

**THE FACTORS INFLUENCING AWARENESS OF
FAMILY TAKAFUL AMONG THE WORKING
COMMUNITY IN MALAYSIA**

EKFP

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The Factors Influencing Awareness of Family Takaful Among the Working Community in Malaysia

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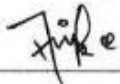
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ABSTRACT

The purpose of this research is to study the factors influencing awareness of family takaful among the working community in Malaysia. This study reviewed the literature of past research of the factors influencing awareness of family takaful among the working community in Malaysia. The main the factors influencing awareness of family takaful are service quality, Shariah view, attitude, social influence, and knowledge. There are 384 respondents have been collected among the working community in Malaysia. These collected data were analysed using SPSS version 26 and the result gathered through Pearson Correlation Coefficient and Multiple Regression. The researcher has developed six hypotheses. The result show that service quality, Shariah view, attitude, social influence, and knowledge had significantly positive relationship between awareness of family takaful. The findings of the study are important for Islamic financial institutions, especially for takaful companies to revamp their marketing strategies. With enhanced understanding regarding factor that effect the individual intention to purchase family takaful, so that the takaful companies can sell their products in a more effective manner to increase their market share.

Keywords: Service Quality, Shariah View, Attitude, Social Influence, Knowledge, Family Takaful

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LIST OF SYMBOL AND ABBREVIATION

SYMBOL

N	Number of items
c	Average inter-item covariance
v	Average variance
r	Correlation Coefficient
p	p-value

ABBREVIATION

MTA	Malaysian Takaful Association
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned
BNM	Central Bank of Malaysia
SERVQUAL	Measure of service quality
IFSA	Islamic Financial Service Act
SPSS	Statistical Package for the Social Sciences

CHAPTER 1: INTRODUCTION

1.1 BACKGROUND OF THE STUDY

It is widely accepted that it is important to take out family takaful protection to ensure the economic security of families and individuals among all sections of society. However, there are still many who are not aware of its importance and consider taking takaful is just a waste. According to Zulkarnain (2021), Malaysian takaful statistics show that 85% of the population is not covered by takaful as of July 2019. To policy holders and those who are protected, family takaful offers some savings and protection in the event of any unintended loss in the future or at any time (Yakob and Rahman, 2017). Family takaful or life insurance coverage covers losses due to premature death, disability, old age, deteriorating health and unemployment.

Takaful is a Shariah-compliant insurance policy that relates to the idea of Islamic insurance based on collaboration, in which all risks and funds are shared. In the takaful business, it is applied to all participants who take takaful coverage to have a sincere intention to guarantee each other in the event of a disaster. Tabarru' (alms), a form of financial help offered under Takaful, is funded by donors who have Takaful coverage. Malaysia's first Takaful Company was established in 1985, following the enactment of the Takaful Act in 1984. The organisation in charge of serving as the go-to source for all issues pertaining to takaful in Malaysia is the Malaysian Takaful Association (MTA). The 2013 Islamic Financial Services Act also regulates the takaful sector in Malaysia.

There are several important factors that influence customer awareness of family takaful, including service quality, Shariah views (Kehinde and Sharofiddin, 2021), attitudes, knowledge (Muhamad et al., 2019) and social influence (Hassan et al., 2018). The percentage of family takaful consumers may rise because of increased customer awareness brought on by such information.

According to some experts, the service quality theory places a strong emphasis on client satisfaction and product or service quality (Kehinde and Sharofiddin, 2021). Regarding various service industries, there are several perspectives on the service quality dimension. However, the percentage of service quality will help managers identify the primary issue and increase service effectiveness to meet consumer demands. Since a few decades back, researchers have researched how people judge the quality of a service. Service quality is defined as an assessment of consumers' perceptions of the effectiveness of services obtained from the company (Kehinde and Sharofiddin, 2021).

In Farhat et al. (2019) study, stated that customers in Pakistan consider Shariah view to be an important aspect influencing their intentions for family takaful. This means that the Shariah view is one of the factors that can influence the community's awareness of family takaful. Islamic financial sectors are based on Shariah, hence Islamic insurance is also susceptible to numerous Shariah viewpoints pertaining to its overall structure. Riba (interest) is forbidden in Islam as mentioned, although The Almighty Allah has authorised trade as shown in the Quran (2:275). This passage from the Quran makes it quite apparent that, regardless of one's religious beliefs, interest is not permitted in either business or financial transactions. The research has also indicated that Shariah has a favourable effect on the degree of takaful acceptance among clients (Kehinde and Sharofiddin, 2021).

It is possible to describe attitudes as psychological inclinations that are exhibited via the assessment of acts. Positive or negative intents are directly influenced by attitudes, which are created by internal associations and assessment procedures (Bhatti and Husin, 2019). Rahi and Tahir (2022) stated that a person's attitude indicates the extent to which they appraise or estimate a conduct in a positive or negative light. In Malaysia, desire for Islamic insurance was found to be significantly predicted by attitude, according to Parveen et al. (2019). Evidence has shown that attitudes have a significant impact on acceptance intentions across a variety of

situations and settings when it comes to takaful acceptance. This assertion, which in the study indicated a strong predictive influence of attitudes on takaful acceptance intentions, for instance, has been supported by early findings in the Malaysian setting (Kazaure, 2017).

Low-income populations tend to see insurance negatively because they lack understanding and knowledge (Abdullah et al., 2021). Hassanuddin et al. (2016) in Abdullah et al. (2021) claimed that the motivation behind takaful goods purchases is product understanding. People are more likely to buy items when information and expertise are readily available because it gives them confidence in the ones that are already on the market. According to Aziz et al. (2018), with more information about a product or service, consumers are more likely to make logical judgments. Based on the information, product value is established and buying risks are assumed. Processing information about a certain product requires prior knowledge.

According to Hassan and Abbas (2019), social influence is peer pressure that people experience from their families, friends, and environment, which affects their decision to engage in a certain action. In a variety of situations, social influence favourably affects behavioural intention. Based on Echchabi and Echchabi (2013), Cheikh (2013) and Alam (2011) in Hassan and Abbas (2019), peer pressure and cultural norms typically impact decisions on Islamic banking and Takaful insurance, according to several research findings.

Family takaful is a long-term coverage, roughly comparable to traditional life insurance. To save for their long-term needs, such as their children's education, their retirement, and, among other things, compensation for dependents in the event of their demise or handicap, participants may set aside money. One of the benefits of family takaful is to be able to guarantee the family economy if a person loses his job and source of income. In addition, factors such as service quality, Shariah views, attitudes, knowledge, and social influence can affect public awareness of family takaful. Therefore, this study focuses on the working community to

observe the extent of their awareness and knowledge and how many of these groups have taken out family takaful coverage.

1.2 PROBLEM STATEMENT

Many people continue to disregard money management in the face of the nation's unstable economic problems and rising expense of living. The takaful industry, which contributes significantly to the Islamic finance sector, is one of them. Despite this, there is still a considerable distance to go out and many people are unaware of takaful. Takaful is a sort of Islamic insurance that is based on shariah, or Islamic religious law, and in which members make financial contributions to guarantee one another against loss or injury. Takaful has expanded globally and become entrenched in Muslim and non-Muslim nations, much like Islamic banking. In today's risk management, takaful is essential. Takaful's Islamic insurance model replaces traditional insurance in a way that complies with Shariah. Takaful businesses must contend with fierce competition from traditional insurance providers. Family Takaful businesses must therefore come up with efficient marketing plans if they want to expand and take over more market share. Takaful businesses must investigate and determine what motivates people to engage in family Takaful to establish a successful marketing strategy.

A family takaful development is a comprehensive savings and investment vehicle that offers financial protection in case of a youthful person's passing. The takaful industry in Malaysia is still in its development or early stages of development, according to Hassan, Jusoh, and Hamid (2014). Yazid et al. (2012) found data showing that the proportion of Malaysians with family takaful contracts is still lower than the proportion of Malaysians with life insurance. The National Fatwa Council's declaration that Gharar and Maysir are components of traditional insurance marked the beginning of the Malaysian takaful industry in 1980. This shows that although takaful has been accessible in Malaysia for almost 40 years, many people are still not aware of its availability.

According to Roziana Baharin and Zaidi Isa (2013), the results indicate that there is a significant cost efficiency difference between the Takaful and insurance industries on average. Takaful was found to have worse cost efficiency than regular insurance, suggesting that organizational form influences efficiency. Overall, the amount of efficiency scores for both insurance coverage and family Takaful did not change over time. According to the Harian Metro Newspaper on July 31st, 2019, around 85 percent of the population still lacks appropriate takaful or insurance coverage in the case of an emergency. This proves that the average population has a keen awareness of the importance of takaful. The overall takaful coverage for everyone is expected to be RM200,000, while the total value of the coverage gap for Malaysia's 12.5 million workers was RM2.5 trillion in 2012. As a result, the main purpose for this study is to investigate the factor influencing awareness of family takaful among the working community in Malaysia. On average they still do not know the importance and benefits of taking family takaful.

According to prior study, whenever it relates to family takaful plans, a good attitude is more likely to trigger purchasing aspirations. In addition, this study demonstrates that, of the three attitude antecedents, awareness, recognized religion, and perceived value, perceived religiosity promotes consumer attitudes through the recognition of trust. In other words, even though the schemes are judged to have high perceived religiosity, customers will be hesitant to purchase family takaful plans unless they believe the schemes are beneficial and devoid of unpleasant surprises. Thus, until and unless customers are persuaded that the schemes are trustworthy, they will put their complete trust towards them to solve their financial planning, since one entrepreneur's perceived religiosity will be insufficient to inspire them to adopt an optimistic mindset, which might lead to a favourable behavioural intention to buy those schemes. (Shahab Aziz, 2019)

As the result, this research will measure the factor influencing awareness of family takaful based on four factor which is service quality, Shariah view, attitude, social influence, and knowledge. This research will investigate the factors influencing awareness of family takaful among the working community in Malaysia. Its goal is to determine the elements that can inspire people to learn more about family takaful. Looking at earlier research conducted in a foreign place, it was revealed that there are many discoveries offered by this research. This means that the viewpoints of different countries regarding these issues vary. Five factors were chosen because this article seeks to determine which aspect will entice people to join in family takaful. People can obtain trust and understanding about family takaful by conducting this research. As a result, this research can assist them in determining what factors they can employ to draw customers to be using family takaful.

1.3 RESEARCH QUESTION

- 1) Is there any significance between service quality and awareness of family takaful among the working community in Malaysia?
- 2) Is there any significance between Shariah view and awareness of family takaful among the working community in Malaysia?
- 3) Is there any significance between the attitude and awareness of family takaful among the working community in Malaysia?
- 4) Is there any significance between the social influence and awareness of family takaful among the working community in Malaysia?
- 5) Is there any significance between knowledge and awareness of family takaful among the working community in Malaysia?
- 6) Which is the most important factor influencing the awareness of family takaful among the working community in Malaysia?

1.4 RESEARCH OBJECTIVES

- 1) To determine the relationship between service quality and awareness of family takaful among the working community in Malaysia.
- 2) To study the relationship between Shariah view and awareness of family takaful among the working community in Malaysia.
- 3) To identify the relationship between attitude and awareness of family takaful among the working community in Malaysia.
- 4) To examine the relationship between social influence and awareness of family takaful among the working community in Malaysia.
- 5) To study the relationship between knowledge and awareness of family takaful among the working community in Malaysia.
- 6) To determine the most important factor that influences the awareness of family takaful among the working community in Malaysia.

1.5 SCOPE OF THE STUDY

The purpose of this study is to examine the aspects that influence awareness of family takaful determinants, of which there are five: service quality, Shariah view, attitude, social influence, and knowledge in Malaysia's working community. This research focuses on the working community in Malaysia. In this research, the researcher will use a questionnaire (quantitative method) on collecting the data. The target respondents required by the researcher are 384 people among the working community. The survey of the questionnaire will be done using an online system using Google Form. The questionnaire will be designed based on the factors influencing awareness of family takaful among the working community in Malaysia.

1.6 SIGNIFICANCE OF THE STUDY

This research will contribute to the factors influencing awareness of family takaful among the working community in Malaysia. This study can provide deeper insight into prospective research issues to identify the contributing factors influencing awareness of family

takaful among the working community in Malaysia. In addition, this research also points to help provide information particular to the working community in Malaysia regarding the existence of Takaful products in the market due to a potential misunderstanding of the value of insurance in protecting people's lives.

Moreover, this research will benefit people in Malaysia, particularly the working class, by encouraging them to purchase insurance. This research may be used as a model for future The study could serve as a model for future researchers, analyse the elements that influence knowledge of family takaful among Malaysia's working population, and improve and develop new ideas. It allows future academics to conduct more in-depth research on relevant themes.

1.7 DEFINITION OF TERM

1.7.1 Family Takaful

Family takaful is also commonly referred to as life insurance. It is a form of financial protection against potential financial risks that is offered to the beneficiaries or heirs of the deceased (or the insured) by the insurance company. The principle of *Mudarabah*, which is based on the idea of cooperation, is the cornerstone of the Family Takaful insurance plan. According to Zurich Malaysia (2021), family takaful functions in a manner that is analogous to that of traditional life insurance in that it offers financial protection for you and your family to guarantee a better life that is free of monetary challenges. Investing in a family takaful plan that is linked to your investments gives you the opportunity to earn a higher return on your money while also giving you and your dependents coverage and other benefits. You are free to browse many different Shariah-compliant products and select those that offer coverage terms and benefits that are malleable and can be modified according to your specific requirements. If you want to boost your savings with a small monthly contribution, another option you have is to select short-term contribution funds from among the available options.

1.7.2 Services quality

The definition of service quality is indeed the degree to which customers' perceptions of the actual level of service provided fall short of their expectations for that level of service held before receiving the service in question. According to the service quality theory, customers will have a negative perception of the quality of a product or service if the performance falls short of their expectations, whereas customers will have a positive perception of the quality of a product or service when the performance exceeds their expectations (Oliver, 1980). Because of this, the expectations of customers are used as the standard against which the quality of services is evaluated. In addition, research has shown that when the quality of a service is improved, both customer satisfaction and future intentions to use the service increase.

1.7.3 Shariah view

The legal code for Islam is known as the Shariah. It is founded on the Quran, Islam's holy book, as well as the Sunnah and Hadith, which represent the actions and words of the Prophet Muhammad. If a solution cannot be immediately gleaned from these, then religious experts may issue judgements as a form of guidance on the topic or question in question. In Arabic, the word sharia can be interpreted as "the straight and well-travelled path to water." Sharia law is based on this concept. Shariah is a set of moral guidelines that every Muslim should strive to live by. These guidelines require Muslims to perform certain acts of worship and charity, such as praying and fasting. Its purpose is to educate Muslims so that they can understand how to live their lives in accordance with the instructions that God has given them. Shariah is defined by religious prerequisites (al-fara'id), divinely imposed limitations (al-hudud), divinely prescribed commands (al-amr), and divinely controlled prohibition (al-nahy), according to M. Kamal (2015). (Which Allah clearly laid down to be followed by human beings). Some individuals confused al-Shariah with al-Din, a religion that instructs people to completely surrender to the One True God. Shariah is referred to as "the perfect method," as it promotes all that is good while discouraging all that is wicked.

1.7.4 Attitude towards takaful

An attitude regarding something or someone, as well as a manner of behaving, is sometimes referred to as an attitude. The term "subjective norm" involves an agreement that a reference group has with a behaviour, whereas the term "attitude" refers to a person's general sentiment of favourability or unfavorability towards the behaviour that is being discussed. TRA is not restricted to a particular behavioural area and has the potential to explain, comprehend, predict, and influence virtually every aspect of human behaviour in real-world settings (Ajzen and Fishbein, 1980).

1.7.5 Social influence

According to the article "social influence," the process "wherein one person's views, perceptions, or behaviours are modified as a result of the actions of another" (Cialdini & Griskevicius, 2010). People adapt their ideas and behaviour to fit the standards of a social group, a minority within a group that has authority over the majority, a social role, or both. This process, known as social influence, happens when people align their ideas and behaviour with those of others. Most of us are constantly subjected to a variety of forms of social influence. For instance, a student may alter his or her behaviour to be more socially acceptable to the teacher and the other students in the class. It's expected that most of a peer group's thoughts will impact newbies to that social group's perspectives. The demands of those who are perceived to be in authority positions also have an impact on everyone else.

1.7.6 Knowledge towards takaful

Data, information, and previous knowledge are the building blocks of knowledge. Raw facts are facts that have not been processed, organised, or analysed in any way; as a result, raw data has little meant and provides little benefit to those in charge of management and decision-making. A decision needs to be based on data, which is materials that have not been interpreted, and data depends on facts, which can include anything that is known to be true or exist

(Klicon,1999). Knowledge towards takaful means that people in the working class know how important takaful is to protect their families.

1.8 SUMMARY

This chapter is a general study on the elements impacting awareness of family takaful among Malaysia's working community. The research context and problem statement have been developed. The study has been determined once the research question and research objectives have been developed. The significance of the study is the scope of the research and the operating definition have all been specified to determine the factors impacting this study.

