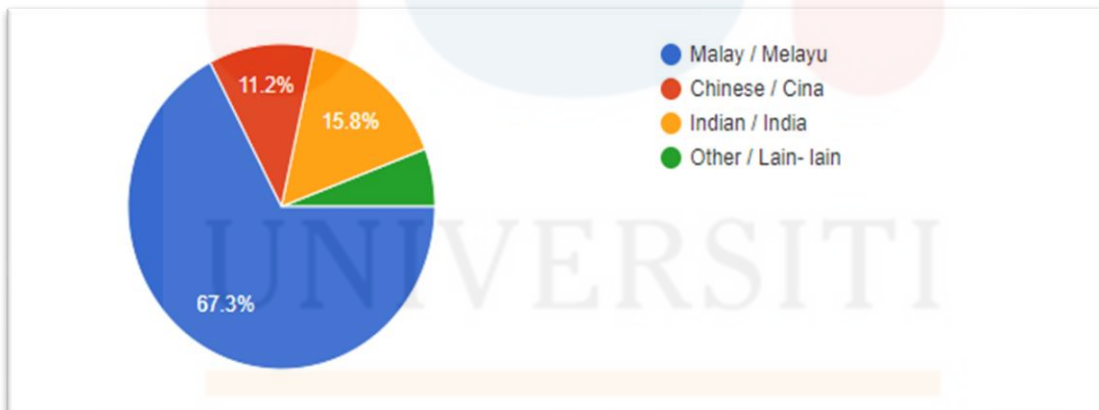


Figure 4.3 Percentage of Respondents by Race

Table 4.5 and figure 4.3 shows the total respondents by race. 260 respondents consist of Malay (175/ 67.3%), Chinese (41/ 11.2%), Indian (29/ 15.8%) and others (15/ 5.8%) had responded to the questionnaire.

Table 4.6: Number of Respondent by Marital Status

Marital Status	Frequency	Percentage (%)	Cumulative Percentage (%)
Single	184	70.8	70.8
Married	76	29.2	100
Total	260	100	

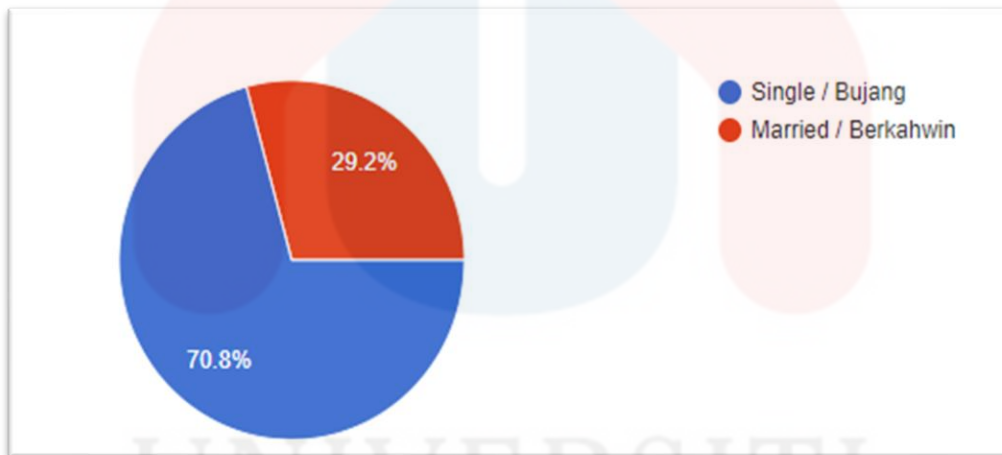


Figure 4.4 Percentage of Respondent by Marital Status

Table 4.6 and Figure 4.4 showed the total of respondents by marital status. 260 respondents consist of single (184/ 70.8%) and married (76/ 29.2%) had responded to the questionnaire.

