

DETERMINANTS OF ONLINE TAKAFUL PURCHASE BEHAVIOUR AMONG M40 INCOME EARNERS

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2023

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ABSTRAK

Penyampaian produk Takaful dalam talian bertujuan untuk meningkatkan pertumbuhan kompetitif dalam industri insurans Islam, yang berdasarkan keupayaan firma Takaful untuk berkembang maju dalam pasaran insurans yang sangat maju. Walau bagaimanapun, pemilikan perlindungan Takaful atau insurans adalah 22% daripada rakyat Malaysia yang berpendapatan M40. Terdapat banyak penentu penting yang menyumbang kepada gelagat pembelian takaful dalam talian di kalangan mereka yang berpendapatan M40. Matlamat kajian ini adalah untuk mengenal pasti hubungan antara efikasi sendiri, pengaruh sosial, dan gelagat pembelian takaful dalam talian dalam kalangan mereka yang berpendapatan M40. Data untuk kajian ini dikumpul secara kuantitatif menggunakan set soal selidik yang diedarkan secara sama rata dalam kalangan 384 responden di Kota Bharu, Kelantan, melalui Borang Google. Data dianalisis menggunakan perisian Statistical Package for Social Science (SPSS). Menurut dapatan soal selidik, gelagat pembelian takaful dalam talian dalam kalangan mereka yang berpendapatan M40 berkorelasi positif dengan efikasi sendiri dan pengaruh sosial. Di akhir kajian ini, pengkaji menyatakan bahawa kesemua faktor penentu mempunyai kesan terhadap gelagat pembelian takaful dalam talian dalam kalangan mereka yang berpendapatan M40. Kajian ini juga menekankan implikasi dapatan untuk penyelidikan masa depan serta batasan kajian.

Kata kunci: *Pembelian takaful dalam talian, penerima pendapatan M40, keberkesanan diri, pengaruh sosial.*

ABSTRACT

Delivering a Takaful product online aims to boost competitive growth in the Islamic insurance industry, which was based on Takaful firms' ability to prosper in the highly developed insurance market. However, Takaful or insurance coverage ownership was 22% of Malaysians in the M40 income earners. There were numerous significant determinants that contribute to online takaful purchase behaviour among M40 income earners. The goal of this study is to identify the relationship between self-efficacy, social influence, and online takaful purchasing behaviour among M40 income earners. The data for this study were collected quantitatively using a set of questionnaires distributed evenly among 384 respondents in Kota Bharu, Kelantan, via Google Form. The data was analysed using the Statistical Package for Social Science (SPSS). According to the findings of the questionnaire, online takaful purchase behaviour among M40 income earners is positively correlated with self-efficacy and social influence. At the end of this study, the researcher was mention that all the determinants have the impaction towards online takaful purchase behaviour among M40 income earners. This study also emphasised the implications of the findings for future research as well as the study's limitations.

Keywords: *Online takaful purchase, M40 income earner, self-efficacy, social influence.*

CHAPTER 1: INTRODUCTION

1.0 INTRODUCTION

This study begins by focusing on the wider context of the study on participation determinants of online takaful purchase behaviours among M40 income earners. This chapter comprises the background of the study, problem statement, research questions, research objective, scope of study, significance of study, definition of term, and organizational of the proposal.

1.1 BACKGROUND OF THE STUDY

Chronic disease, accidental event, and disability are type of risk that demands extraordinarily high expenditures which may happen to individuals intentionally or unintentionally. As a result, insurance or takaful is one of risk mitigation tools to protect financial burden of an individual from unpredictable events. Takaful is a term derived from the Arabic root word, kafala, that signifies a joint guarantee. Compared with insurance, takaful is a form of shariah-compliant insurance (Fauzi et al., 2016). Takaful policyholders share risk according to the concepts of Ta'awun (cooperation) and Tabarru' (mutual help). Takaful and conventional insurance contracts differ in their ideas and how they work. Takaful is based on sharing risks, while traditional insurance contracts are based on transferring risks.

In order to stay relevant, many financial institutions starts investing on information technology (IT) mainly in processing of information, as it is a better alternative for the banks to distinguish their products and services, and to provide convenient, dependable, and timely

services (Saleem et al., 2022). While in Bahrain, eTakaful has been adopted for several advantages such as fast online services, avoid long queues, easy steps to follow, direct online purchase, secured payment and immediate policy cover.