In the following chapter, analytical literature review regarding variables in the study was described as well as creating a conceptual framework and developing hypothesis tests in the study based on the relationship variable.

1.9 ORGANIZATION OF THE PROPOSAL

Chapter 1 begins with a background to provide an overview, and context is developed based on the background of study. This section explains why this specific research problem is essential to understanding the study's key results. The problem statement is the second section of Chapter 1. A problem statement is a description of a current issue or problem that must be solved quickly for this topic that researchers are investigating, particularly for working community. Next, the research question is one of the most important components of any research project, spend some time analysing and improving it before researchers start. To close the gap, six questions will be investigated in this study. The four sections in Chapter 1 are the research objective and the study project's outcomes upon completion. It gave an answer to the question. The fifth component is the scope of the study, which specifies all the factors that will be investigated in the research study. It is also necessary to specify what will and will not be covered. Furthermore, section six discusses the significance of the study, justification of the importance of the work, and the influence it has on the research, which is working community. The meaning of the phrase is found in the seventh section of Chapter 1. The last section of Chapter 1 is summary.

The chapter 2 is a literature review. This chapter 2 will begin with an introduction that will describe the chapter's general scope. The part will then move on to Section 2, which talks on the underpinning theory. The researcher identifies theories relevant to our study and explains how they would affect and connect to our research on awareness of takaful among the working community in Malaysia. There are two theories will be discussed in this chapter which Theory of Planned Behaviour (TPB) and the Theory of Reasoned Action (TRA). The next step is to conduct a literature review from previous studies to get more information and data for the project. Next, the six hypothesis statements will be investigated in this study. The conceptual framework is covered in Section five of Chapter 2. The conceptual framework describes what

the study will teach us. It specifies the factors to be investigated and demonstrates how they may be connected to one another. Last section of Chapter 2 is summary that will conclude Chapter 2.

The chapter 3 is about research methodology. The first section will begin with an introduction. The second element is about research design, which describes the researcher's framework of study approaches and processes. The third section of Chapter 3 is data collecting method, which is the systematic process of gathering information about a given issue. The fourth section discusses the study population. The study population is a subset of the population from which the sample was selected. It extends beyond the notion sample frame. The sample size, or the number of persons or observations included in the research, is discussed further in Chapter 3 of Section 5. While section six will determine which sampling techniques will be used, in research sampling is highly useful. It is one of the most important factors in establishing the validity of study findings. Section seven is about research instrument development. Research instrument development can take a variety of shapes. It might mean creating a totally new instrument from the ground up, or it could mean making considerable adjustments to an existing instrument. Section eight is about measurement of the variables, which is about the instrument that will be used to measure the variables in this research. Procedure for data analysis is the ninth section which illustrates how to analyse data obtained. The conclusion summarises what has been done in this chapter.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

A review of the literature is a compilation of materials aimed at surveying the major features of existing knowledge, such as key conclusions and hypothetical and metrological commitments to a specific subject. Regarding the scope of the study, this section also includes surveys and synopses of previous investigations. The major goals of writing are to gather enough information on the area of study so that an expert may make an informed judgment on the content of this venture.

Throughout this chapter, the emphasis is mostly on the explanation of the dependent (family takaful awareness) and independent factors (services quality, Shariah view, attitude towards takaful, social influence, and knowledge of takaful) on the research. The subchapter includes the underpinning theory, previous studies, hypotheses statement, conceptual framework, and summary.

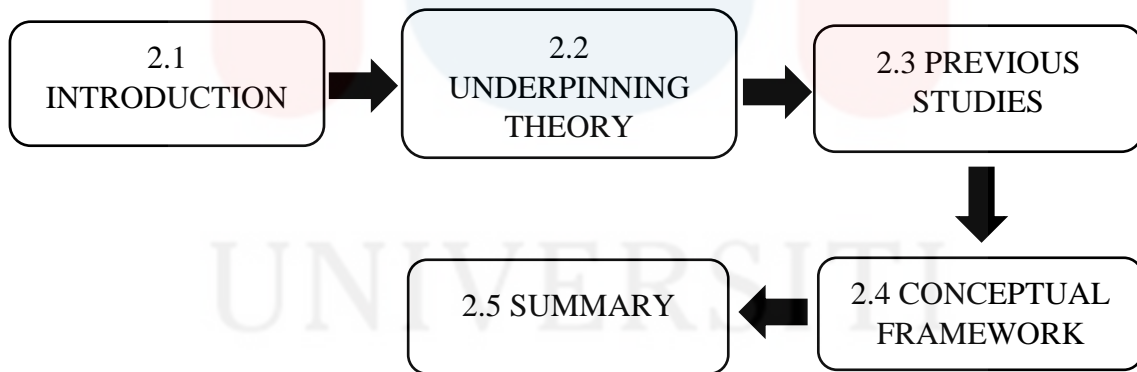


Figure 2.1: *The Key Components of Chapter 2*

2.2 UNDERPINNING THEORY

The researcher discovered theories that are closely connected to this research paper during this research. The theory is called Theory of Reasoned Action and Theory of Planned Behaviour. According to this theory, an individual's behaviour is directly related to the research objectives.

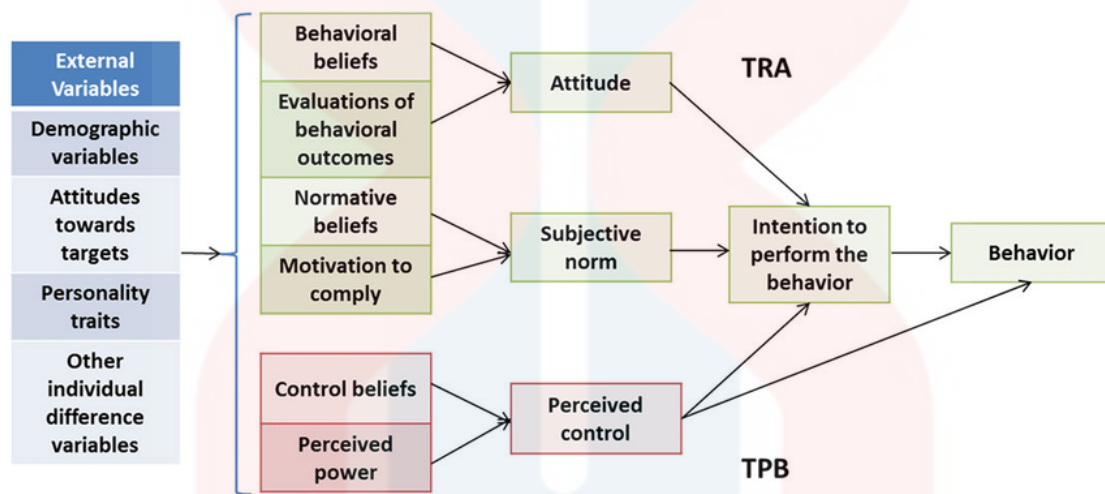


Figure 2.2: Theory of Reasoned Action and Theory of Planned Behaviour

2.2.1 The Theory of Reasoned Action (TRA)

The Theory of Reasoned Action (Fishbein and Ajzen, 2010) will be used to achieve the study's objectives. This theory's key strength is its capacity to predict or predict behaviour based on a variety of external and internal factors. In the subject of social psychology, researchers have used TRA to examine human behaviour (Conner, Kirk, Cade, & Barrett, 2001), and it has shown support in the prediction of various social behaviours in the literature. According to the TRA, persons who rate a suggested conduct positively (attitude) and believe others want them to undertake the behaviour (subjective norm) have higher intentions (motivation) and are more likely to perform the behaviour.

Many variables influence behavioural intentions in the working community towards adoption of family takaful products and services, including attitudes, subjective norms, and

perceived values. Awareness has a positive connection or relationship with attitude, according to Abduh and Idrisov (2014) and Obeid & Kaabachi (2016), which is hypothesised and proved by their study. This consciousness model may be conceived of as an external variable. The models have been employed in most extant investigations. As a result, the working community's knowledge of family takaful goods is related with external factors, which are detailed in the next section.

2.2.2 The Theory of Planned Behaviour (TPB)

The Theory of Planned Behaviour seems acceptable to study for individual intentions as well because researchers are still studying human behaviour. This is because this theory has described human behaviour in detail, making humans easier to comprehend, and it can be utilised for research purposes in a larger range of fields or scopes of work instead of one. Originally developed in 1957 by Ajzen and Fishbein, this theory, known as the Theory of Reasoned Action, relies on subjective attitudes and norms to explain human behaviour (TRA).

Moreover, in 2008, Ajzen published two additional crucial parts that can offer a coherent explanation of human behaviour: behaviour control and belief-based structures, which are now known as the Theory of Planned Behaviour (TPB). By Ajzen (2002), the theory says that individual conduct may be seen through behavioural intentions, which comprise attitudes, subjective standards, and perceived control over action. He also highlighted in his research report that a person's attitude can be separated into two categories: negative or positive, which influence a person's behaviour. The subjective norm is created by a person's judgement of what is important to others, yet a belief in one's own ownership of the resources and chances required to engage in a behaviour result in perceived control over the behaviour. This theory examines the process of human behaviour in general to gain a better understanding of how humans perform their actions.

2.3 PREVIOUS STUDIES

2.3.1 FAMILY TAKAFUL

Takaful is essentially insurance for managing risks against the unexpected (Remli et al., 2018). Takaful, on the other hand, shows the Islamic ideals of brotherhood in safeguarding both individuals and corporate bodies from loss or risks to their property. In this regard, it adheres to the Islamic Maqasid Shariah principles of property and livelihood protection. According to Bhatti and Husin (2019), takaful is classified into two types: general takaful and familial takaful. General Takaful provides short-term plans, the majority of which contain auto insurance, whereas Family Takaful provides long-term policies that include life insurance, long-term savings, and reimbursement for dependents in the case of the death or disability of a participant.

Family Takaful products are created to fulfil the needs of different market groups and are constructed according to the community's risk profiles. Family Takaful provides financial protection for the participant's family against the participant's death risk, as well as a savings account (Riaz et al., 2021). Financial assistance is given to participants or beneficiaries in the event of a disaster. Adults, particularly those who serve as breadwinners in their families, may consider purchasing life insurance or a family takaful policy to secure their family's financial well-being.

According to (Sang et al.,2020), an increased understanding of the function and advantages of having a life insurance policy in a family will encourage the community to employ these financial instruments in this respect. However, the less favourable figures from Central Bank of Malaysia (BNM) on Malaysian citizenship in life policies, particularly among the B40, might be seen as an indicator that knowledge of the value of life insurance or family takaful is still low.

(Sang et al., 2020) further stated that by the end of 2020, the Malaysian government expects the national life insurance and family takaful penetration rate to reach 75%. It recognises that to achieve this aim, it must improve public understanding of the advantages of life insurance and family takaful. According to data from the Central Bank of Malaysia, the rate of life insurance penetration and ownership in Malaysia was depressing in 2017. (Abu, 2021) stated in Bernama news that the penetration rate was reported as 56%, implying that there is still a 19-percentage-point gap to close to meet the 2020 objective. The degree of ownership was likewise low, with just approximately one-third of the population and fewer than 20% of people having life insurance.

The incapacity of Malaysians to objectively evaluate the advantages of life insurance protection is one factor for the low level of life insurance demand. It has been stated in the literature that a lack of financial understanding might make it difficult to appropriately analyze financial data. As a result, it's reasonable to assume that financial literacy will have a direct impact on life insurance and facility takaful awareness, as well as demand for life insurance products.

2.3.2 SERVICE QUALITY

In the field of service marketing, one of the topics that receives the most attention and research is service quality. According to Headley and Miller (1993), service quality has evolved into a crucial factor in the competitive environment. Newman (2001) argues that the quality of a company's customer service is increasingly seen as both a source of competitive advantage and a path to increased profits for the business. A quality service is one that satisfies the demands and needs of the customer as well as the degree to which the actual service provided lives up to the customer's expectations (Al-Tamimi and Al- Amiri, 2003). Most people agree that service quality is important in the highly competitive Islamic insurance industry. This is needed to keep the operator's place in the market.

The fundamental issue of the theory of service quality, according to a few researchers, is the amount of contentment experienced by clients (Sundbo, 2015; Cho and Hwang, 2020). Depending on service type, the concept of service quality can be interpreted in various ways (Deshwal, 2016; Song, 2019; Shaffe and Pollack, 2009; Haron et al., 2021). Nonetheless, the proportion of service quality will help managers identify the root cause of the problem and improve service efficiency to better fulfil customer expectations. Research into customers' impressions of the quality of a service date back several decades.

Ledikwe et al. (2019), Haron et al. (2020) and Zeithaml (1988) define service quality as an analysis of consumers' impressions of the performance of a company's services. Several approaches to evaluating service quality were developed a few years ago. According to Zeithaml (1988), the technical quality of a service is defined by how well it is executed, whereas the functional quality of a service is determined by the individual's impression of how well it is delivered. According to Haron et al. (2020), SERVQUAL is the model that is the most reliable when researching service quality. In the beginning, ten different dimensions were proposed for service quality. However, following the findings of previous research, the service quality model was cut down to just five major factors in 1988. (Zeithaml, 1988).

H1: There is a positive and significant relationship between service quality and awareness of takaful among the working community in Malaysia.

2.3.3 SHARIAH VIEW

Takaful is based on Islamic *muamalat* to comply with Islamic law (Abu Hassanet al., 2014). This concept is over 1400 years old. "Takaful" comes from the Arabic word "*kافل*", which means "joint guarantee" (Billah, 2003). Takaful, according to Malaysia's Takaful Act (1984), is a mutually beneficial trade scheme that provides financial aid and support to participants in need when they agree to start contributing. Following the implementation of the Islamic Financial Services Act (IFS 2013), the definition was expanded to include takaful as a mutually beneficial trade arrangement in which takaful members believe to contribute to a common fund that creates and reinforces financial benefits to takaful participants or their beneficiaries upon its occurrence before events. The IFSA (2013) definition is more expansive (Jamil and Jamal, 2016).

Shariah is the foundation of the Islamic financial industry, so Shariah views on Islamic insurance are important to its whole structure. As stated, Islam doesn't allow *riba* (interest), but the Quran says that the Almighty Allah does allow trade (2:275). This verse in the Quran makes it clear that interest is forbidden in both business and financial transactions, no matter what your faith is. Shariah is also a focus of this research because it influences takaful among the people in the country. Moreover, it has been written that Shariah has a positive effect on the level of acceptance of takaful by customers.

H2: There is a positive and significant relationship between Shariah view and awareness of takaful among the working community in Malaysia.

2.3.4 ATTITUDE TOWARDS TAKAFUL

According to (Kazaure, 2017), positive or negative feelings experienced by a person when acting are referred to as attitudes. It is assessed using a person's perception of the likelihood that a particular action will be taken and the results of that action. One's attitude was determined by how they felt about whether carrying out a particular action was desirable. Aziz et al. (2019) claim that attitude can be utilized to forecast human intents and behaviour. According to Yadav and Pathak's study in 2016, people are more likely to demonstrate positive conduct when there is a positive attitude towards their own behaviour (Poan et al., 2021). When several options are presented, buyers are given a greater degree of freedom in their decision. Every business strives to comprehend the elements that can influence a customer's attitude. In general, a person is more likely to desire to be involved in anything if they have a positive attitude when evaluating the product or service.

According to social psychology, a person's attitude is the best indicator of their behaviour (Farhat et al., 2019). The attitude of a potential user determines whether they will embrace or purchase a product or service. A study that looked at depositor behaviour discovered that attitude had a substantial impact on withdrawal intention. However, according to (Farhat et al., 2019), Taylor and Todd 1995 found that while there was a direct impact of ease of use on behavioural intention, attitude had no effect on influencing conduct. Nevertheless, a few research conducted in the past have demonstrated a considerable impact of attitude on behavioural intention. The importance of trust in attitudes has been examined in earlier studies. Poan et al. (2021) concluded that it is likely that an optimistic outlook will result in a purchasing intention when it comes to customers' intention to buy the takaful family.

H3: There is a positive and significant relationship between attitude towards takaful and awareness of takaful among the working community in Malaysia.

2.3.5 SOCIAL INFLUENCE

The process through which people adjust their views and behaviours to fulfill the requirements of a social circle, an authoritarian figure or social role, or a minority within a group that has control over the majority, according to the psychologist globe. Most of us are exposed to various sorts of social influence daily. For example, a student may adjust his or her activities to match those of the other classmates in the class. The dominant opinion of a group of friends is likely to affect the opinion of newbies towards that social circle. Furthermore, requests from those believed to sit in position of authority influence us. To delight his bosses, for example, a subordinate will obey their directions.

Social influence appears to be the purposeful or unintentional change in behavior caused by one person in another because of how the altered individuals view themselves in relationship to the influencer, other individual, and society at large. Three social influencers are conformity, compliance, and obedience. Conformity is altering your behavior to resemble others more closely. As we desire the acceptance and companionship of others, this plays to our needs for belonging and esteem. We will even alter our beliefs and ideals to match those of our colleagues and respected superiors, demonstrating how deeply ingrained conformity can be. Whenever anyone participates, it implies they do what another person asks of them. Despite the fact they have the choice of complying or not. Whenever anyone agrees, it indicates they do what another person asks of them. Thoughts of social positive and negative reinforcement may persuade someone to cooperate even though they truly do not want to, giving them the choice to do so or not. In contrast to compliance, obedience is following a directive from a person you recognize as an authoritative figure. You have a few options while in compliance. You think you have no choice when you are obeying. Many military leaders and business executives are just concerned with following orders (Solomon A,1966).