Table 4.7: Number of Respondent by Religion

Religion	Frequency	Percentage (%)	Cumulative Percentage (%)
Islam	179	68.8	68.8
Others	81	31.2	100
Total	260	100	

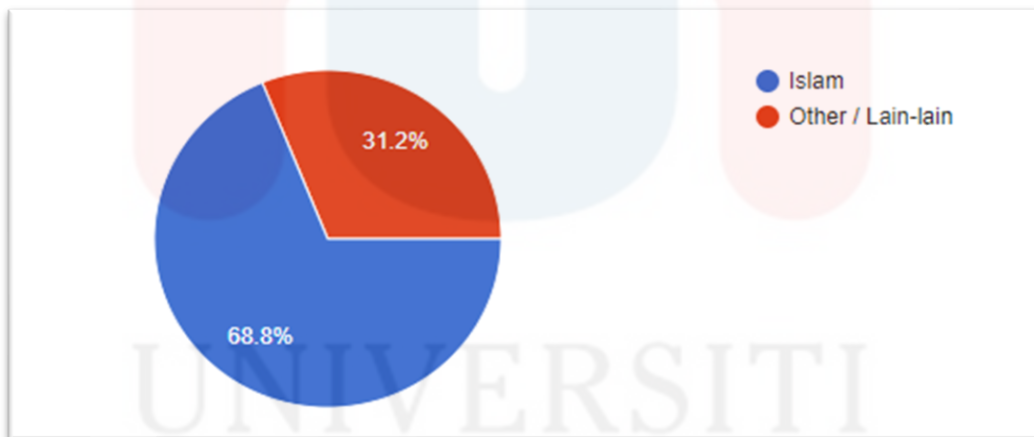


Figure 4.5: Percentage of Respondent by Religion

Table 4.7 and figure 4.5 shows the total of the respondent by religion. 260 respondents consist of Islam (179/ 68.8%) and Others (81/ 31.2%) had responded to the questionnaire.

4.4 DESCRIPTIVE ANALYSIS

This research analyses the mean and standard deviation for sections 2,3,4 and 5 of the questionnaires.

4.4.1 Independent Variables and Dependent Variables

Table 4.8: Descriptive Statistics

Variables	N	Mean	Standard Deviation
The Acceptance of Ijarah	260	3.6785	0.69371
Religious Obligation	260	3.8235	0.67657
Level of Awareness	260	3.8515	0.57633
Social Influence	260	3.6600	0.65555

Table 4.7 shows the total of the respondent, mean and standard deviation of the independent and dependent variables. The highest mean for the independent variable was the level of awareness, which was 3.8515. This followed by the second independent variable which was religious obligation with the value of the mean of 3.8235. The third independent variable is the social influence which was 3.666. The value of the mean for the dependent variable was 3.6785.

4.4.2 The Acceptance of Ijarah

Table 4.9: Descriptive Statistics of the Acceptance of Ijarah

No	Item description	N	Mean	Standard Deviation
1	The awareness of ijarah causes changes in the way sab students in making decisions.	260	3.85	0.961
2	Does the knowledge about Islamic banking leading the acceptance of ijarah towards sab students?	260	3.95	0.859
3	Does listening to a ted talk about ijarah make sab students accept the concept of ijarah?	260	3.65	0.981
4	Reading some notes about ijarah will affect the sab students understanding of ijarah.	260	3.28	1.117
5	The amount of time taken to understand about ijarah will improve the acceptance of ijarah among sab students.	260	3.67	0.954

Table 4.8 shows the standard deviation and mean analysis for the dependent variable, which is the acceptance of Ijarah. The highest mean was question number 2

which mean value was 3.95. Which respondent agrees that the knowledge of Islamic banking leads to the acceptance of Ijarah. The lowest mean is question number 4 which the mean value was 3.28. the respondent slightly agrees that reading some notes about Ijarah will affect the SAB student understanding of Ijarah. The value of standard deviation which is lowest than 1 shows that the value is close to the mean of the data set from 260 respondents. If the value is more than 1, it shows that the value is more scattered.