Today, digital technologies play an important role in people's day-to-day basis (Saleem et al., 2022). These digital technologies will alter people's attitudes toward adopting new and appealing lifestyles. Malaysia is dealing with issues like a low degree of literacy, a sloppy technology infrastructure, and a lack of knowledge towards customer behaviour. The acceptance of new technologies is intimately tied to one another should customers decide to change their purchasing habits, this transition cannot take place without the uptake of internet, computer, or more specifically information technology. Consumer behaviour nowadays is mostly impacted by the uncertainty brought on by the COVID-19 worldwide pandemic (Valaskova et al., 2021). Consumer behaviour around the world is changing and being disrupted as a result of the crisis. Population restrictions and onerous government rules have forced trade into the realm of digital technologies.

Hence, the study intends to investigate the determinants of online takaful purchase behaviours among M40 income earners. In fact, the findings will be used as a foundation for future studies on the understanding of Islamic risk management techniques among M40 as they considered to have income capacity to purchase takaful. Nevertheless, purchasing power relies on real income in which more people in employment means more money spent in goods and services (Afiq, 2022).

1.2 PROBLEM STATEMENT

The current pandemic situation anticipates losses in financial issues and even more worrying, the issue of medical care. Covid-19 affects the majority of the community but still some do not think of its relevance to do the purchase due to budget constraint (Manan et al., 2021). Therefore, it is important for households in the current situation to own at least one of financial securities as an important guarantee or preparation in case of death or serious illness. However, self-efficacy on takaful products is also considered to be an important factor that drives consumer intentions towards making the purchase. A knowledgeable consumer will examine the information required before making a purchase decision (Lajuni et al., 2020).

However, according to Salleh & Laksana (2018), a study conducted on flood victims in east Malaysia also showed that the elderly, spouses and people with poor education have poor literacy in takaful compared to those who are young, single and highly educated (Diyana Yusoff et al., 2020). Hence, the benefit of self-efficacy in understanding the purchase of takaful for the community (Hughes & M. Fernandez, 2010).

Bank Negara Malaysia (BNM) has expressed their concern on low insurance penetration and to get the public aware that takaful is highly vulnerable to financial shocks (C. H. Lin, 2018). Whenever a financial shock happens, particularly due to the death of the sole breadwinner, the aftermath lies on the dependents to earn income. There are several factors related to low penetration rate such are education level, income, insurance perception, awareness, household size and regional location (Manan et al., 2021). However, family income is one the main factors that triggers individual's decision to make purchases. Decision makers in purchasing can be said to be complicated when the intention to buy is

linked to consumer behaviour, perceptions, and attitudes where it becomes an important determinant for the consumer (Lajuni et al., 2020).

Besides, social influence towards online takaful purchase also played one of the determinants to make decision such as neighbours, friends, siblings and social sites. Some of the surrounding community may recommend and some are not interested in influencing the buyer's decision. Therefore, the description shows the problem of influence in online takaful purchase behaviour among M40.

1.3 RESEARCH OBJECTIVES

In particular, this study aims to:

- i. Identify the relationship between self-efficacy and online takaful purchase among M40 income earners.
- ii. Identify the relationship between social influence and online takaful purchase among M40 income earners.

1.4 RESEARCH QUESTIONS

The main research questions are as follows:

- i. Is there any relationship between self-efficacy and online takaful purchase behaviours among M40 income earners?
- ii. Is there any relationship between social influence and online takaful purchase behaviours among M40 income earners?

1.5 SIGNIFICANCE OF THE STUDY

This study will be helpful in the process of extracting lessons from research topics for related parties such as the takaful industry, the government, and individuals with middle incomes. The takaful industry can strengthen its approach by initiating outreach programs targeted for the households rather than only waiting for them to visit operator takaful establishments. This can be enhanced through aggressive promotion from authorities and industry to promote Islamic finance. The results of the study will also help the government figure out how much money each household makes. The government can give policy advice on how to set up features so that they can be sold at a reasonable price for households. Government policy should instil high Islamic values in Muslim customers to promote family takaful. It is more likely that Muslim customers will be motivated to buy takaful products if the price of the products is low and they also have a high religious orientation. Finally, this study is seen helpful for middle income individuals to further understand and enhance their self-efficacy in takaful products and make purchase decision.