H4: There is a positive and significant relationship between social influence and awareness of takaful among the working community in Malaysia.

2.3.6 KNOWLEDGE TOWARDS TAKAFUL

Knowledge is the predictability and recognition of something, or someone derived from experience or education, including such information, facts, or skills. A subject's knowledge can relate both to practical and theoretical understanding. Knowledge acquisition is a multifaceted process involving view, communication, and reasoning. The human mind is widely accepted to be competent of two forms of knowledge are rational knowledge and intuitive knowledge. Many analytical philosophers regard Plato's definition of knowledge as true belief as problematic. So basically, facts, information, and skills gained through experience or education constitute knowledge, theoretical or practical understanding of the subject matter.

Mokhtar et al. (2017) received 246 responses from enterprises and organizations of various organizational types in Malaysia. Respondents were well aware of the availability of Takaful, and much more so of conventional insurance when compared to Takaful. Md Hussain and Ab Rahman (2016), in contrast, use planned behavior theory to forecast customer willingness to participate in Takaful. Based on the findings of a structural equation modelling study of 384 respondents, awareness, understanding, and experience each have an impact on Takaful involvement. It was also shown that viral advertising and mass media have a considerable influence on normative beliefs, and that behavioral intention can influence Takaful participation intentions.

H5: There is a positive and significant relationship between knowledge of takaful and awareness of family takaful among the working community in Malaysia.

2.4 CONCEPTUAL FRAMEWORK

To investigate the inter-relationship between variables, the variable was hypothetically developed and operationalized in the research. The figure below depicts the research framework, which includes the dependent variable and independent variables of the study. The dependent variable of the research is awareness of family takaful, while the independent variables are service quality, Shariah view, attitude towards takaful, social influence and knowledge towards takaful. This figure indicates the relationship between the factors that influence awareness of family takaful among the working community in Malaysia.

Variables	Indicator Items
1. Service Quality	Sundbo (2015); Cho and Hwang (2020), Ledokwe et. al. (2019); Haron et. al. (2020) and Zeithaml (1998)
2. Shariah View	Jamil and Jamal (2016)
3. Attitude Towards Takaful	Farhat et al (2019) and Paon et al. (2021)
4. Social Influence	Solomon A, (1966).
5. Knowledge Towards Takaful	Mokhtar et al. (2017) and Md Hussain and Ab Rahman (2016)

Table 2.5: *Measurement items adapted and adopted for the study*

This study will look at the variable of working community awareness (Y) towards family takaful, which will be influenced by the variables service quality (H1), shariah view (H2), attitude towards takaful (H3), social influence (H4) and knowledge towards takaful (H5) as specified in the framework below.

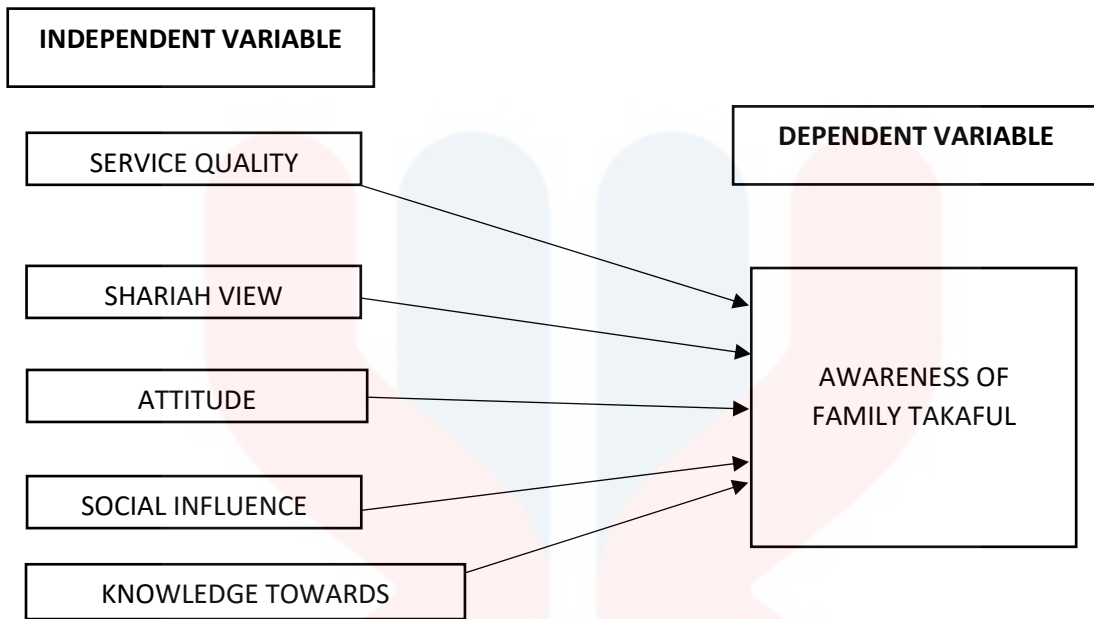


Figure 2.5: *Conceptual Framework of Factors that influence Awareness of Family Takaful among The Working Community in Malaysia.*

The purpose of this study is to identify the factors that influence the awareness of family takaful among the working community in Malaysia. Based on the theoretical framework selected in the preceding section, this study will examine five independent variables: service quality, shariah view, attitude towards takaful, social influence and knowledge towards takaful, as well as a dependent variable: awareness of family takaful among the working community.

2.5 SUMMARY

This chapter has been focused on other perspectives as well as past study perspectives to develop a more relevant, significant, and tangible study. This chapter reviews the literature on the independent and dependent variables. The definitions of service quality, Shariah view, attitude towards takaful, social influence, and knowledge of takaful are all independent variables. The dependent variable in this study was the working community's awareness of family Takaful in Malaysia. The relationship between the independent variable and dependent variable, hypotheses, and conceptual framework of the study are also covered in this chapter. Then, the researchers explained the relationship between the independent variable and dependent variable. The hypotheses of the study also explained in this chapter whether there is a relationship between services quality, Shariah view, attitude towardss takaful, social influence and knowledge towardss takaful and the awareness of family takaful among the working community in Malaysia. Lastly, this chapter ends with the conceptual framework. This study was conducted to find out the extent to which these factors affect the awareness of family takaful among the working community in Malaysia. This is because one of the previous studies has examined these factors on the population in Nigeria. The next chapter is about methodology and describes the approach used in this study. The researcher will determine what research design that needs to use in the next chapter.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 INTRODUCTION

This research relies heavily on the research methodology. This is the strategy and structure of the inquiry designed to address the research topic. This chapter introduces the analysis, which is the introduction to research methodology chapter summary. This chapter has ten sections as shown in figure 3.1 which outlines the key components of the research.

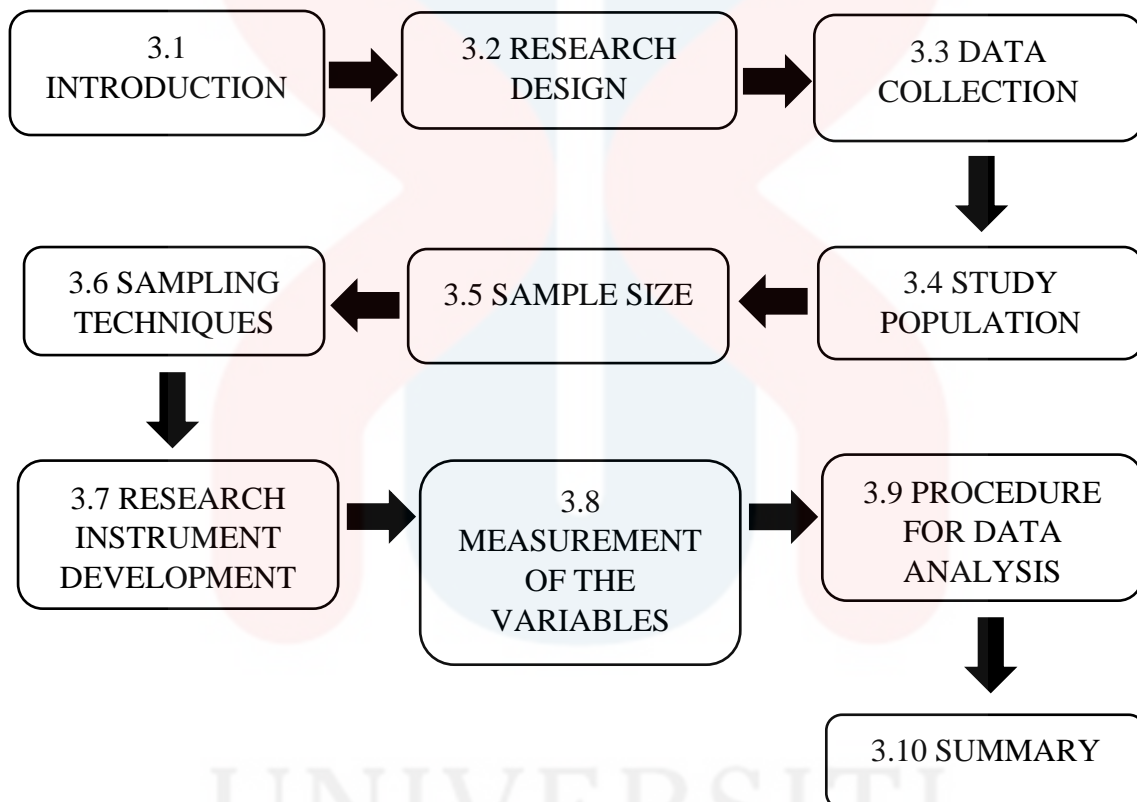


Figure 3.1: *The Key Components of Chapter 3*

3.2 RESEARCH DESIGN

The research design is the component that acts as the adhesive that keeps the research work together (Trochim, 2006). The research design outlines how participants are selected, which variables are used and how they are controlled, how data is gathered and analysed, and how unimportant variability is dealt with in order to address the fundamental research problem. Regardless of how complex the statistical analysis would be, if an ineffective research design is adopted, the researcher's results may be inaccurate. Therefore, design choices both limit and support the final output (Miles & Huberman, 1994). According to Sabitha (2005) study design is defined as an action plan that details how a study will be carried out. Before any data is collected, the study design should be established.

The research design for this study suits itself well to descriptive research using quantitative methods. To gather the information required for this research, a survey was conducted. The instrument works as a measuring tool as well as a linkage between the researcher as well as the study's sample.

Questionnaire forms can only be designed based on research objectives to collect research data such as below:

RO1: To determine the relationship between service quality and awareness of takaful among the working community in Malaysia.

RO2: To study the relationship between Shariah view and awareness of takaful among the working community in Malaysia.

RO3: To identify the relationship between attitude and awareness of takaful among the working community in Malaysia.

RO4: To examine the relationship between social influence and awareness of takaful among the working community in Malaysia.

RO5: To study the relationship between knowledge and awareness of takaful among the working community in Malaysia.

RO6: To determine the most important factor that influences the awareness of takaful among the working community in Malaysia.

A questionnaire is a Google Form that comprises a set of questions. A questionnaire with Likert scale (nominal) methodologies to build questionnaires as tools. According to Tarcisius Chin (2007), A questionnaire is a form including questions and sections for responses, with an example of the form used for all responders. Furthermore, questionnaires are used to collect data in the study since they are the most efficient technique to obtain information from respondents, according to Wiersma, (2000). According to Tuckman (1988), the questionnaire method made it easier for respondents to cooperate. Respondents will be able to freely evaluate the presented questions using the questionnaire. This design was chosen because it is well suited to the task of surveying and identifying respondents' perceptions of the study's issues.

3.3 DATA COLLECTION

A systematic procedure for gathering and analysing specific information to answer critical questions and evaluate the results of the data collection process is also included in data collection. This record keeping may also include information gleaned from all aspects. To comprehend this condition, the data collected must be used to test the study's premise.

In general, the primary data gathering generally includes data collected from the original source. Researchers develop original data collection methods for the goal of research projects for specific data. Data collection techniques have also been separated into two types of analysis, namely qualitative and quantitative data collection approaches. The qualitative analysis approach is used to collect data that does not require statistics or equations to analyse. On the uncountable element, there are also uncountable feelings or emotions, such as the researcher's feelings or emotions. The quantitative analysis approach may also be characterised as numbers that must be calculated mathematically.

The method used to collect premier results in this study would be to develop surveys via Google Forms. For this review, the questionnaire is divided into three (3) sections: section A for demographic profile such as gender, marital status, and religion, section B for dependent variables which is awareness of family takaful, and section C for five independent variables such as service quality, Shariah view, attitude, social influence, and knowledge. The researcher will ask a closed-ended question in this section.

3.4 STUDY POPULATION

The gross labour force in Malaysia based on the Official Portal of the Department of Statistics Malaysia is 16.05 million people. Ages 15 to 64 are in the labour force whether they are employed or not. The population is the totality of the research object that is the centre of attention and is the source of research data. The study focused on the working community which is estimated at 12.03 million people of which the total is 12,030,000 people.

Employed refers to all persons who work for at least one hour during the reference week to earn wages, profits, or family benefits regardless of being an employer, employee, self-employed or unpaid family worker. People who did not work during the reference week owing to illness, injury, inclement weather, vacation, labour conflicts, social or religious reasons, or other reasons, but who had a job, farm, enterprise, or other family business to return to work are also deemed to be employed. Also included are paid while they are on temporary leave from employment and will be summoned back. Therefore, for this study, the target population is 12,030,000 people from all over Malaysia.

3.5 SAMPLE SIZE

A sample size is a portion of the population selected for a survey or investigation. A sample that is too large is just a waste of time and money, while a sample that is too small can't give accurate and dependable data. Therefore, it is important to calculate the ideal sample size to generate accurate data that may act as a solid basis for evidence-based policies. For sample size, the study estimated 384 people are taken to represent the population in this study. Based on the table for determining sample size from a given population, a minimum of 384 people is enough to represent the total population of 12,030,000 people.

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3300	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

Figure 3.5: Table of Sample Size

3.6 SAMPLING TECHNIQUES

Sampling methodology is a technique for selecting a small subset of a community to participate in a study. This is a method of selecting study participants so that they reflect the large crowd from which they were chosen. Probability sampling and non-probability sampling are two types of sampling technique. Non-probability sampling is a method of selecting a representative sample from a group of people who are simple to contact or meet. Convenience sampling is a non-probability sampling strategy that draws samples from a readily accessible group of people. This is also known as possibility sampling or availability sampling. Individuals must be willing and capable of taking part for the sampling technique to work. Furthermore, because business scenarios are only run if participants choose to participate, this sampling method does not entail the production of a simple random sample.

In this study, the researcher will use probability sampling because most of those ages have been the working community in Malaysia. Simple random selection will be used to represent the respondents, and 384 questionnaires will be selected from a population of 12,030,000 people for the procedure in this study. The study will use simple random sampling because it is simple to explain, the findings are simple to understand, and the results are reliable. The simple random sampling technique is better suited to a population high similarity.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

In this study, questionnaires have been used as an instrument. This method is the most appropriate for gathering information and data from respondents. This method allows respondents to provide direct answers on aspects of the study. In this study, data will be gathered through questionnaires to investigate the factors influencing awareness of takaful among the working community in Malaysia.

The questionnaire should clearly state the aim of the project. The structured questionnaire in this format serves two purposes. Of them all is the ease with which respondents can answer questions. The second goal of helping the participant throughout the questionnaire has been to constrain the length of the questions asked in the questionnaire. To increase the precision of the data in the research, the queries in this questionnaire must also focus on the respondents' behavior (Bradburn, 2003). In research, the very first page of the questionnaire is connected to the front page and contains the researcher's identity and information, as well as a guarantee of confidentiality. Respondents are also influenced because of this. Respondents are also more motivated to complete the questionnaire because of this.

The questionnaires were also divided into three sectors. Section A includes ordinals and nominals for demographic background such as gender and age. Nominal scales are used to respond to questions about income, occupation, marital status, and educational level. Section B for dependent variables which is awareness of family takaful, and section C for five

independent variables such as service quality, Shariah view, attitude, social influence, and knowledge.

According to Brace (2004), the five-point scale choice has been used in research to evaluate respondents' comprehension of the questionnaire. The questionnaire's word count did not exceed 20 words, nor did it contain over one sentence (Oppenheim, 1992).