4.4.3 Religious Obligation

Table 4.9: Descriptive Statistics of Level of Awareness

No	Item description	N	Mean	Standard Deviation
1	I always try to understand my religion and try to apply it into my life	260	3.97	0.996
2	The ijarah terms is really familiar in my religion	260	3.76	1.028
3	I always try to use ijarah instead of conventional rent	260	3.80	1.014
4	My religion always encourages its believer to use ijarah	260	3.77	1.035
5	Do you think religion plays a big role in one's behavior in making decisions	260	3.76	0.985

	regarding ijarah?			
6	Many people are attracted to use ijarah facility because of its adherence to shariah.	260	3.98	0.898
7	By using ijarah, people will always feel reassured compared to when using the conventional ways because ijarah contract are more reliable and trusted.	260	3.94	0.890
8	The awareness on ijarah should be emphasized to people when they have started learning about the products in Islamic finance.	260	3.88	0.920
9	My religion to use ijarah facility because of its adherence to shariah.	260	3.56	1.205

Table 4.9 shows the standard deviation and mean analysis on the independent variable which is the religious obligation. The highest value of mean was question number 6 which mean value was 3.98. The respondent agrees that people are attracted to the use ijarah facility because of its adherence to shariah. The lowest mean value is question number 9 which value was 3.56. The respondents slightly agree that their religion uses the ijarah facility because of its adherence to shariah. The value of standard deviation which is lower than 1 shows that the value is close to the mean of the data set from 260 respondents. If the value is more than 1, it shows that the value is more scattered.

4.4.4 Level of Awareness

Table 4.10: Descriptive Statistics of Level of Awareness

No	Item Description	N	Mean	Standard Deviation
1	Ijarah is familiar everywhere	260	3.52	0.948
2	I am aware the important of using ijarah	260	3.98	0.812
3	I always doing research about ijarah to increase knowledge about it	260	3.87	0.966
4	Do you think by having an awareness about the importance of ijarah will help a person to be aware about ijarah?	260	3.91	0.814
5	Do you think peer pressure influence the understanding of ijarah towards an individual?	260	3.76	0.998
6	Do you think people who practice Islamic finance will choose ijarah as their top tier options?	260	4.05	0.933
7	Do you think the government should introduce about the idea of ijarah to the youth starting this era?	260	3.96	0.800
8	Do you think ijarah will be useful and	260	3.78	0.935

	helpful to all type of people from different backgrounds?			
9	Do you think al-ijarah provide sufficient and fair facilities to all the consumers in the same way?	260	3.86	0.854
10	Do you think consumers choose ijarah because the charges impose are lower than conventional hire purchases?	260	3.82	0.892

Table 4.10 shows the standard deviation and mean of the dependent variable which is the level of awareness. The highest value of mean is question number 6. The respondents agree that people who practice Islamic finance will choose Ijarah as their top-tier option. The lowest value of mean is question number 1. The respondent slightly agrees that the Ijarah is familiar everywhere. The value of standard deviation which is lower than 1 shows that the value is close to the mean of the data set from 260 respondents. If the value is more than 1, it shows that the value is more scattered.

4.4.5 Social Influence

Table 4.11: Descriptive Statistics of Social Influence

No	Item Description	N	Mean	Standard Deviation
1	Is your family influencing you to use ijarah?	260	3.33	0.981

2	Is your friend influencing you to use ijarah?	260	3.61	0.990
3	Is your people around you whether you close or not influencing you to use ijarah?	260	3.82	0.862
4	Do you think that social media are great in influencing you towards ijarah?	260	3.48	0.944
5	By having friends or family who are working in the lic financing industry, people would be easily influenced and will always be aware on the issues regarding ijarah.	260	4.06	1.015

Table 4.11 shows the standard deviation and mean value analysis of the dependent variable which is social influence. The highest value of mean is question 5 which the value was 4.06. The respondents agree that by having friends and family who are working in the lic financing industry, people would be easily influenced and will always be aware of the issues regarding ijarah. The lowest value of mean is question 1 with a mean value of 3.33. the respondent slightly agrees that their family influences them towards Ijarah. The value of standard deviation which is lower than 1 shows that the value is close to the mean of the data set from 260 respondents. If the value is more than 1, it shows that the value is more scattered.

4.5 PEARSON COEFFICIENT

Pearson's correlation analysis was a significant investigation that deliberates the straight connection between the two factors. This examination intended to decide if there are connections between autonomous factors (Religious obligation, the level of awareness, and social influence) and the reliant variable (The acceptance of Ijarah). Assuming that the relationship is critical, researchers should choose regardless of whether the degree of solidarity of the affiliation is adequate.