1.6 SCOPE OF THE STUDY

Social media and e-commerce platforms have contributed to the rise in online purchase intentions. Purchase intentions have been used a lot in the past to figure out what people will do. In fact, customers' willingness to buy a product or brand is measured by their online purchase intentions (Hajli, Sims, Zadeh & Richard, 2017).

Previous studies related to technology such as Khoirunnida, A. Hidayanto, B.Purwandari et al. (2018); the phrase "computer self-efficacy" describes a person's confidence level in their ability to operate a computer. On the other hand, self-efficacy in community involvement relates to an individual's capacity to become part of a community. In the context of this research, a novel concept has been coined to refer to an individual's confidence in their own capabilities to take part.

According to Venkatesh., et al. (2003), the definition of social influence is how much people think that other people think they have to use technology. This refers to an urge created by the people in the user's immediate environment. According to Kalafatis et al., (1999), a social norm is whether action should or should not be undertaken by a response from the point of view of the referent. Referents may include parents, friends, neighbours, relatives, and other relatives. For customers, the information offered by others can have a major impact.

1.7 DEFINITION OF TERMS

Before going further, the researcher will explain some important terms that are the main topic in this study. The explanation of the definitions will be used to understand the current scenario related to the online purchase of Takaful by the M40 income earners.

1.7.1 TAKAFUL

Takaful is an Islamic protections framework based on the standards of shared participation (ta'awun) and commitment (tabarru') (Billah, 1998; Ismail, 1997), in which

individuals bear the chance together and openly. The term originates from Arabic and means "joint guarantee" or "guarantee each other" (Mahmood, 2008). It is an assertion made by a gather of individuals with common interface to ensure or ensure each other against fiascos such as untimely passing, inadequacy, and resource misfortune. (Obaidullah, n.d.). Participants in takaful schemes agree to protect and guarantee each other against a certain loss or harm by helping any member who has a loss financially.

1.7.2 M40

Malaysia's middle class 40 is simply known as M40. According to the Household Income and Basic Amenities Survey Report (2019), the M40 group's income range involving 138.2 thousand households with around RM4,851 – RM10,970. In addition, the M40 group accounted for 40 percent of the total household income (The Malaysian Reserve, 2022).

Table 1.1: Middle class information

Group		Income Threshold (RM)
M40	M1	4,850 – 5,879
	M2	5,880 – 7,099
	M3	7,100 – 8,699
	M4	8,700 – 10,959

1.8 ORGANIZATION OF THE PROPOSAL

This research will be categorized into three chapters which are structured as follows:

Chapter One: Introduction Chapter

The first chapter gave a brief overview of the research which included the research background, problems and justifications, establish the question and purpose of the research and explain its importance search.

Chapter Two: Literature Review

The second chapter included an overview of the literature study on the factors influencing online takaful buying behaviour among households, as well as a discussion of the theoretical backdrop and research framework.

Chapter Three: Research Methodology

Chapter three discusses the study technique and provides an outline of the research design. The investigation also thoroughly analyzed data collecting and analysis techniques.



CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

This chapter explains an overview for literature study the factors of online takaful purchase behaviour among household and discusses information related to the theoretical background and framework in the study.

2.2 UNDERPINNING THEORY

Accounting and Auditing Organization for Islamic Responsibility (2007) defines takaful as "an agreement between people exposed to risks to protect themselves from harm caused by risks by making a promise to donate." According to Ajzen and Driver (1991), a behavioural belief is the subjective chance that a particular action will lead to a certain result. Each behavioural belief links behaviour to a particular result (the benefit or cost of the behaviour) or other things, like positive or negative emotional experiences. The TPB says that a person's behaviour shows what they want to do because the intention is one of the best predictors of behaviour. According to Ajzen (1991), people's intentions are the driving force behind their actions.

According to the Theory of Reasoned Action (TRA), people form intent to adopt a behaviour or technology from their perceptions of the consequences of doing so. TRA has been used to learn more about how people embrace new habits, technology, or advice. Davis created the technology acceptance model (TAM) based on TRA. TAM seeks to explain why people choose to use or not use technology when accomplishing a task. TAM has been

modified and extended by several researchers and applied to a variety of technologies such as spreadsheets, voice mail, and object-oriented technologies (Wallace & Sheetz, 2014).