SECTION	FACTORS	REFERENCES
A	Demographic Profile	
B	Family Takaful	<ul style="list-style-type: none"> • Shaikh et al. (2019)
C	<ul style="list-style-type: none"> • Service Quality • Shariah View • Attitude Towardss Takaful • Social Influence • Knowledge Towardss Takaful 	<ul style="list-style-type: none"> • Jamaluddin & Hamiza (2020) • Rusni Hassan (2018) • Ahmed Shabiq (2016) • Syed Ahmed Salman (2017)

Table 3.7: Questionnaires Design

SECTION	FACTORS	CONTENT
A	Demographic Profile	a) Age b) Gender c) Marital status d) Religion e) Education level

Table 3.7.1: Section A: Demographic Profile

AWARENESS OF FAMILY TAKAFUL							
NO	CITATION	ITEM	1	2	3	4	5
1.	Shaikh et al. (2019)	I do not even know about family takaful scheme					
2.		I am not concerned about family takaful scheme					
3.		I am completely occupied with other things					
4.		Although I do not know about family takaful scheme, I am concerned about things in the area					

Table 3.7.2: Section B: Dependent Variable – Awareness of Family Takaful

SERVICE QUALITY							
NO	CITATION	ITEM	1	2	3	4	5
1.	Jamaluddin & Hamiza (2020)	The Takaful agent served exactly as requested by customer.					
2.		The Takaful agent provided prompt and quick service					
3.		The Takaful agent is always willing to help.					
4.		The Takaful agent made the customer feel comfortable in dealing with the company.					

Table 3.7.3: Section C: Independent Variable – Service Quality

SHARIAH VIEW							
NO	CITATION	ITEM	1	2	3	4	5
1.	Rusni Hassan (2018)	Family Takaful products comply with Shariah					
2.		Family Takaful is free from interest (<i>riba</i>), uncertainty (<i>gharar</i>) and gambling (<i>maysir</i>)					
3.		Family Takaful is suitable for anyone regardless of religion					
4.		Family Takaful does not involve in any prohibited business activities					

Table 3.7.4: Section C: Independent Variable – Shariah View

ATTITUDE TOWARDS TAKAFUL							
NO	CITATION	ITEM	1	2	3	4	5
1.	Poan et al. (2021)	I think the purchase of insurance is a good thing to do					
2.		I think the purchase of insurance is beneficial					
3.		I think the purchase of insurance is valuable					
4.		I think buying health insurance is a good choice					

Table 3.7.5: Section C: Independent Variable – Attitude Towards Takaful

SOCIAL INFLUENCE							
NO	CITATION	ITEM	1	2	3	4	5
1.	Ahmed Shabiq (2016)	I will buy family takaful that is recommended by a member of my family					
2.		I will buy family takaful that is recommended by a friend					
3.		I will buy family takaful if someone I close already bought it					
4.		I will buy family takaful if it has many advantages					

Table 3.7.6: Section C: Independent Variable – Social Influence

KNOWLEDGE TOWARDS TAKAFUL							
NO	CITATION	ITEM	1	2	3	4	5
1.	Syed Ahmed Salman (2017)	I know takaful as ethical insurance					
2.		I know takaful is suitable for anyone regardless of religion					
3.		I know takaful provide the coverage and benefit like the conventional					
4.		I know takaful has been offered in many countries all over the world					

Table 3.7.7: Section C: Independent Variable – Knowledge Towards Takaful

3.7.1 VALIDATION AND RELIABILITY OF INSTRUMENT

Undergoing a reliability method for measuring the continuity of a research's study measure is important when measuring a study. The reliability method is intended to ensure the dependability of an instrument item. Cronbach's alpha was applied, as it is in the internal types of reliability and dependability. In summary, N represents the number of items, c is the average interitem correlation among the items, and v is the average variance. The number of Cronbach's alpha items increases as the number of inter-items increases. In addition, the Cronbach's alpha table below demonstrates internal consistency of reliability.

Table 3.7.1.1: Cronbach's Coefficient of Alpha

Cronbach's alpha	Internal consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good

$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Cronbach's alpha is used to determine the accuracy and validity of content. There are seven types of validity to consider: face, criterion-related, content, construct, internal, external, and statistical conclusion of the validities. First, a questionnaire is distributed to respondents, which is known as face validity. As a result, the obtained result is being calculated. The construct validity will be achieved if indeed the test is linked to the implicit theoretical concepts. A standard reliability method is used to achieve an excellent result. To determine the study's validity, the research consumer should inquire whether the study has an accurate amount of the research's main concept.

3.7.2 PILOT TEST

The pilot test is being conducted to ensure the reliability of the questionnaire to determine whether the dependent variable and independent variables will function properly in this analysis. The researcher has observed the aim of the pilot study in general as being related to the goal of the research project, of which this study is a part. The pilot test is being conducted prior to distributing the declared questionnaire to the respondents. The only prerequisite for the sampling technique is that individuals be willing and able to participate. Additionally, because of business scenarios are only conducted if the participants decide to participate, this sort of sampling method does not involve the generation of a simple random sample.

3.8 MEASUREMENT OF THE VARIABLES

There are four different kinds of scales that are applied in measurement. These are nominal, ordinal, interval, and ratio scales (Kumar, Talib et al. 2013). The questionnaire for the research study is divided into 3 parts.

In this study, the researcher only uses three of the four scales: the nominal scale, the ordinal scale, and the interval scale for sections B and C. So, it can make it easy for people to mark the question on a set of questionnaires. The nominal scale is made up of things that can be put into groups or categories. Its purpose is to label the variables. It has no numerical value, doesn't show any order to distance, and is used to show categories (Kumar, Talib et al. 2013). A sort of variable measuring scale called an ordinal scale displays the order of variables rather than their differences. The interval scale is based on the five-point Likert scale, which is used by the researcher.

The instrument that will be used for this study was the Likert Scale. Respondents are asked to select questions based on a ranking system, such as the Likert Scale, which has five points: 1 stands for "Strongly disagree," 2 stands for "Disagree," 3 stands for "Neutral," 4 stands for "Agree," and 5 stands for "Strongly agree."

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

Table 3.8: *Likert Scale*

3.9 PROCEDURE FOR DATA ANALYSIS

A data analysis approach was applied once questionnaires were obtained from the respondents. The questionnaire was organized according to the series number or code provided on the opening page of the questionnaire to make data analysis reasonably easy for the researcher. Subsequently, the researcher's data were recorded and coded before being analyzed using SPSS tools. Hierarchical Multiple Regression Analysis with edition 26 of the Statistical

Package for Science was used to run the data in this research report (SPSS). Descriptive analysis, hierarchical multiple regression, and correlation analysis were used to explain the study's findings.

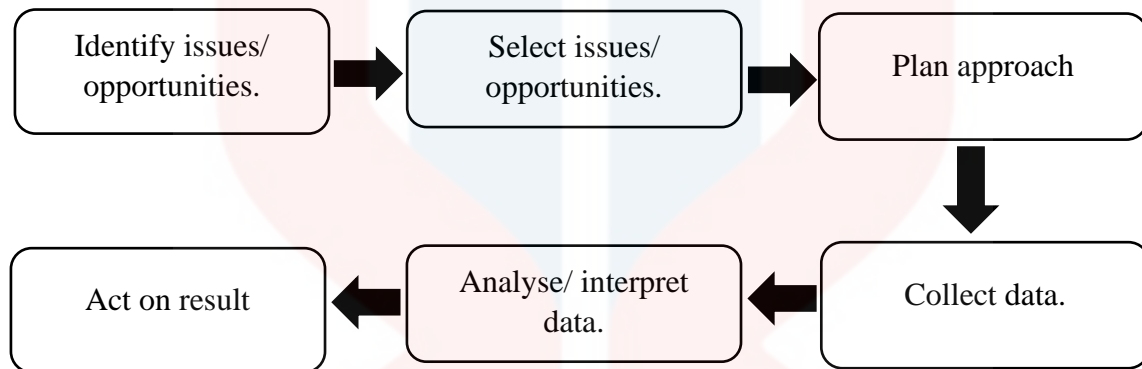


Figure 3.9: *Step of Procedure for Data Analysis*

Step 1: Identify issues and/or opportunities for collecting data.

The first stage of data collection involves identifying obstacles and/or possibilities for data collection. In this study, the researcher established both independent and dependent variables, and the researcher investigated the factors influencing awareness of family takaful among Malaysia's working community. To obtain the data, the researcher distributed questionnaires to Malaysian workers.

Step 2: Select issues and/or opportunities and set goals.

The second phase of data collection is to identify concerns and/or opportunities and define targets. In this step, the researcher defines the aims and goals of the research project. The researcher wishes to study the relationship between the elements impacting awareness of family takaful in the Malaysian working community in this research paper.

Step 3: Plan an approach and methods.

The third stage of data collected entailed the development of strategies and techniques. Questionnaires were used to collect data and information for this investigation. The researcher used this questionnaire to ask several questions about the working community to gather information from credible respondents. In the survey, the researcher asked both closed and open-ended questions. Demographic information, independent variable parts, dependent variable parts, and the link between the independent and dependent variable parts will all be included in the questionnaire for this research project. Gender, occupation, marital status, and other factors were included in the demographic section.

Step 4: Collect data.

Data collection was the fourth phase of data sampling. Questionnaires were used to collect data for this investigation. In this study, questionnaires were distributed to the working community, who were asked to respond to questions on the questionnaires. Respondents were randomly selected, and each family received one questionnaire from the researcher. The total number of participants in this study was 384. The researcher will design a timeline to ensure that the topics can be pushed to the next step at the appropriate time.

Step 5: Analyse and interpret data.

Data analysis and interpretation are the most challenging tasks in data-collection methodologies. The researcher can assess the reliability and validity of the variables evaluated in this research project at this stage.

Step 6: Act on results

The final stage of data collection was to act on the findings. We already have the results for all the variables studied during this process. As a result, the researcher can make comments or suggestions to potential researchers who may be working with the same theme for their research project.

3.10 SUMMARY

This chapter describes the entire study procedure, including the paradigm approach, research design, and data collection techniques. Students who utilised the application were informed about the sample group, sample size, sampling methodology, research equipment design, variable measurement, and data processing procedure. Respondents in this survey on factors influencing awareness of family takaful are from the working community in Malaysia. Next, an appealing description of the material provided in this chapter, the researchers will thoroughly examine the outcomes of all studies in the following chapter, as well as describe the pattern of result-based data analysis and how it connects to research difficulties and objectives.

CHAPTER 4: DATA ANALYSIS

4.1 OVERVIEW OF THE RESEARCH

This fourth chapter has also described that analytical data and study results. There are 8 elements presented in this chapter, namely overview of the research, introduction, preliminary analysis, demographic profile of respondents, descriptive analysis, validity and reliability test, hypothesis testing. In this hypothesis testing, five independent variables (service quality, Shariah view, attitude towards family takaful, social influence and knowledge towards family takaful) were also tested to get answers and explain the summary for this chapter.

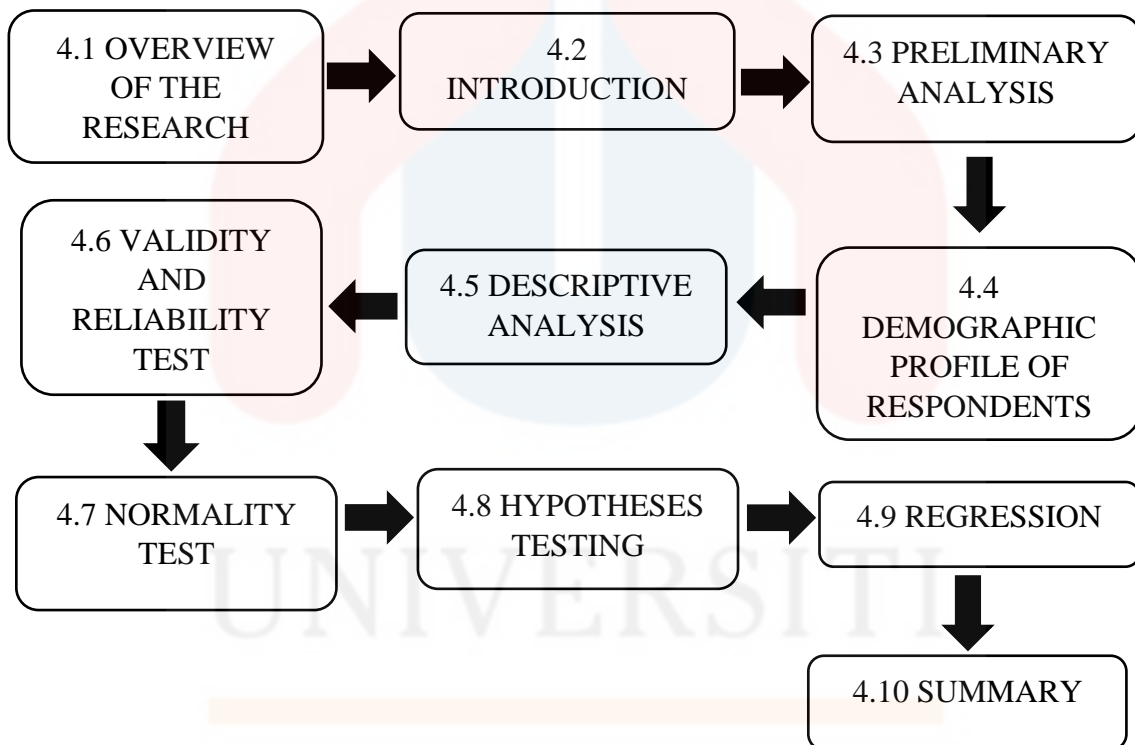


Figure 4.1: The Key Components of Chapter 4

4.2 INTRODUCTION

The Statistical Package for the Social Sciences (SPSS) software was used to analyze the data in Chapter 4. This chapter also discusses the results and findings of the data analysis of the questionnaires. Data analysis was used to test the questions in the questionnaire given to responders. The following analyses were utilised to explain the data analysis results: pilot test, demographic profile of respondents, descriptive analysis, validity and reliability test, Pearson correlation analysis, and hypothesis testing. The questionnaire distributed the factors influencing family Takaful awareness in the Malaysian working community. A total of 414 responses were received. Google Forms was used to collect the data.

4.3 PRELIMINARY ANALYSIS

Before collecting the data for this analysis, a pilot test was conducted. A pilot test was conducted to ensure that the instructions, questions, and scale items were understandable. The pilot test was conducted by asking any questions from the questionnaire that the respondent had answered for the researcher to identify problems or errors throughout the data collection process. Consequently, 31 of the 384 major respondents participated in the pilot test. This problem can be avoided by conducting research that was tested first. This is because the pilot test is carried out so that researchers can identify and solve practical problems before testing key studies. The pilot test was conducted on 31 respondents, as shown in Table 4.3 below.

Case Processing Summary			
		N	%
Cases	Valid	31	100.0
	Excluded^a	0	.0
	Total	31	100.0

Table 4.3.1: *Case Processing Summary*

For Table 4.3.1, the pilot test was conducted using 24 items of the questionnaire answered by 31 respondents selected from the main study. The pilot test is conducted by researchers to test whether the study has been a problem or error. Therefore, to determine whether the pilot test value is good is to see the value of Cronbach's alpha, which should exceed 0.07, to allow the question questionnaire to be valid. Based on Table 4.3.2, the value of Cronbach's alpha is 0.883, which is larger than 0.07, indicating that the questionnaire for this study is valid and can be given to respondents.

Reliability Statistics	
Cronbach's Alpha	N of Items
.883	24

Table 4.3.2: *Pilot testing*

4.4 DEMOGRAPHIC PROFILE OF RESPONDENTS

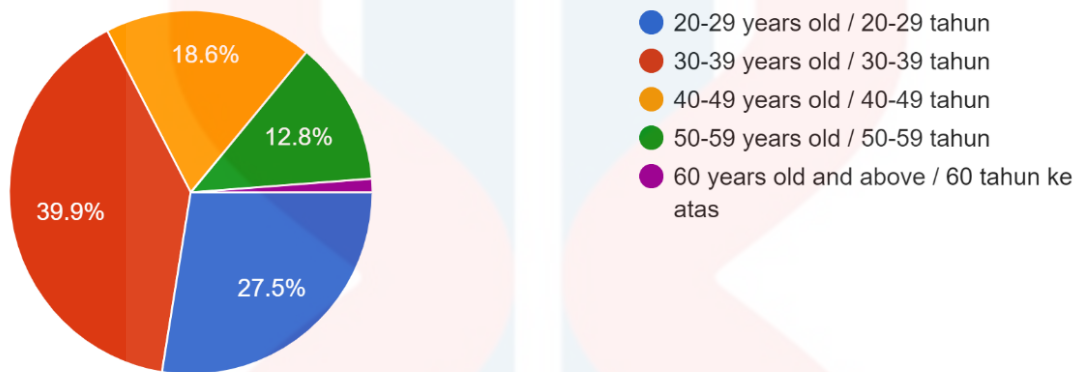
The data were distributed to the factors influencing the awareness of family takaful among the working community in Malaysia. In total, 414 questionnaires were distributed using Google Forms. All questionnaires were answered by 414 respondents. In Part A, there were five questions regarding age, gender, marital status, religion, and education level.