Table 4.12 Rule of Thumb for Interpreting the Size of a Correlation Coefficient

Size of Correlation	Interpretation
.90 to 1.00 (-.90 to -1.00)	Very high positive (negative) correlation
.70 to .90 (-.70 to -.90)	High positive (negative) correlation
.50 to .70 (-.50 to -.70)	Moderate positive (negative) correlation
.30 to .50 (-.30 to -.50)	Low positive (negative) correlation
.00 to .30 (-.00 to -.30)	Negligible correlation

Source: Hinkle, Wiersma and Jurs (2003)

Hypothesis 1: Religious Obligation

H1: There is a significant relationship between the acceptance of Ijarah Bachelor of Business Administration (Islamic Banking and Finance) students in UMK with the religious obligation.

Table 4.13: Correlation Coefficient for acceptance of Ijarah Bachelor of Business Administration (Islamic Banking and Finance) students in UMK with the religious obligation factor.

		DV	IV1
DV	Pearson Correlation	1	.484**
	Sig. (2-tailed)		.000
	N	260	260
IV1	Pearson Correlation	.484**	1
	Sig. (2-tailed)	.000	
	N	260	260

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

Table 4.13 illustrates the Pearson correlation, the number of cases which was 260, and the significant value. The p-value of 0.000 was less than the significant level of 0.01. The value of the correlation coefficient is 0.484 and it shows that there was a low positive correlation between acceptance of Ijarah Bachelor of Business Administration (Islamic banking and finance) students in UMK with the religious obligation.

Hypothesis 2: Level of Awareness

H2: There is a significant relationship between the acceptance of Ijarah Bachelor of Business Administration (Islamic banking and finance) students in UMK with the level of awareness.

Table 4.14: Correlation Coefficient for acceptance of Ijarah Bachelor of Business Administration (Islamic Banking and Finance) students in UMK with the level of awareness factor.

		DV	IV2
DV	Pearson Correlation	1	.488**
	Sig. (2-tailed)		.000
	N	260	260
IV2	Pearson Correlation	.488**	1
	Sig. (2-tailed)	.000	
	N	260	260

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

Table 4.14 illustrate the Pearson correlation, the number of cases which was 260, and the significant value. The p-value of 0.000 was less than the significant level of 0.01. The value of the correlation coefficient is 0.488 and it shows that there was a low positive correlation between acceptance of Ijarah Bachelor of Business Administration (Islamic banking and finance) students in UMK with the level of awareness.

Hypothesis 3: Social Influence

H3: There is a significant relationship between the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the social influence.

Table 4.15: Correlation Coefficient for acceptance of Ijarah among Bachelor of Business Administration (Islamic Banking and Finance) students in UMK with the social influence factor.

		DV	IV3
DV	Pearson Correlation	1	.502**
	Sig. (2-tailed)		.000
	N	260	260
IV3	Pearson Correlation	.502**	1
	Sig. (2-tailed)	.000	
	N	260	260

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

Table 4.15 illustrates the Pearson correlation, the number of cases which was 260, and the significant value. The p-value of 0.000 was less than the significant level of 0.01. The value of the correlation coefficient is 0.502 and it shows that there was a moderate positive correlation between acceptance of Ijarah among Bachelor of Business Administration (Islamic Banking and Finance) students in UMK with the social influence.