TAM identifies two criteria that influence adoption: Perceived usefulness and perceived ease of use. The degree to which a person believes that using a technology would increase their job performance is known as perceived usefulness, whereas the degree to which a person believes that using a technology will require no physical or mental effort is known as perceived ease of use. In this study, the independent variable was self-efficacy and social independents which individual felt when employing technology, it will improve their work performance. According to TAM, if a technology improves a person's performance while not significantly increasing the effort required to complete a function, it is regarded helpful and simple to use, and the individual is more inclined to adopt the technology, service, or habit (Wallace & Sheetz, 2014).

2.3 PREVIOUS STUDIES

2.3.1 ONLINE TAKAFUL PURCHASE

Takaful is often known as Islamic insurance since it is governed by Shariah rules. Takaful differs from traditional insurance in a number of ways. In takaful, participants are the true capital provider to the takaful, they are obligated to collectively compensate any loss to any of its members. In other words, the takaful worldview combines the ideals of brotherhood, solidarity, shared obligation, and mutual assistance (Ali et al., 2015). A takaful is a unilateral agreement between members of a risk pool in which each member agrees to share his individual risk by contributing money in the form of charity, which may be used in the case that any member of the pool suffers a loss (Iqbal and Mirakhor, 2011; Ali et al., 12

2015). The one-sided character of a takaful agreement based on a donation or voluntary contribution removes the aspects of interest, uncertainty, and risk that distinguish takaful from insurance (Wahab et al., 2007; Maysami & Williams, 2006; Ali et al., 2015).

In the visible research gap related to online Takaful purchase is less discussed in previous studies where more explains to the decision made in Microtakaful purchase when some Takaful products respond as low income household protection need in dealing with covid -19 pandemic (Abdullah, 2020). However, in a previous study conducted by Rama, Senthil and Hareesh (2014) also looked at the intentions of the residents who have a big impact on purchasing is seen in the price -determining factors that are more attracted to health insurance. This can be said to accept online Takaful purchases among the M40 group. Furthermore, it is unavoidable when previous studies also presented some of the intentions of consumers in Malaysia who accept the purchase of Takaful schemes, especially to health problems. However, not many of the past studies have examined the purchase of Takaful online. It can also be seen that there was a situation in the previous study that affected some of the farmers who engaged in agricultural Takaful when the 2013 budget started insurance plans. In addition, although it does not explain more about online purchase Takaful but it can be seen this insurance helps farmers reduce losses (Aziz et al., 2015). In this previous study, more about the attitude and control of behaviour can be said to be risky contributing to the participation of low -income groups in Agricultural Takaful. Therefore, it can be said that there are not many previous studies that have studied the purchase of Takaful online but there are still factors that influence the purchase in the community.

2.3.2 SELF-EFFICACY

Bolisani & Bratianu, (2018) said that true belief, which is truth, justification, and belief, is more acceptable by self-efficacy. According to research carried out by Dan Han and Jing Mu (2017), self-efficacy of a product has a positive correlation with future purchase intent. Because of this, it is unreasonable to anticipate a customer to buy a product or service if they are unaware of its existence. Hughes and M. Fernandez (2010) claimed that one's level of education affects their level of perception. Therefore, businesses must pay close attention to how their target audience views their goods and services.

Kolyesnikova, Laverie, Duhan, Wilcox, & Dodd, (2010) find that self-efficacy is frequently linked to product-related self-efficacy, which consumers internalised information they require while making decisions. According to the findings of Burton et al., (2009), a customer's level of product self-efficacy is consistently ranked as the most critical element influencing that customer's purchasing behaviour. According to Alnemer (2015), clients may be less inclined to acquire insurance goods and services if they are unfamiliar of the critical and technical features of those products and services. According to Beck and Webb (2003), Browne and Kim (1993), and Li et al. (2007), when it comes to self-efficacy, most academics believe that customers with greater education are more likely to desire to buy insurance.