4.4.1 Number of Respondents Based on Age

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-29 years old	114	27.5	27.5	27.5
	30-39 years old	165	39.9	39.9	67.4
	40-49 years old	77	18.6	18.6	86.0
	50-59 years old	53	12.8	12.8	98.8

	60 years old and above	5	1.2	1.2	100.0
	Total	414	100.0	100.0	

Table 4.4.1: Age of Respondents



Pie Chart 4.4.1: Demographic profile of age

Based on Table 4.4.1 and Figure 4.4.1 above, it shows that majority of the age of respondents falls into the ranges of 30-39 years old (39.9%) which is 165 respondents. Followed by age group 27.5% constitute of 114 respondents and 77 respondents in 40-49 years old (18.6%). 53 respondents which 12.8% and the less range above is 60 years old and above constitute of 5 respondents.

4.4.2 Number of Respondents Based on Gender

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	173	41.8	41.8	41.8
	Female	241	58.2	58.2	100.0
	Total	414	100.0	100.0	

Table 4.4.2: Gender of Respondents



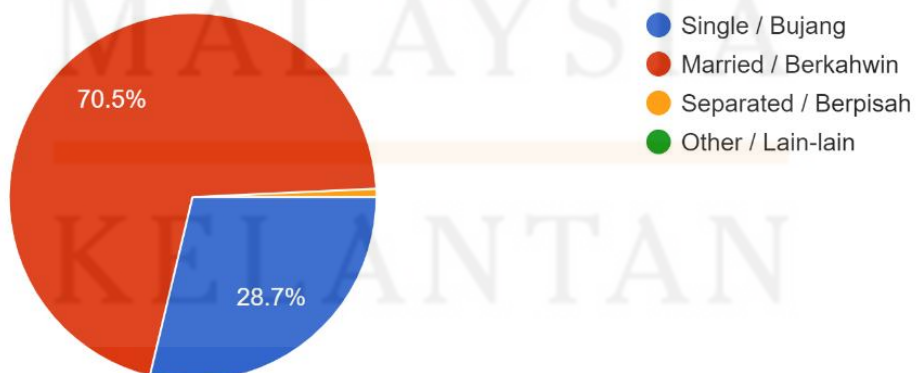
Pie Chart 4.4.2: *Demographic profile of gender*

Table 4.4.2 and Figure 4.4.2, shows the genders of the respondents involved in this survey. Most respondents were female (58.2%), while the percentage of male respondents was 41.8%. From total number of the 414 respondents, 241 were female and 173 were male.

4.4.3 Number of Respondents Based on Marital Status

Marital Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	119	28.7	28.7	28.7
	Married	292	70.5	70.5	99.3
	Separated	3	.7	.7	100.0
	Total	414	100.0	100.0	

Table 4.4.3: *Marital Status of Respondents*



Pie Chart 4.4.3: Demographic profile of marital status

Based on Table 4.4.3 and Figure 4.4.3 above, the most of respondents are married which is 292 respondents (70.5%), followed by 119 respondents (28.7%) is single and the less range is 3 respondents (0.7%) which separated.

4.4.4 Number of Respondents Based on Religion

		Religion			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Islam	413	99.8	99.8	99.8
	Buddhist	1	.2	.2	100.0
	Total	414	100.0	100.0	

Table 4.4.4: Religion of Respondents



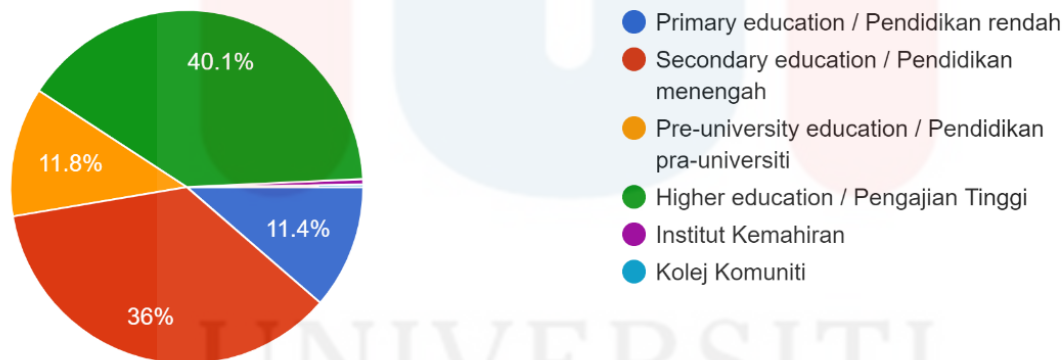
Pie Chart 4.4.4: Demographic profile of religion

Based on Table 4.4.4 and Figure 4.4.4 above, most of the respondents are Islam which consists of 413 respondents (99.8%) followed by Buddhist respondents (0.2%) which consists of 1 respondent.

4.4.5 Number of Respondents Based on Education Level

		Education Level			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary education	47	11.4	11.4	11.4
	Secondary education	149	36.0	36.0	47.3
	Pre-university education	49	11.8	11.8	59.2
	Higher education	166	40.1	40.1	99.3
	Institut kemahiran	2	.5	.5	99.8
	Kolej komuniti	1	.2	.2	100.0
	Total	414	100.0	100.0	

Table 4.4.5: Education Level of Respondents



Pie Chart 4.4.5: Demographic profile of education level

Based on Table 4.4.5 and Figure 4.4.5, most of the respondents had higher education (166 respondents, 40.1 %), followed by secondary education (36 %, 149 respondents). Next, pre-university education consisted of 49 respondents (11.8%), followed by primary education (47 respondents, 11.4%). Institut Kemanahiran (0.5%) consists of 2 respondents and Kolej Komuniti got 1 respondent which 0.2%.

4.5 DESCRIPTIVE ANALYSIS

Descriptive analysis is the analysis of data used to help researchers display, explain, and formulate data obtained from a questionnaire in a simpler way. As shown in Table 4.5, researchers used descriptive analysis to test the data obtained from respondents who answered questionnaires. These facilities allowed researchers to view and evaluate the obtained data. The table 4.5 shown each question for the dependent and independent variables answered by all respondents set by the researcher, a total of 414 respondents.

Descriptive Statistics						
	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
Awareness of Family Takaful	414	1.00	5.00	3.7114	.03820	.77726
Service Quality	414	2.00	5.00	4.2844	.02358	.47979
Shariah View	414	3.00	5.00	4.4909	.02095	.42622
Attitude Towards Takaful	414	3.00	5.00	4.4656	.02071	.42135
Social Influence	414	2.50	5.00	4.2886	.02022	.41135
Knowledge Towards Takaful	414	2.50	5.00	4.4903	.02289	.46574
Valid N (listwise)	414					

Table 4.5: Descriptive statistics of dependent and independent variables result.

4.5.1 Dependent Variables
Awareness of Takaful Family

Descriptive Statistics						
	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
I do not even know about family takaful scheme.	414	1	5	3.25	.049	1.005
I am not concerned about family takaful scheme.	414	1	5	3.31	.052	1.065
I am completely occupied with other things.	414	1	5	3.92	.057	1.170
Although I do not know about family takaful sheme, I am concerned about things in the area.	414	1	5	4.37	.036	.727
Valid N (listwise)	414					

Table 4.5.1: Descriptive Statistic in Awareness of Family Takaful

Table above shows the descriptive analysis of the dependent variable, awareness of the family Takaful. From the results shown in the table, the highest mean is 4.37. This proves that working people do not know about family takaful, but still care about other things. Other than that, the lowest mean that is shown in the table is 3.25, which shows that most working people do not know about family Takaful.

4.5.2 Independent Variables
Service Quality

Descriptive Statistics						
	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
The takaful agent served exactly as requested by customer.	414	2	5	4.24	.030	.601
The takaful agent provided prompt and quick service.	414	1	5	4.20	.030	.605
The takaful agent is always willing to help.	414	1	5	4.39	.031	.635
The takaful agent made the customer feel comfortable in dealing with the company.	414	2	5	4.31	.030	.617
Valid N (listwise)	414					

Table 4.5.2.1: *Descriptive Statistic in Service Quality*

The table above shows a descriptive analysis of the independent variables. Service quality. From the results shown in the table, the highest mean is 4.39, which the researchers believe is that the takaful agent is always willing to help their client for any problem with family takaful. Meanwhile, the lowest mean is 4.20, which the researchers believe is that the respondents like the takaful agent provided prompt and quick service. Based on the table, some respondents love the Takaful agent based on their service quality.

Shariah View

Descriptive Statistics						
	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
Family takaful products comply with Shariah	414	2	5	4.47	.029	.580
Family takaful is free from interest (riba), uncertainty (gharar) and gambling (maysir).	414	3	5	4.40	.028	.568
Family takaful is suitable for anyone regardless of religion	414	3	5	4.61	.026	.522
Family takaful does not involve in any prohibited business activities	414	2	5	4.49	.029	.581
Valid N (listwise)	414					

Table 4.5.2.2: Descriptive Statistic in Shariah View

The descriptive analysis for the independent variable Shariah view is shown in the table above. According to the results shown in table, the highest mean was 4.61. This demonstrates that some respondents thought that familial Takaful was appropriate for everyone regardless of faith. Furthermore, the lowest mean in the table was 4.40. This demonstrates that some respondents are aware that family takaful is free of intrigues (riba), uncertainty (gharar), and gambling (maysir).

Attitude towards family takaful

Descriptive Statistics						
	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
I think the purchase of family takaful is a good thing to do.	414	3	5	4.46	.027	.554
I think the purchase of family takaful is beneficial.	414	3	5	4.39	.026	.530
I think the purchase of family takaful is valuable.	414	2	5	4.54	.028	.563
I think buying family takaful is a good choice	414	3	5	4.48	.026	.537
Valid N (listwise)	414					

Table 4.5.2.3: Descriptive Statistic in Attitude towards Family Takaful

The table above shows a descriptive analysis of the independent variables' attitudes towards takaful. From the results shown in the table, the highest mean is 4.54, which indicates that the purchase of family Takaful is valuable. Meanwhile, the lowest mean that has been shown in the table is 4.39; the respondents think family Takaful is beneficial if they buy it.

Social Influence

Descriptive Statistics						
	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
I will buy family takaful that is recommended by a member of my family.	414	2	5	4.32	.028	.565
I will buy family takaful that is recommended by a friend	414	2	5	4.16	.027	.548
I will buy family takaful if someone I close with already bought it.	414	1	5	4.29	.034	.689
I will buy family takaful if it has many advantages	414	2	5	4.38	.027	.547
Valid N (listwise)	414					

Table 4.5.2.4: Descriptive Statistic in Social Influence

The table above shows the data for the independent variables of social influence. The results in the table show that the highest mean is 4.38, which the respondents prefer to buy family takaful because it has many advantages. Therefore, the lowest mean shown in the table is 4.16, which shows that most of the respondents will buy family takaful because they are influenced by their friends.

Knowledge towards family takaful

Descriptive Statistics						
	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
I know takaful family as ethical insurance.	414	3	5	4.53	.027	.546
I know that takaful policy holders mutually share the risk.	414	1	5	4.40	.031	.640
I know takaful family provide the coverage and benefit similar to conventional insurance	414	1	5	4.54	.032	.654
I know takaful family has been offered in many countries all over the world.	414	2	5	4.50	.031	.633
Valid N (listwise)	414					

Table 4.5.2.5: Descriptive Statistic in Knowledge towards family takaful

Based on the table above, it shown the descriptive analysis for independent variables which knowledge towards takaful. From the result that been show at the table, the highest mean is 4.54 which the respondents know that family takaful provide the coverage and benefits like

conventional insurance. Meanwhile, the lowest mean is 4.40 which the respondent knows that takaful policy holders mutually share the risk.

4.6 Validity and Reliability Test

Reliability is a metric that indicates whether a dependable instrument to be utilised as a way of collecting data for the instrument is regarded satisfactory. An effective tool won't pressure the respondents to give responses. Reliable implies trustworthiness as well as dependability. The result will therefore remain the same or constant after being repeated multiple times. Cronbach's Alpha can be used to calculate the reliability of a test instrument. If the value of Cronbach's Alpha is as follows, the instrument has a high level of reliability:

Cronbach's Alpha	Internal consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Table 4.6.1 Cronbach's Alpha Coefficient size

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.874	.893	24

Table 4.6.2 Cronbach Alpha of All Variables

Cronbach's Alpha for 24 items across all variables is 0.874, as shown in Table 4.6.2. The lowest number considered appropriate for this investigation is 0.7. As a result, the value is

acceptable and trustworthy for usage. This outcome demonstrates that the study's item in assessing ideas has a high level of internal consistency.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.786	.786	4

Table 4.6.3 Cronbach Alpha of Service Quality

According to the data in Table 4.6.3, the Cronbach's alpha for the four service quality categories was 0.786. The lowest number deemed suitable for this study is 0.7. Consequently, this value can be considered appropriate and trustworthy. This result suggests that the items used in this study to measure concepts have a high level of internal consistency. In other words, the questionnaire used in this study was suitable for use.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.751	.749	4

Table 4.6.4 Cronbach Alpha of Shariah View

From the table 4.6.4, the result stated that Cronbach's alpha for four items of shariah view is 0.751. For this survey, the minimum acceptable value was 0.7. As a result, the value can be considered acceptable and reliable for use. This result demonstrates that the item in the study has a significant internal consistency in measuring concepts. In other words, the shariah-related questionnaire used in this study is appropriate.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.773	.773	4

Table 4.6.5 Cronbach Alpha of Attitude towards Family Takaful

The data in table 4.6.5 showed that the Cronbach's alpha for the four items of attitude towards family takaful is 0.773. The lowest number considered to be appropriate for this investigation is 0.7. As a result, the value can be regarded as acceptable and reliable to be used. This outcome demonstrates that the study's item in measuring concepts has a high level of internal consistency. In other words, the questionnaire used in this research for attitude towards family takaful is appropriate for usage.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.647	.649	4

Table 4.6.6 Cronbach Alpha of Social Influence

Cronbach's alpha for the four items of social impact was 0.647, as shown in Table 4.6.6. In this study, the minimum acceptable value is 0.7. Consequently, this value may be deemed unsuitable for use. This result indicates that the study's internal consistency in measuring ideas was quite high. In other words, the questionnaire used in this social influence study was unacceptable.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.743	.745	4

Table 4.6.7 Cronbach Alpha of Knowledge towards Family Takaful

Cronbach's alpha for the four items of knowledge about family takaful was 0.743, as shown in Table 4.6.7. For this investigation, the minimum acceptable value was 0.7. Therefore, this value can be considered acceptable and reliable. This result demonstrates that the items in the study have good internal consistency in measuring ideas. In other words, the questionnaire used in this study to assess knowledge of family takaful is appropriate for use.

4.7 Normality Test

The purpose of a normality test is to ascertain how the data of a variable that will be utilised in research are distributed. Data that were solid and decent and were typically dispersed were applied in study. The Kolmogorov-Smirnov normality test may be used using SPSS to determine if the study data is normally distributed or not. Decision-making process in the normality test with Kolmogorov-Smirnov are as below:

1. If the value Asymp.Sig. > 0.05, then the data of the research is normally distributed.
2. If the value Asymp.Sig. < 0.05, then the research data is not normally distributed.

Test of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Awareness of Family Takaful	.232	414	.000	.902	414	.000
Service Quality	.182	414	.000	.897	414	.000
Shariah View	.130	414	.000	.894	414	.000
Attitude towards Family Takaful	.139	414	.000	.898	414	.000
Social Influence	.174	414	.000	.898	414	.000
Knowledge towards Family Takaful	.168	414	.000	.871	414	.000

Table 4.7 Test of Normality

One-Sample Kolmogorov-Smirnov Test						
	Awareness of Family Takaful	Service Quality	Shariah View	Attitude towards Family Takaful	Social Influence	Knowledge towards Family Takaful

N		414	414	414	414	414	414
Normal Parameters	Mean	3.7114	4.2844	4.4909	4.4656	4.2886	4.4903
	Std. Deviation	.77726	.47979	.42622	.42135	.41135	.46574
Most Extreme Differences	Absolute	.232	.182	.130	.139	.174	.168
	Positive	.100	.084	.116	.116	.129	.137
	Negative	-.232	-.182	-.130	-.139	-.174	-.168
Test Statistic		.232	.182	.130	.139	.174	.168
Asymp. Sig. (2-tailed)		.000	.000	.000	.000	.000	.000

Table 4.7.1 Kolmogorov-Smirnov

The results of the Shapiro-Wilk Test and the Kolmogorov-Smirnov Test, two well-known normality tests, are displayed in the table above. The Shapiro-Wilk test can handle sample sizes up to 2000, however it performs best with small sample sizes (50 samples). Therefore, we will use the Shapiro-Wilk test to establish normality in the numerical data.

The results for the dependent variable and the independent variable are not common, as the table above demonstrates. This is because if the Sig. Shapiro-Wilk Test value is more than 0.05, the data is regarded as normal. The data deviates somewhat from a normal distribution if the value is less than 0.05. The findings show that every dependent variable and independent variables are 0.000. Based on the table, the significant values for this research variables are <0.05 . Thus, the data collected can be classified as non-normal data.