4.6 FRAMEWORK ANALYSIS

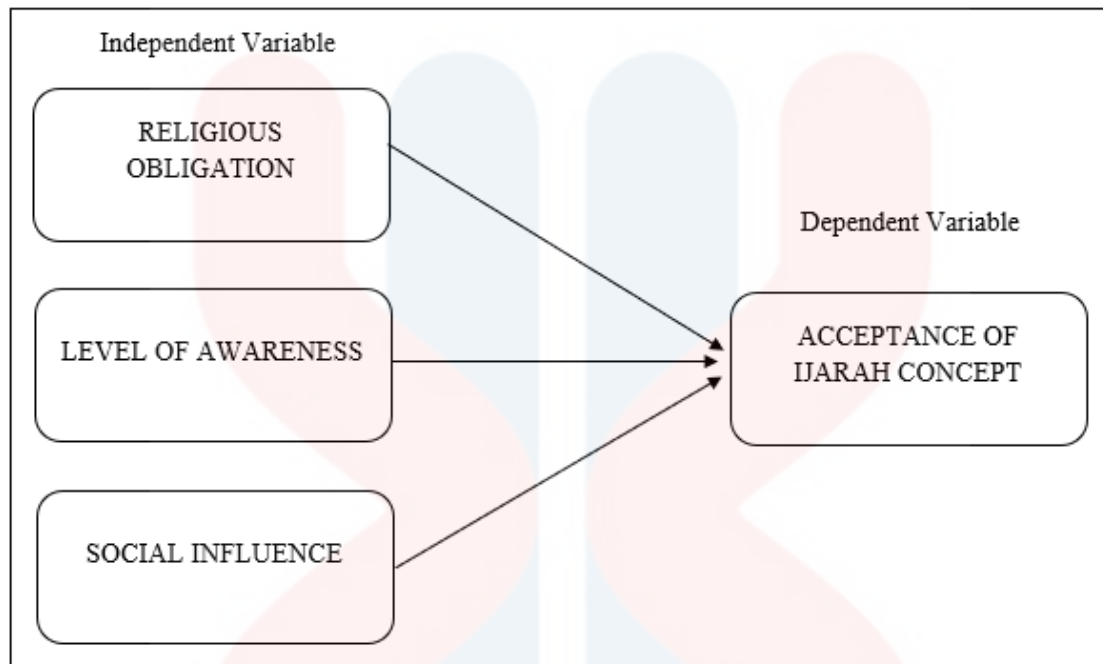


Figure 4.6: Correlation between Religious Obligation, Level of awareness, Social Influence, and the Acceptance of Ijarah

The figure above shows the theoretical framework. The theoretical framework consists of dependent and independent variables. The dependent variable, the acceptance of Ijarah, had a relationship with the other three independent variables. (Religious obligation, level of awareness, and social influence). The most outstanding value of Pearson correlation for acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the social influence was 0.502. The Pearson correlation for acceptance of Ijarah Bachelor of Business Administration (Islamic banking and finance) students in UMK with the religious obligation is 0.484. besides that, the Pearson correlation for acceptance of Ijarah Bachelor of Business Administration (Islamic banking and finance) students in UMK with the level of awareness is 0.488.

4.7 SUMMARY

In the end, the study discovered that the three hypotheses in this study are accepted based on the relationship between the variables. All the independent variables show a correlation coefficient with the dependent value, which is 0.484 for religious obligation, 0.488 for level of awareness and 0.502 for social influence. It also answers the research questions of:

1. Whether there is a relationship between the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the religious obligation,
2. Relationship between the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the level of awareness and;
3. relationship between the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the social influence.

To conclude, there is a significant relationship between social influence, level of awareness and religious obligation for the acceptance of Ijarah among UMK students.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

The examination results, which were established in Chapter 4, were reviewed in this part, and the outline of the outcome was formed using concerns outlined in Chapter 2. This company decided that the component to decide the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK were inspired by the variables which are religious obligation, level of awareness, and social influence for this research to get the outcome.

5.2 KEY FINDINGS

The examination results, which were established in Chapter 4, were reviewed in this part, and the outline of the outcome was formed using concerns outlined in Chapter 2. This company decided that the component to decide the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK was inspired by the variables which are religious obligation, level of awareness, and social influence for this research to get the outcome.

5.3 DISCUSSION

As indicated by Krejcie and Morgan's table (1970), they had made a requirement for a proficient technique for deciding the sample size that should have been delegated of a given populace. The technique can be used either by utilizing the equation or the table. Henceforth, this review utilizes the Krejcie and Morgan table to decide the sample size. The population of the student of Business Bachelor of Business Administration (Islamic banking and finance) students in UMK is 798. Therefore, according to Krejcie and Morgan's table, the sample size of the respondent is 260.

The sampling frame for this study was among the Business Bachelor of Business Administration (Islamic banking and finance) students in UMK. A total of 260 respondents answered the questionnaire distributed through google form, and their answers have been analysed. The data analysis included the reliability analysis, descriptive analysis, and Pearson's correlation coefficient analysis. The reliability test was shown on the independent variable to examine the internal consistency of the measurement instrument. The Cronbach Alpha for all the variable scales was in the range of 0.7 and above. Therefore, all the variables passed the lowest range acceptable of 0.6 as referred to in the Rules of Thumb on Correlation Coefficient Sizes table. The Pearson's correlation coefficient was used in this study to describe the relationship between the dependent variable and independent variables in terms of the relationship's strength. Below is the conclusion of the Pearson's correlation result.

5.3.1 Religious Obligation

H1: There is a significant relationship between the acceptance of Ijarah Bachelor of Business Administration (Islamic banking and finance) students in UMK with the religious obligation.

In this research, there is a relationship between the acceptance of Ijarah Bachelor of Business Administration (Islamic banking and finance) students in UMK with the religious obligation. Based on the analysis that has been done, it was found that the acceptance of Ijarah Bachelor of Business Administration (Islamic banking and finance) students in UMK has a low positive relationship with the religious obligation ($r = 0.484$, $p < 0,6$). The acceptance of Ijarah has a great relationship with religious obligation. Vogel and Hayes (1998) have suggested that Ijarah is developing in Islamic banking and finance, besides the possibility for exploring long-term assets. Since the students are those who practice the Ijarah, the hypothesis is accepted.

5.3.2 Level of Awareness

H2: There is a significant relationship between the acceptance of Ijarah Bachelor of Business Administration (Islamic banking and finance) students in UMK with the level of awareness.

The acceptance of Ijarah Bachelor of Business Administration (Islamic banking and finance) students in UMK with the level of awareness has a low positive relationship where $r=0.488$ and $p < 0.6$. The acceptance of Ijarah Bachelor of Business Administration (Islamic banking and finance) students in UMK with the level of awareness are positively related. According to (Prigatano and Schakter,1991) said that the level of awareness of oneself is the capacity to understand oneself in relatively objective terms while keeping a sense of subjectivity. The level of awareness among Bachelor of Business Administration (Islamic banking and finance) students in UMK also helps in fixing the lack of consciousness among Muslims about Ijarah that is linked to incomprehension of Islamic finance.

5.3.3 Social Influence

H3: There is no relationship between the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the social influence.

From chapter 4, the result shows the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK with the social influence also has a moderate positive where $r =0.502$ at $p < 0.6$. According to (Alam et al. 2012), he observed that social influence has an impact on the purpose to pursue Islamic home financing among Muslims in the Klang Valley. The individual action is affecting their particular action whether to choose or not Islamic home financing products such as Ijarah. The result is also the same from the past researcher where according to (Md. Taib, Ramayah, and Razak,2008) discovered that postgraduate students' behavioral intention to engage in Islamic house finance is often influenced by social factor.

5.4 IMPLICATION OF THE STUDY

This study gives ramifications to the Bachelor of Business Administration (Islamic banking and finance) students in UMK to acknowledge Ijarah. Ijarah plays an important role in the ummah in labour and products. It analyses the connection between the religious obligation, level of awareness, social influence, and acknowledgment of Ijarah that can put trust in an association. The variable in acknowledgment of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK additionally could impact their shut companion and family about ijarah by instructing and sharing to them about the information on Ijarah.

This part will reflect the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK. The fundamental goal of this study was bifold as its aim to have a better understanding of how the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK improves the usage and knowledge about Ijarah. An underlying principle is that today, where many people are still unfamiliar with Islamic Finance, the problem may be alleviated by promoting people to learn more about Ijarah so that they can put it into action and profit from it daily. It's difficult to promote Ijarah since there aren't enough examples to show that it has demonstrable and favourable impacts on Islamic finance practitioners. The goal of this study is to get a better knowledge of the relationships between religious obligation, level of awareness, and social influence so that they may be properly customized and targeted to accomplish the desired results.