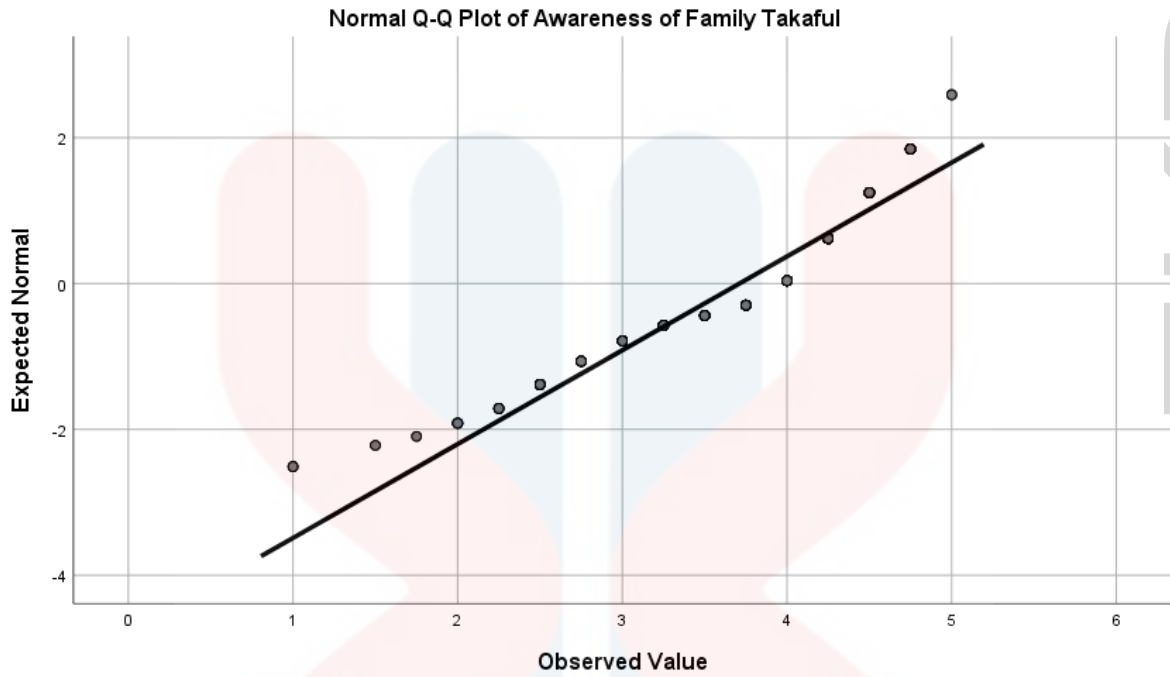


Figure 4.7 Normal Q-Q Plot of Awareness of Family Takaful

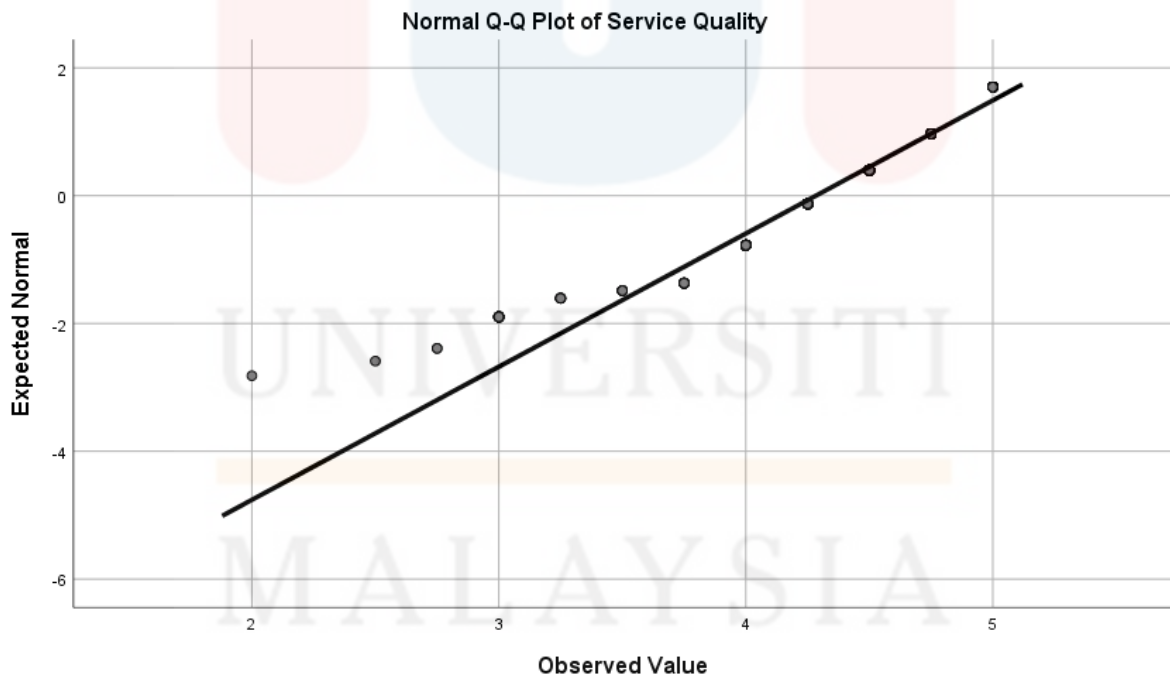


Figure 4.7.1 Normal Q-Q Plot of Service Quality

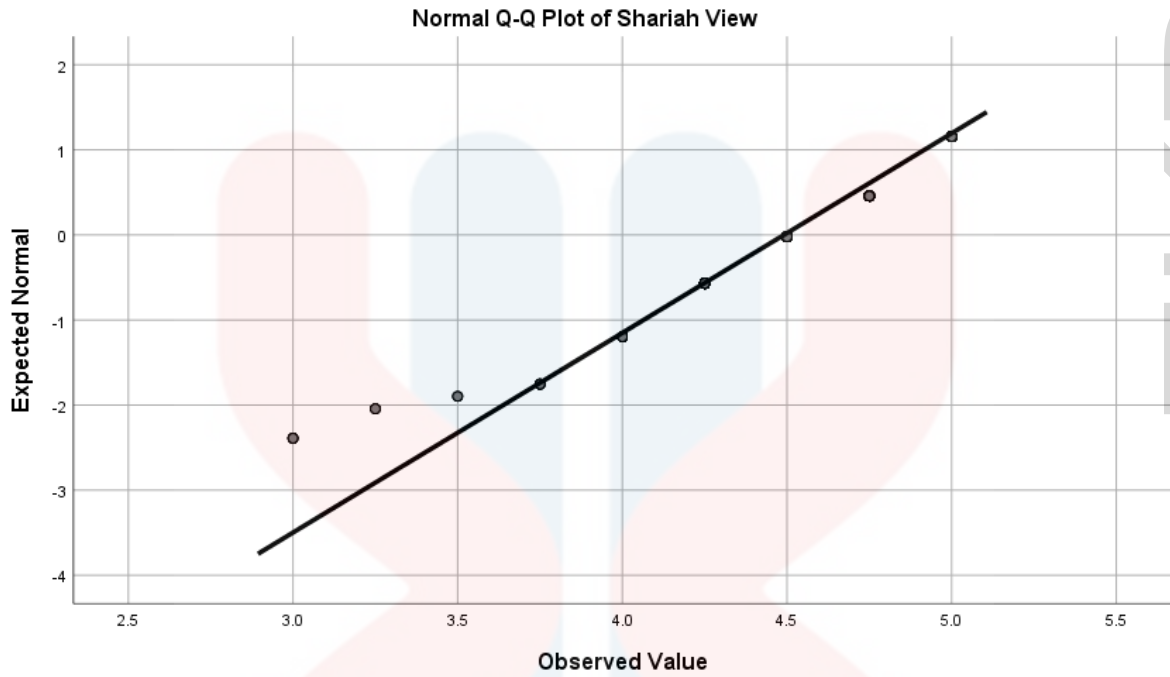


Figure 4.7.2 Normal Q-Q Plot of Shariah View

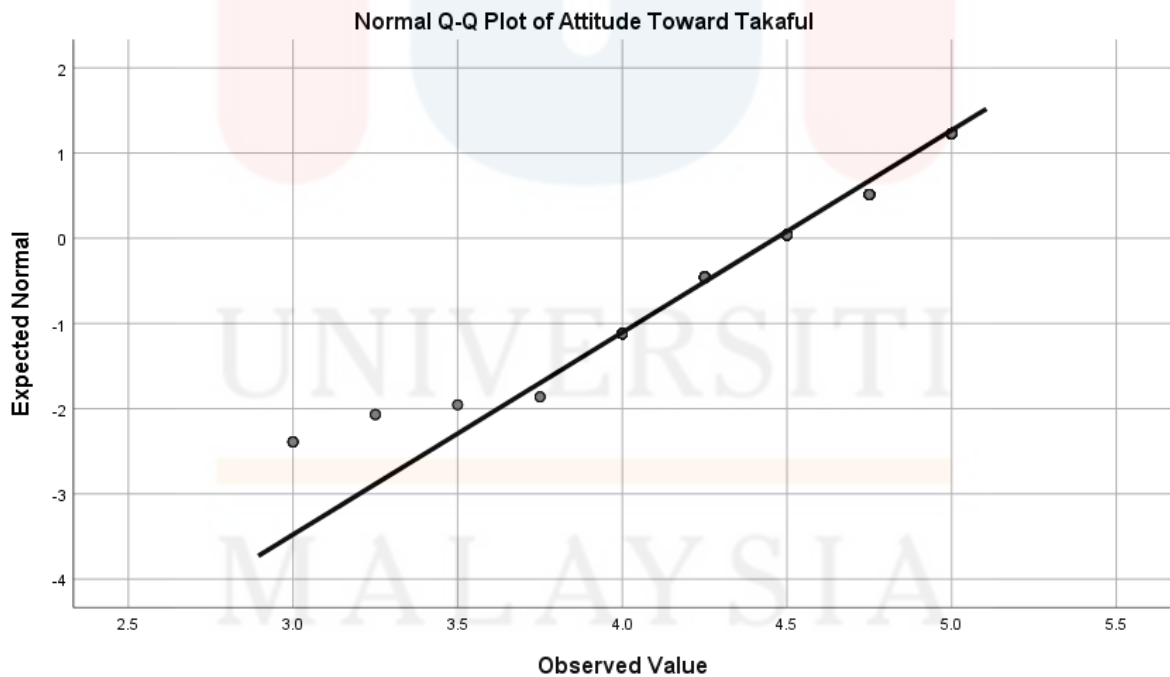


Figure 4.7.3 Normal Q-Q Plot of Attitude towards Family Takaful

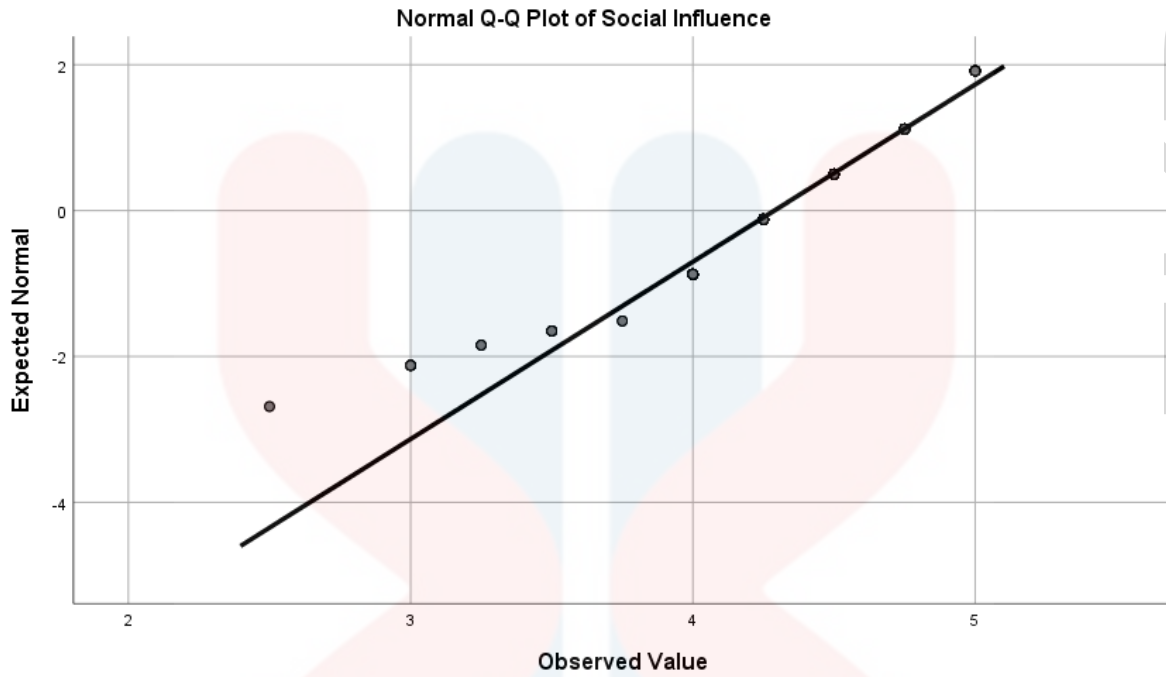


Figure 4.7.4 Normal Q-Q Plot of Social Influence

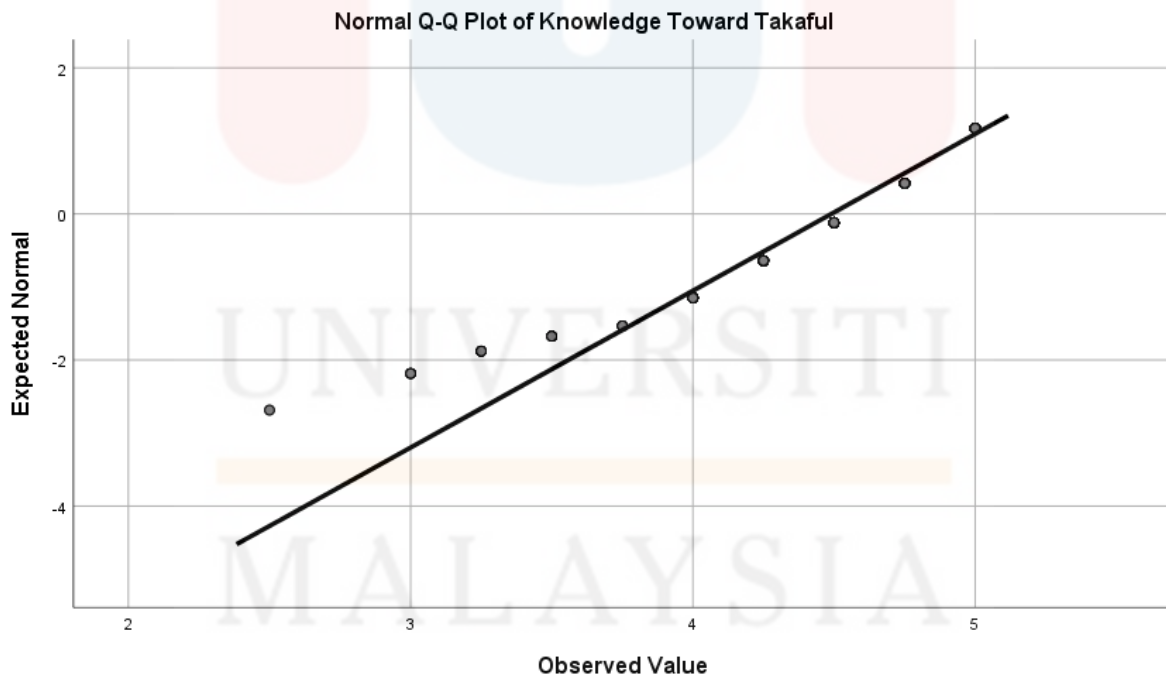


Figure 4.7.5 Normal Q-Q Plot of Knowledge towards Family Takaful

The Q-Q plot, also known as a quantile-quantile plot, is a graphical tool that may be used to determine if a collection of data might reasonably have come from a theoretical

distribution like a Normal or exponential, according to the University of Virginia Library. According to the Q-Q plot shown above, the variable scores are not normally distributed since the data was dispersed.

4.8 Hypothesis Testing

Pearson Correlation analysis will be used to test hypotheses. Pearson's Correlation Coefficient is a statistical metric or analytical approach that analyses the existence (provided by the p-value) and strength (given by the coefficient r between -1 and $+1$) of a linear relationship between the independent and dependent variables (Gilchris and Samuels, 2015). Pearson Correlation was utilised in this study to define and analyse the connection between the dependent variable of intention to use and the independent variables of perceived utility, perceived ease of use, and service trust. This technique is also used to determine whether or not the hypothesis may be accepted.

Correlation Coefficient Range (r)	Strength of the Relationship
0.90 to 1.0 / -0.90 to -1.0	Very high positive / negative correlation
0.70 to 0.90 / -0.70 to -0.90	High positive / negative correlation
0.50 to 0.70 / -0.50 to -0.70	Moderate positive / negative correlation
0.30 to 0.50 / -0.30 to -0.50	Low positive / negative correlation
0.00 to 0.30 / -0.00 to -0.30	Little if any correlation

Table 4.8 Rules of Thumb on Correlation Coefficient Sizes

Hypothesis 1: Service Quality

H1: There is a positive relationship between the service quality and awareness of family takaful among the working community in Malaysia.