5.5 LIMITATIONS OF THE STUDY

In this review, the region that the analyst concentrated on acquiring the information is excessively little. This research is simply bound to 260 understudies to address a populace of understudies who are students in Bachelor of Business Administration (Islamic banking and finance) students in UMK. Although the sample size has met the base measures as proposed, it will be hard to get a few sources and fewer delegates as the example attracted are not sufficiently enormous and are

excluded different understudies from various courses in UMK. Other than that, the researcher of this study is students. Due to the pandemic, it is hard to look for the example of resources that were preserved in the UMK library. The researcher who is also a student needs to juggle online classes, presentations and quizzes and there's a chance the researcher won't have enough time to devote to this research. Everything must be done online which makes the questionnaire respondent are very slow to respond to our questionnaire since some of them do not have a good internet connection. This makes it very hard to complete the data in a short amount of time since we cannot analyse the data if the respondent did not reach the exact amount which is 260.

5.6 RECOMMENDATIONS/SUGGESTION FOR FUTURE RESEARCH

Our research discovers that all the dependent independent variables which are religious obligation, level of awareness, social influence, and the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK. It can be proposed to be remembered for the following study in hopes that the future examination can have a better understanding with regards to the acceptance of Ijarah.

This exploration will give more viewpoints and can be as another reference to straightaway research about the acceptance of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK. It is also for future review of final year students who wish to direct the comparative study ought to consider the whole component to accomplish more accurate and substantial outcomes. One of the ideas for the next study is possible can pick the free factor that can be effective to comprehend by respondents about Ijarah. By implication, it can add a few similarities of Ijarah to respondents. For the next study, it can widen the scope to not just focus on the Bachelor of Business Administration (Islamic banking and finance) students in UMK. It can also be shifted to students in UMK who are taking different courses or to other University students in Malaysia. It is because our lives involve Islamic Finance. It is just that some people tend to not realize that they have been using Islamic Finance as they have lack awareness about it.

This research can give awareness about the practice of Ijarah in their daily lives and how it profits them by practicing Islamic Finance. This research conducts the acknowledgment of the Ijarah strategy which is through the dispersion of surveys. Future review can extend this examination by leading the other technique for exploration like a subjective strategy which is interviews. By leading the meeting strategies, the scientist can get more in-depth data that can be accumulated to examine the acknowledgment of Ijarah. Likewise, subjective strategy additionally empowers the specialist to find the solution straightforwardly from the respondents. In this manner, it can save the season of students to assemble data since it can get immediate through interviews. Additionally, this is likewise capable the assortment of information is more precise because it is straightforwardly from target respondents contrasted with surveys that can be the non-target respondents that responds to it

5.7 OVERALL CONCLUSION OF THE STUDY

In conclusion, this study has given understanding on the acknowledgment of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK. The research objective of this review characterizes the acknowledgment of Ijarah among Bachelor of Business Administration (Islamic banking and finance) students in UMK. In view of breaking down the information, all the autonomous variables which are the element of Ijarah the development of Ijarah, and the power of limited-time exercises have a positive relationship with the degree of mindfulness about Ijarah and administrations among understudies. Consequently, other research can direct a careful investigation of this point in light of the fact that is very significant, and it can help Islamic Banking and Finance understudy become familiar with the significance of mindfulness of the Ijarah and administrations. This subject additionally helps understudy in improving more information about Ijarah for their future.

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APPENDIX A (Draft of Questionnaire)

Dear respondent,

We are undergraduate year 3 students of Bachelor of Bachelor of Business Administration (Islamic Banking and Finance) with Honours from the business faculty in University Malaysia Kelantan (UMK). We are conducting research to understand the acceptance of Ijarah among UMK students. The goal of this study is to determine the relationship between the acceptance of Ijarah among UMK students with the religious obligation, level of awareness and social influence.