Correlations			
		Awareness of Family Takaful	Service Quality
Awareness of Family Takaful	Pearson Correlation	1	.394**
	Sig. (2-tailed)		.000
	N	414	414
Service Quality	Pearson Correlation	.394**	1
	Sig. (2-tailed)	.000	
	N	414	414

Table 4.8.1 Correlation for the Service Quality

Table 4.8.1 reveals that service quality has a low positive correlation with the awareness of family takaful among working community in Malaysia. The acquired value is $r = 0.394$, and the result reveals that it was significant at the $p > 0.05$ level, which is $p = 0.000$ based on Table 4.7.1. As a result, it can be inferred that service quality has a good influence on the awareness of family takaful among working community in Malaysia. As a result, hypothesis 1 (H1) is accepted.

Hypothesis 2: Shariah View

H2: There is a negative relationship between the shariah view and awareness of family takaful among the working community in Malaysia.

Correlations			
		Awareness of Family Takaful	Shariah View
Awareness of Family Takaful	Pearson Correlation	1	-.076
	Sig. (2-tailed)		.123
	N	414	414
Shariah View	Pearson Correlation	-.076	1
	Sig. (2-tailed)	.123	
	N	414	414

Table 4.8.2 Correlation for the Shariah View

Table 4.8.2 reveals that shariah view has a little if any correlation with the awareness of family takaful among working community in Malaysia. The acquired value is $r = -0.076$, and the result reveals that it was significant at the $p > 0.05$ level, which is $p = 0.000$ based on Table 4.7.1. As a result, it can be inferred that Shariah view has a good influence on the awareness of family takaful among working community in Malaysia. As a result, hypothesis 2 (H2) is accepted.

Hypothesis 3: Attitude towardss Family Takaful

H3: There is a negative relationship between the attitude towardss family takaful and awareness of family takaful among the working community in Malaysia.

Correlations			
		Awareness of Family Takaful	Attitude towardss Family Takaful
Awareness of Family Takaful	Pearson Correlation	1	-.020
	Sig. (2-tailed)		.681
	N	414	414
Attitude towardss Family Takaful	Pearson Correlation	-.020	1
	Sig. (2-tailed)	.681	
	N	414	414

Table 4.8.3 Correlation for the Attitude towardss Family Takaful

Table 4.8.3 reveals that attitude towardss family Takaful has a little if any correlation with the awareness of family takaful among working community in Malaysia. The acquired value is $r = -0.020$, and the result reveals that it was significant at the $p > 0.05$ level, which is $p = 0.000$ based on Table 4.7.1. As a result, it can be inferred that attitude towardss family takaful has a good influence on the awareness of family takaful among working community in Malaysia. As a result, hypothesis 3 (H3) is accepted.

Hypothesis 4: Social Influence

H4: There is a positive relationship between the social influence and awareness of family takaful among the working community in Malaysia.

Correlations			
		Awareness of Family Takaful	Social Influence
Awareness of Family Takaful	Pearson Correlation	1	.475**
	Sig. (2-tailed)		.000
	N	414	414
Social Influence	Pearson Correlation	.475**	1
	Sig. (2-tailed)	.000	
	N	414	414

Table 4.8.4 Correlation for the Social Influence

Table 4.8.4 reveals that social influence has a low positive correlation with the awareness of family takaful among working community in Malaysia. The acquired value is $r = 0.475$, and the result reveals that it was significant at the $p > 0.05$ level, which is $p = 0.000$ based on Table 4.7.1. As a result, it can be inferred that social influence has a good influence on the awareness of family takaful among working community in Malaysia. As a result, hypothesis 4 (H4) is accepted.

Hypothesis 5: Knowledge Towards Family Takaful

H5: There is a positive relationship between the knowledge towards family takaful and awareness of family takaful among the working community in Malaysia.

Correlations			
		Awareness of Family Takaful	Knowledge Towards Family Takaful
Awareness of Family Takaful	Pearson Correlation	1	.125*
	Sig. (2-tailed)		.011

	N	414	414
Knowledge Towards Family Takaful	Pearson Correlation	.125*	1
	Sig. (2-tailed)	.011	
	N	414	414

Table 4.8.5 Correlation for the Knowledge towards Family Takaful

Table 4.8.5 reveals that knowledge towards family takaful has a little if any correlation with the awareness of family takaful among working community in Malaysia. The acquired value is $r = 0.125$, and the result reveals that it was significant at the $p > 0.05$ level, which is $p = 0.000$ based on Table 4.7.1. As a result, it can be inferred that knowledge towards family takaful has a good influence on the awareness of family takaful among working community in Malaysia. As a result, hypothesis 5 (H5) is accepted.

Hypothesis Result

	Hypothesis	Pearson's Correlation Result	
H1	There is a positive relationship between the service quality and awareness of family takaful among the working community in Malaysia.	$r = 0.394$	Accepted
H2	There is a negative relationship between the shariah view and awareness of family takaful among the working community in Malaysia.	$r = -0.076$	Accepted
H3	There is a negative relationship between the attitude towards family takaful and awareness of family	$r = -0.020$	Accepted

	takaful among the working community in Malaysia.		
H4	There is a positive relationship between the social influence and awareness of family takaful among the working community in Malaysia.	$r = 0.475$	Accepted
H5	There is a positive relationship between the knowledge towards family takaful and awareness of family takaful among the working community in Malaysia.	$r = 0.125$	Accepted

Table 4.8.6 Hypothesis Result

According to the table above, there is a significant relationship between service quality, shariah view, attitude towards family takaful, social influence, knowledge, and the awareness of family takaful among the working community in Malaysia. At 0.01 significance levels, all hypotheses were accepted.

4.9 Regression

Descriptive Statistics			
	Mean	Std. Deviation	N
Awareness of Family Takaful	3.7114	.77726	414
Service Quality	4.2844	.47979	414
Shariah View	4.4909	.42622	414
Attitude towards Family Takaful	4.4656	.42135	414
Social Influence	4.2886	.41135	414
Knowledge towards Family Takaful	4.4903	.46574	414

Table 4.9 Descriptive Statistics

The table above shows the mean value for awareness of family takaful for all 414 respondents is 3.711. The mean value of service quality is 4.284, shariah view is 4.490, attitude towards family takaful is 4.465, social influence is 4.288, and knowledge towards takaful is 4.490.

Correlations							
		Awareness of Family Takaful	Service Quality	Shariah View	Attitude towards Family Takaful	Social Influence	Knowledge towards Family Takaful
Pearson Correlation	Awareness of Family Takaful	1.000	.394	-.076	-.020	.475	.125
	Service Quality	.394	1.000	.396	.462	.627	.496
	Shariah View	-.076	.396	1.000	.585	.354	.752
	Attitude towards Family Takaful	-.020	.462	.585	1.000	.426	.567
	Social Influence	.475	.627	.354	.426	1.000	.522
	Knowledge towards Family Takaful	.125	.496	.752	.567	.522	1.000

Sig. (1-tailed)	Awareness of Family Takaful	.	.000	.061	.341	.000	.005
	Service Quality	.000	.	.000	.000	.000	.000
	Shariah View	.061	.000	.	.000	.000	.000
	Attitude towards Family Takaful	.341	.000	.000	.	.000	.000
	Social Influence	.000	.000	.000	.000	.	.000
	Knowledge towards Family Takaful	.005	.000	.000	.000	.000	.
	N	Awareness of Family Takaful	414	414	414	414	414
	Service Quality	414	414	414	414	414	414
	Shariah View	414	414	414	414	414	414
	Attitude towards Family Takaful	414	414	414	414	414	414
	Social Influence	414	414	414	414	414	414
	Knowledge towards Family Takaful	414	414	414	414	414	414

Table 4.9.1 Correlations

The correlation table shows that the Pearson Correlation value for the five independent variables is > 0.30 , which means there is no multicollinearity problem. Based on the table above, it concluded that the most important factor that influences the awareness of family takaful among the working community in Malaysia is social influence.

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.601 ^a	.361	.354	.62491

a. Predictors: (Constant), Knowledge towards Family Takaful, Service Quality, Attitude towards Family Takaful, Social Influence, Shariah View
b. Dependent Variable: Awareness of Family Takaful

Table 4.9.2 Model Summary

In the summary of the model, the r-square value is 0.361 which shows that 36.1% of the variation in the dependent variable can be explained by the five independent variables which are service quality, shariah view, attitude towards family takaful, social influence, and knowledge towards family takaful.

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	90.177	5	18.035	46.184	.000 ^b
	Residual	159.339	408	.391		
	Total	249.507	413			
a. Dependent Variable: Awareness of Family Takaful						
b. Predictors: (Constant), Knowledge towards Family Takaful, Service Quality, Attitude towards Family Takaful, Social Influence, Shariah View						

Table 4.9.3 ANOVA

The P value in the ANOVA table which is $0.000 < 0.05$ shows that this multiple regression analysis is significant.

Residuals Statistics ^a					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.7941	4.9681	3.7114	.46727	414
Residual	-3.23085	1.27600	.00000	.62112	414
Std. Predicted Value	-4.103	2.690	.000	1.000	414
Std. Residual	-5.170	2.042	.000	.994	414
a. Dependent Variable: Awareness of Family Takaful					

Table 4.9.4 Residuals Statistics

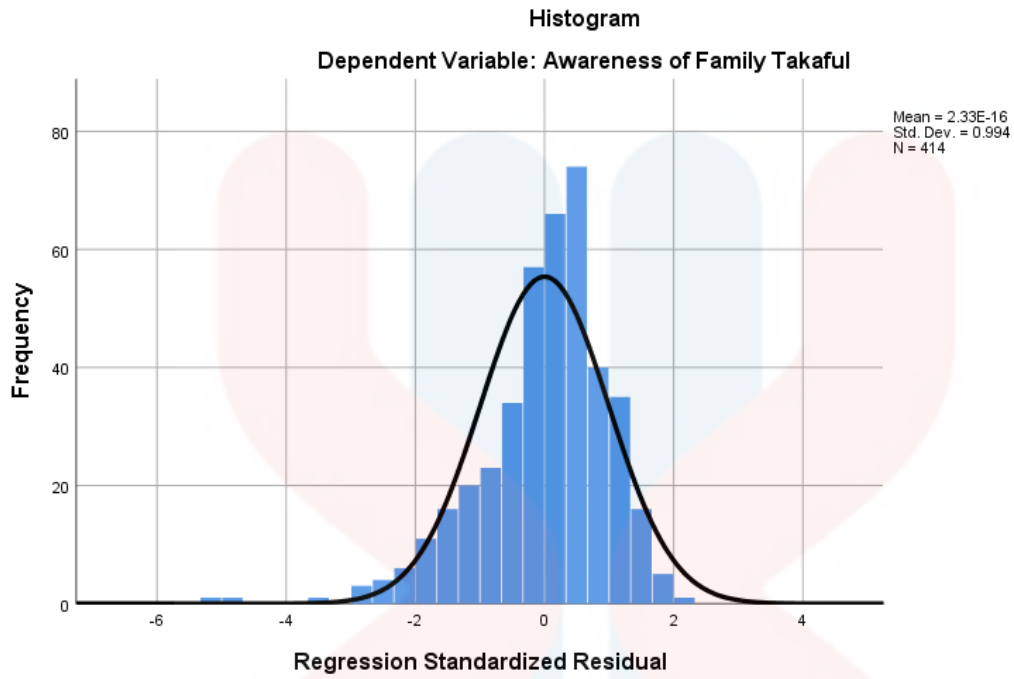


Figure 4.9 Histogram

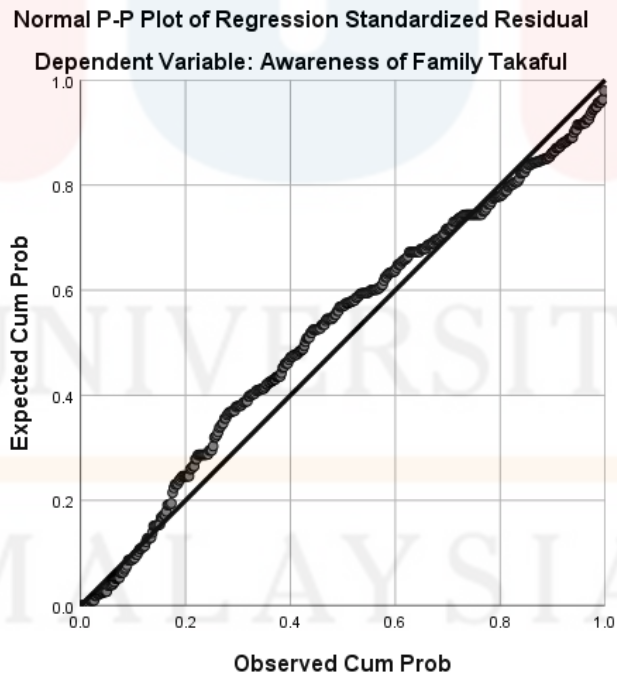


Figure 4.9.1 Normal P-P Plot

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	1.630	.409		3.981	.000	.825	2.435
	Service Quality	.464	.087	.286	5.352	.000	.294	.634
	Shariah View	-.518	.115	-.284	-4.487	.000	-.745	-.291
	Attitude Towards Family Takaful	-.423	.096	-.229	-4.396	.000	-.612	-.234
	Social Influence	.838	.102	.444	8.208	.000	.637	1.039
	Knowledge Towards Family Takaful	.159	.112	.095	1.426	.155	-.060	.379
a. Dependent Variable: Awareness of Family Takaful								

Table 4.9.5 Coefficients

Based on the Table 4.9.4, the minimum and maximum values for the residual lie in the range of 3 to -3. This shows that the data is normally distributed. A bell-shaped histogram diagram shows that the data is normally distributed. For the normal P-P plot diagram, the data points are along or around the 45-degree line. This shows that the data is normally distributed. For scatter plot diagram, the data points are in the range of 3 to -3. This also shows that the data is normally distributed.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 OVERVIEW OF THE RESEARCH

The fifth chapter describes the discussion and conclusion, namely introduction, key findings, discussion of hypothesis, implication of the study, limitation of the study, recommendations for future research and overall conclusion of the study. This section also has 8 sections as shown in figure 5.1 which outline the main components of the research.

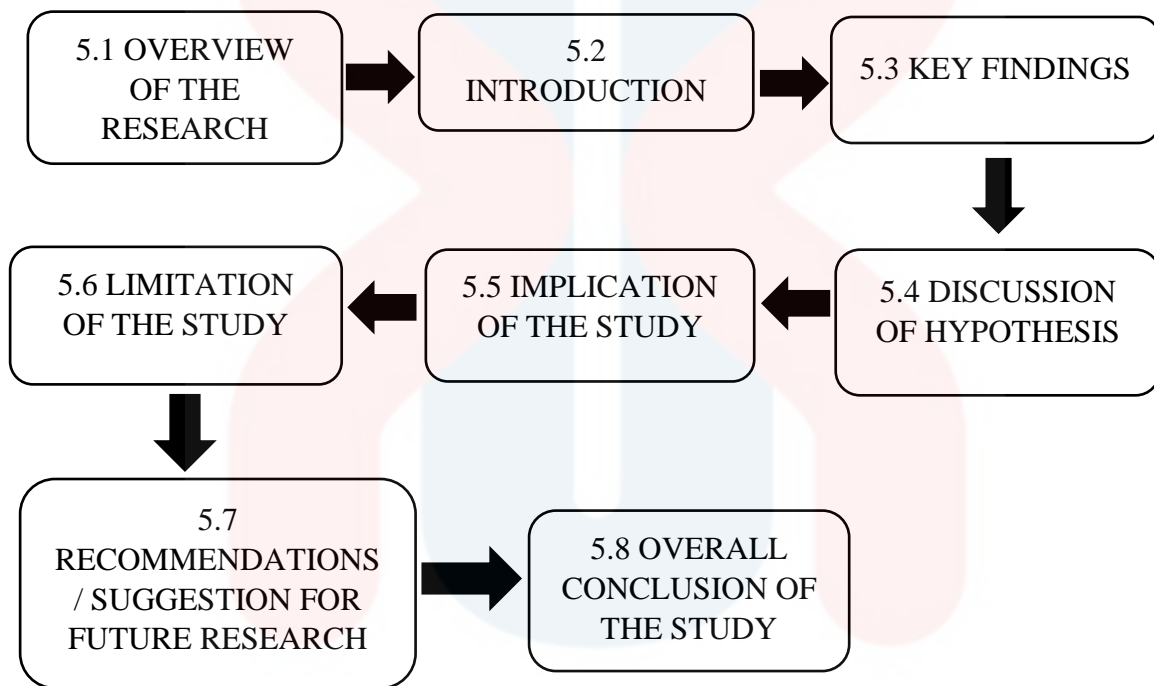


Figure 5.1: *The Key Components of Chapter 5*

5.2 INTRODUCTION

The main goal of this research is to investigate whether service quality, Shariah's view, attitude, social influence, and knowledge can influence the awareness of family takaful among the working community. The purpose of this chapter was to address and examine the findings of the previous chapter's study questions and hypotheses. This chapter reviews the research findings from the previous chapter's data analysis. This chapter begins with a summary of the main discoveries made in this study, followed by a definition of all the hypotheses and objectives. In the final section, recommendations for additional research and conclusions are presented.