1. THE ACCEPTANCE OF IJARAH

No	Item description	Response
1	The awareness of ijarah causes changes in the way sab students in making decisions.	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
2	Does the knowledge about Islamic banking leading the acceptance of ijarah towards sab students?	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
3	Does listening to a ted talk about ijarah make sab students accept the concept of ijarah?	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
4	Reading some notes about ijarah	STRONGLY AGREE ()

	will affect the sab students understanding of ijarah.	AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
5	The amount of time taken to understand about ijarah will improve the acceptance of ijarah among sab students.	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()

2. THE RELIGIOUS OBLIGATION

No	Item description	Response
1	I always try to understand my religion and try to apply it into my life	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
2	The ijarah terms is really familiar in my religion	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
3	I always try to use ijarah instead of conventional rent	STRONGLY AGREE () AGREE ()

		NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
4	My religion always encourages its believer to use ijarah	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
5	Do you think religion plays a big role in one's behavior in making decisions regarding ijarah?	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
6	Many people are attracted to use ijarah facility because of its adherence to shariah.	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
7	By using ijarah, people will always feel reassured compared to when using the conventional ways because ijarah contract are more reliable and trusted.	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()

8	The awareness on ijarah should be emphasized to people when they have started learning about the products in Islamic finance.	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
9	My religion to use ijarah facility because of its adherence to shariah.	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()

3. THE LEVEL OF AWARENESS

No	Item Description	Response
1	Ijarah is familiar everywhere	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
2	I am aware the important of using ijarah	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()

3	I always doing research about ijarah to increase knowledge about it	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
4	Do you think by having an awareness about the importance of ijarah will help a person to be aware about ijarah?	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
5	Do you think peer pressure influence the understanding of ijarah towards an individual?	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
6	Do you think people who practice Islamic finance will choose ijarah as their top tier options?	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
7	Do you think the government should introduce about the idea of ijarah to the youth starting this era?	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE ()

		STRONGLY DISAGREE ()
8	Do you think ijarah will be useful and helpful to all type of people from different backgrounds?	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
9	Do you think al-ijarah provide sufficient and fair facilities to all the consumers in the same way?	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
10	Do you think consumers choose ijarah because the charges impose are lower than conventional hire purchases?	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()

4. THE SOCIAL INFLUENCE

No	Item Description	Response
1	Is your family influencing you to use ijarah?	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE ()

		STRONGLY DISAGREE ()
2	Is your friend influencing you to use ijarah?	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
3	Is your people around you wether you close or not influencing you to use ijarah?	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
4	Do you think that social media are great in influencing you towards ijarah?	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()
5	By having friends or family who are working in the 1ic financing industry, people would be easily influenced and will always be aware on the issues regarding ijarah.	STRONGLY AGREE () AGREE () NEUTRAL () DISAGREE () STRONGLY DISAGREE ()

TURNITIN RESULT

The image shows a screenshot of the Turnitin Match Overview interface. At the top, a red header bar contains the text "Match Overview" and a close button (X). Below the header, a large red "27%" indicates the overall similarity score. A horizontal progress bar is visible below the score. The main content is a list of 11 sources, each with a rank number, the source name, the source type, and the similarity percentage. The sources are listed in descending order of similarity percentage.

Rank	Source Name	Source Type	Similarity Percentage
1	Ainon Ramli, Rosmaizu...	Publication	4%
2	Submitted to Universiti ...	Student Paper	4%
3	mafiadoc.com	Internet Source	4%
4	Submitted to Universiti ...	Student Paper	3%
5	Mohd Azizi Ibrahim, W...	Publication	1%
6	etd.uum.edu.my	Internet Source	1%
7	umkeprints.umk.edu.my	Internet Source	1%
8	eprints.utar.edu.my	Internet Source	1%
9	www.myjurnal.my	Internet Source	1%
10	www.researchgate.net	Internet Source	<1%
11	www.SciRP.org	Internet Source	<1%

12	Submitted to Internatio... Student Paper	<1%	>
13	Submitted to Northeast... Student Paper	<1%	>
14	www.gbmrjournal.com Internet Source	<1%	>
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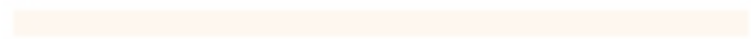
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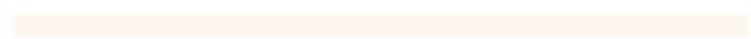
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