5.3 KEY FINDINGS

This study examined the relationship between independent variables, such as service quality, Shariah views, attitudes, social influence, and knowledge among Malaysian workers. This study examined how the relationship between service quality, Shariah views, attitude, social influence, and knowledge influences working-class understanding of family takaful. According to this study, researchers may examine and determine whether all independent variables can influence the consciousness of the working community in family takaful. As a result, we were able to identify the elements impacting family takaful awareness in Malaysia, particularly in the working community.

Objective	Hypotheses	Significant (Positive/ Negative)	Result
To determine the relationship between service quality and awareness of family	There is a positive relationship between service quality and awareness of family	.000 (Positive)	P<.05 (Significant)

takaful among the working community.	takaful among the working community.		
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Table 5.3.1: *The Finding between Service Quality towards Awareness of Family Takaful among Working Community.*

Based on Table 5.3.1, the results show a positive relationship between service quality and awareness of family takaful among the working community. The hypotheses were accepted when the significance values were less than .05.

Objective	Hypotheses	Significant (Positive/ Negative)	Result
To study the relationship between Shariah view and awareness of family takaful among the working community.	There is a negative relationship between Shariah value and awareness of family takaful among the working community.	.000 (Negative)	p<.05 (Significant)

Table 5.3.2: *The Finding between Shariah view towards Awareness of Family Takaful among Working Community.*

Based on the table 5.3.2, the result shows a negative relationship between Shariah view towards awareness of family takaful among the working community. The hypotheses can be accepted when the significant values less than .05.

Objective	Hypotheses	Significant (Positive/ Negative)	Result

To identify the relationship between attitude and awareness of family takaful among the working community.	There is a negative relationship between attitude and awareness of family takaful among the working community.	.000 (Negative)	p<.05 (Significant)
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Table 5.3.3: *The Finding between attitude towards Awareness of Family Takaful among Working Community.*

Based on the table 5.3.3, the result shows a negative relationship between attitude towards awareness of family takaful among the working community. The hypotheses can be accepted when the significant values less than .05.

Objective	Hypotheses	Significant (Positive/ Negative)	Result
To examine the relationship between social influence and awareness of family takaful among the working community.	There is a negative relationship between social influence and awareness of family takaful among the working community.	.000 (Positive)	p<.05 (Significant)

Table 5.3.4: *The Finding between social influence towards Awareness of Family Takaful among Working Community.*

Based on the table 5.3.4, the result shows a positive relationship between social influence towards awareness of family takaful among the working community. The hypotheses can be accepted when the significant values less than .05.

Objective	Hypotheses	Significant (Positive/ Negative)	Result
To study the relationship between knowledge and awareness of family takaful among the working community.	There is a negative relationship between knowledge and awareness of family takaful among the working community.	.000 (Positive)	p<.05 (Significant)

Table 5.3.5: *The Finding between knowledge towards Awareness of Family Takaful among Working Community.*

Based on the table 5.3.5, the result shows a positive relationship between knowledge towards awareness of family takaful among the working community. The hypotheses can be accepted when the significant values less than .05.

5.4 DISCUSSION

There is also more discussion in this chapter to determine whether the hypothesis is true or just a prediction. Hypothesis is a statistical test used to examine whether a sample of data is representative of the entire population. (Kumar, Talib, et al.,2013). Another hypothesis is that the two variables are tested to determine the validity of a dataset. Consequently, the hypothesis can also be tested using a series of random variables to observe the process mode. According to Sekaran and Bougie (2009), if the P-value is greater than 0.01 (a significant value), the hypothesis is rejected, however if the P-value is less than 0.01 (a significant value), the hypothesis is accepted, and the data is true.

This study demonstrated the regulation of the relationship between the independent variable–service quality, Shariah view, attitude, social influence, and knowledge of family takaful–and the dependent variable–whether it influences the awareness of family takaful

among the working community. In this study, primary data were collected, which means that a set of questionnaires were created and used to collect feedback and responses from respondents. The questionnaire was subsequently delivered via Google Forms and blasted to the targeted respondent audience, which included the working community, particularly in Malaysia.

They established a need for an efficient way of finding the sample size required to be representative of a given population according to Krejcie and Morgan (1970). The procedure can be applied using either a formula or a table. As a result, the sample size for this study was determined using the Krejcie and Morgan table. To represent the population, a sample size of 414 working individuals was required.

In this study, Pearson's correlation coefficient was employed to represent the link between the dependent and independent variables in terms of strength.

5.4.1 Service Quality

H1: There is a positive relationship between service quality and awareness of family takaful among the working community in Malaysia.

In this study, there is a positive relationship between service quality and working-community awareness of family takaful. According to the correlation test, the correlation value for service quality and family takaful awareness is 0.394, and the P-value is 0.00, which is less than 0.05. As a result, the results show that the alternative hypothesis (H1) is accepted.

Based on research question 1, the study concludes that there is a positive and significant association between service quality and the influence of family takaful awareness among Malaysia's working population. This study is also corroborated by Dabholkar et al. (2000), who indicated that providing high-quality service increases customer happiness, loyalty, and market

share growth through attracting new customers. Excellent service quality influences a high level of client satisfaction (Ladhari,2009; Lee et al., 2000; Parasuraman et al. 1988).

5.4.2 Shariah view

H2: There is a negative relationship between Shariah view and awareness of family takaful among the working community in Malaysia.

In this study, there is a negative association between Shariah beliefs and working-class awareness of familial takaful. According to the correlation test, the correlation value for service quality and family takaful awareness is -0.076, and the P-value is 0.000, which is less than 0.05. As a result, the results imply that the alternative hypothesis (H2) is accepted.

Based on research question 2, the study concludes that there is a positive and statistically significant association between service quality and the influence of family takaful awareness among Malaysia's working community. This depends on the individual, but takaful is not a religious product and is accepted in all religions. Takaful is useful not only to Muslims but also to the broader public because its shariah-compliant products are ethical and socially responsible.

5.4.3 Attitude towards family takaful

H3: There is a negative relationship between attitude and awareness of family takaful among the working community in Malaysia.

In this study, there is a negative association between the working community's attitude and awareness of family takaful. The correlation value for attitude and awareness of family takaful is -0.020, and the P-value is 0.000, which is less than 0.05, according to the correlation test. As a result, the results imply that the alternative hypothesis (H3) is accepted.

Based on research question 3, the study concludes that there is a negative and statistically significant association between attitude and the influence of family takaful

awareness among Malaysia's working community. This study is also supported by Abdul-Jabbar et al., (2016), who state that intention is the driving factor that leads a person to take a specific action. It displays how people shape their willingness to accomplish a task, as well as how much effort they can put forth to complete the task in the action (Ajzen, 1991). According to social psychology, an individual's attitude is the best predictor of their actions (Mathieson, 1991). The attitude of a potential customer predicts his willingness to accept or acquire a service or product (Davis et al., 1989).

5.4.4 Social influence

H4: There is a positive relationship between social influence and awareness of family takaful among the working community in Malaysia.

There is a positive association between social influence and awareness of family takaful among the working community in this study. According to the correlation test, the correlation value for service quality and family takaful awareness is -0.020, and the P-value is 0.000, which is less than 0.05. As a result, the results show that the alternative hypothesis (H4) is accepted.

Based on research question 4, the study concludes that there is a negative and statistically significant association between social influence and the influence of family takaful awareness among Malaysia's working community. This research is also supported by social influence, also known as subjective norms, is a function of beliefs that describes an individual's thinking about the acceptability of a specific behaviour by linked groups, such as takaful adoption. Furthermore, social influence can alter one's behaviour in a variety of ways depending on the society. Friends, family, classmates, and the media can all have an impact on one's social life.

5.5.5 Knowledge towards family takaful

H5: There is a positive relationship between knowledge and awareness of family takaful among the working community in Malaysia.

There is a positive association between knowledge and awareness of family takaful among the working community, according to this study. According to the correlation test, the correlation value for service quality and family takaful awareness is 0.125, and the P-value is 0.000, which is less than 0.05. As a result, the results indicate that the alternative hypothesis (H5) is accepted.

Based on research question 5, the study concludes that there is a positive and significant association between knowledge and the influence of family takaful awareness among Malaysia's working population. This study concludes that education and knowledge are one of the strategies to raise society and share knowledge to determine what is right or incorrect and what is appropriate or not. Education should be the first step in assisting people in understanding the aim and benefits of takaful. Rusni H, Syed A. S, Salina K (2018).

5.4 IMPLICATION OF THE STUDY

The objective of this research is to investigate the factors influencing the awareness of family takaful among the working community in Malaysia. Based on this study, there were five independent variables: service quality, Shariah view, attitude, social influence, and knowledge among the working community in Malaysia. This research can help in more depth related to the potential research problem to determine the factors influencing awareness of family Takaful in the working community in Malaysia. This study was designed to understand and understand it even better.

This study highlighted service quality as a factor influencing awareness of family takaful. Service quality can be defined as the degree to which customers' perceptions of the actual level of service provided fall short of their expectations for the level of service held before receiving the service in question. This study can help takaful agents to improve their service quality when dealing with customers. This is because when the quality of a service improves, both customer satisfaction and future intentions to use the service increase.

Next, this research is beneficial in terms of the shariah view. Shariah is the foundation of the Islamic financial industry, so Shariah's views on Islamic insurance are important to its whole structure. Shariah is also a focus of this research because it influences takaful among people in the country. Moreover, shariah has been shown to have a positive effect on the level of acceptance of takaful by customers. This study can help develop more information about takaful based on the Shariah perspective.

In addition, this research aids in identifying the attitudes of the working community towards the awareness of family takaful. Every business strives to comprehend the elements that influence a customer's attitude. A person is more likely to desire involvement if they have a positive attitude when evaluating a product or service. This study shows that buyers are given a greater degree of freedom in their decisions when several options are presented.

Furthermore, this study identified social impact as a factor that influences family takaful awareness. Social influence appears to be a purposeful or unintentional change in behaviour that one person causes in another because of how the changed individual perceives themselves in relation to influencers, other individuals, and society. This study conclusively demonstrates how social influence affects an individual's decision-making.

In addition, this study identified the working community's awareness of family Takaful. From experience or education, knowledge refers to the predictability and recognition of something or someone, such as information, facts, or abilities. The subject's knowledge might pertain to both practical and theoretical comprehension. Therefore, the greater their expertise, the greater their understanding of family takaful.

The study could serve as an action plan for future academics who want to learn more about family takaful and analyse factors influencing awareness among the working community in Malaysia, as well as improve and develop new theories. This will allow future scholars to conduct further studies on more important topics.

5.6 LIMITATIONS OF THE STUDY

The limitations of this study include aspects of its design or technique that have impacted or will impact the interpretation of its findings. In this research, one of the factors that makes it difficult to complete is the collection of data. This is because the only way the researcher collects information from respondents is through an online survey conducted using a Google form. This study also examines individuals employed in Malaysia. The necessity to contact and gather data from respondents in multiple states in Malaysia makes it more difficult to conduct an online survey than it would have been otherwise. On the other hand, researchers must deal with the fact that they do not know if the information given by respondents is correct. It will take a long time to collect data from people who answer an internet survey, and the researcher will have to identify people to answer the questionnaire.

Time management is difficult when a researcher wishes to collect committed respondents for a questionnaire and conduct a quantitative study. Not all responders wished to answer the question accepted or opened the link to the researcher's questionnaire. In addition, there were individuals who were too engaged in their work to complete the questionnaire. Owing to challenges in obtaining information or data from respondents, this will unintentionally affect the researcher's potential to complete this assignment or study within the specified timeframe. Consequently, it took the researcher a considerable amount of time to obtain and collect the results in the questionnaire form for their study.

The study was also limited by respondents' accuracy and sincerity. It was challenging for the researcher to ensure that the respondents would provide accurate responses when completing the questionnaire. Since the researcher collects data solely through an online survey using the Google Forms questionnaire. Therefore, the researchers did not know whether the respondents' responses represented their own thoughts or opinions or whether they felt obligated to react. Consequently, the study findings will become unpredictable and possibly invalid. This is because the researcher could not confirm whether the information provided by the respondents was accurate. This is because most of them may not have read the question thoroughly.

5.7 RECOMMENDATIONS / SUGGESTION FOR FUTURE RESEARCH

There are a few recommendations that researchers can provide. Consumer education must be a long-term challenge to raise the working demographic's knowledge of the significance of family Takaful protection. The purpose of the campaign was to create consumer awareness and educate them on the significance of family takaful protection. This can stimulate financial planning among the working population and prompt action. Consequently, certain parties must play a role in addressing the difficulties by implementing various educational and promotional initiatives to raise awareness about takaful and encourage the working community in Malaysia to purchase family takaful.

This study included only 414 respondents, the majority of whom were representatives of the working community in Malaysia. Researchers recommend that, in the future, prospective researchers increase the scope of their studies and the number of respondents to include different regions or countries. The greater the number of respondents, the more reliable, valid, and relevant the results will be because of the respondents' differing perspectives and attitudes regarding the factors impacting family takaful awareness. Consequently, researchers will be able to provide more accurate and reliable test results.

There would be a few obstacles in gathering data from respondents, such as the hesitation of some respondents to cooperate by completing surveys. This makes the data collection process more time consuming. To pursue the respondent's feedback, the researcher must be patient, always follow up, and understand how to engage politely with the responder. In addition, researchers must ensure that surveys are concise and easy to complete. If the questionnaire contains numerous pages, respondents will be less likely to complete it.

5.8 OVERALL CONCLUSION OF THE STUDY

In conclusion, the purpose of this research was to identify and explore the elements that influence the working community awareness of family takaful in Malaysia. The research reveals that five independent variables, namely, service quality, Shariah view, attitude, social influence, and knowledge, have a substantial impact on the awareness of family takaful among the working community in Malaysia. This study provided researchers with a greater understanding of the elements impacting the awareness of family takaful within Malaysia's working community.

The researchers anticipate that this research evaluation will serve as a great resource and a useful roadmap for future research. In addition, this study is expected to serve as a guide for takaful agents and other financial institutions in determining their product promotion approaches. Finally, a few of the limitations of this study have enabled researchers to provide further suggestions for enhancing the quality of future research.

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APPENDIX B- GANTT CHART

GANTT CHART OF RESEARCH ACTIVITIES ON PROPOSAL FOR YEAR 2022

AND YEAR 2023

RESEARCH ACTIVITIES/MONTH	MARCH	APRIL	MAY	JUNE
Briefing on PPTA I and PPTA II				
Discussion on the title				
CHAPTER 1: INTRODUCTION				
Discussion about the problem statements, research question and research objectives (draft of PPTA I)				
Starting up with chapter 1				
Submission of chapter 1				
CHAPTER 2: LITERATURE REVIEW				
Review in literature of the research studies based on independent variables and dependent variables				
Starting up with chapter 2				
Submission chapter 2				
CHAPTER 3: RESEARCH METHODOLOGY				
Discussion on questionnaire				
Discussion on the methods used in research				
Starting up with chapter 3				
Submission of chapter 3 and questionnaire				
Submission first draft of PPTA I				

Submission second draft on PPTA I				
PRESENTATION FOR FINAL YEAR PROJECT I				
FINAL SUBMISSION OF PPTA I				

RESEARCH ACTIVITIES/MONTH	OCT	NOV	DEC	JAN
CHAPTER 4: DATA ANALYSIS AND FINDINGS				
Distribute questionnaires to respondents				
Laboratory analysis				
Statistical analysis				
Submission of chapter 4				
CHAPTER 5: DISCUSSION AND CONCLUSION				
Discussion of findings				
Recommendation for future research				
Submission of chapter 5				
Submission of first draft of PPTA II				
Submission of second of PPTA II				
FINAL SUBMISSION OF PPTA II				
PRESENTATION FOR FINAL YEAR PROJECT II				

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

Student's Name: NURUL ATIRAH BINTI KARIM

Student's Name: NURUL FARHANA BINTI HISHAMUDDIN

Student's Name: NURUL FATIHAH NAJWA BINTI MAT KHOLIL

Student's Name: NURUL HAFIZAH BINTI MOHD KASHFI

Name of Supervisor: DR NURNADDIA BINTI NORDIN

Research Topic: FACTORS INFLUENCING AWARENESS OF FAMILY TAKAFUL AMONG THE WORKING COMMUNITY IN MALAYSIA

Matric No. A19A0725

Matric No. A19A0731

Matric No. A19A0734

Matric No. A19A0737

Name of Programme: SAB

EKFP

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

					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)
		Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	____ x 0.25 (Max: 1)

3.	Research Findings and Discussion (20 MARKS)	Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	___ x 1 (Max: 4)
		Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	___ x 1 (Max: 4)
		Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	___ x 1 (Max: 4)
		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	___ x 1 (Max: 4)
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	___ x 1 (Max: 4)
4.	Conclusion and Recommendations (15 MARKS)	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	___ x 1.25 (Max: 5)
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	___ x 1.25 (Max:5)
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	___ x 1.25 (Max:5)
TOTAL (50 MARKS)						