George (2014) found that 8% of Bangalore's population didn't realise the importance of insurance. Even though the number is tiny, it shows that many people are unaware of the significance of insurance and takaful. Kamil et al., (2014) said that a customer's decision to buy takaful depends on how much they know about it. Through reading, the Internet, and sales pitches from takaful agents, customers can learn about takaful. The lack of understanding about takaful, in other words, can influence buyers' intent and decision to buy or not.

2.3.3 SOCIAL INFLUENCE

According to Venkatesh et al. (2003), social influence is defined as the extent to which users feel that other people believe they are obligated to utilise technology. This refers to an urge created by the people in the user's immediate environment. According to Kalafatis et al., (1999), a social norm is whether action should or should not be undertaken by a response from the point of view of the referent. Referents may include parents, friends, neighbours, relatives, and other relatives. For customers, the information offered by others can have a major impact.

Han et al., (2010) also find that a person's social environment, including family, friends, coworkers, and business partners, can significantly affect them. Thus, it can be argued that the social group's influence has a positive effect on others. Therefore, consumers' reliance on them will increase, which will result in favourable word-of-mouth communication. The Theory of planned behavior's subjective norm notion serves as the foundation for social influence. This context refers to the perceived level of societal pressure to engage in the conduct. The media and social media also influence consumer behaviour.

Meanwhile, Sok Foon & Chan Yin Fah, (2011), describes social influence depending on how an individual's beliefs, emotions, and behaviours are affected by the actions of other people. In addition, although the effects of social status, norms, culture, and subculture are less palpable, they are nonetheless essential input elements that have the potential to be internalised and affect how customers evaluate and accept products. According to the findings of a survey conducted by Sidhardha and Sumanth (2017), social influence factors play a role in 150 people's decision to acquire an insurance policy. A study done by Husin et al. (2015) discovered that social effects had a strong association with the adoption of family takaful in Malaysia.

2.4 HYPOTHESES STATEMENT

There would be some predictions made in the statement of hypothesis regarding the expected outcomes of the study. It seeks to make a claim about research question and foresees the finding of the investigation. As a result, this study concentrated on a several of circumstances, including self-efficacy and social influence on online takaful purchases.

H1: There is a significant relationship between self-efficacy and online takaful purchase among M40 income earners.

H2: There is a significant relationship between social influence and online takaful purchase among M40 income earners.

2.5 CONCEPTUAL FRAMEWORK

The conceptual framework was applied to the research on the determinants of online takaful purchase behaviours among M40 income earners.

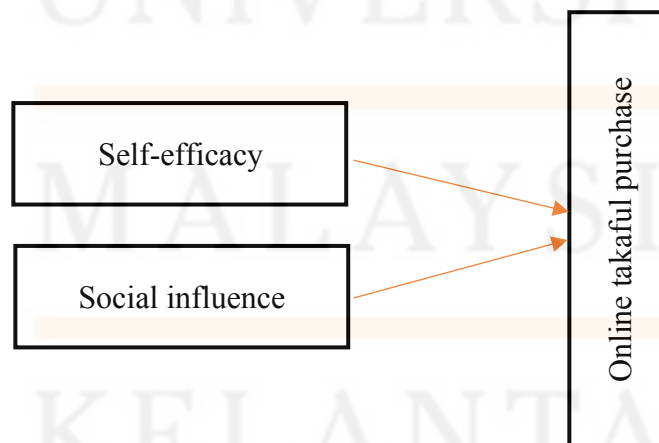


Figure 2.1: Conceptual Framework

2.6 CONCLUSION

In conclusion, the investigation was conducted use by some relevant literature from the study area. Based on literature review, a conceptual proposal and processing were made for the framework portion. This study of the research also highlights significant point of agreements and disagreements on the subject covered and tends to examine the link between all independent variables and dependent variables factors based on purchasing behaviour in online Takaful among M40 income earners.

CHAPTER 3: RESEARCH METHOD

3.1 INTRODUCTION

This chapter covers the following topics: research design, data collecting method, study population, sample size, sampling strategy, research equipment creation, variable measurements, and data analysis processes. Within the boundaries of the research design, the researcher must define the particular methodologies that will be used in this study. This chapter addresses the data collection techniques used in this study, beginning with the

population, population framework, and survey sample procedures. Finally, this chapter provides a detailed explanation of the strategy used for the chosen research and the data collection framework.

3.2 RESEARCH DESIGN

In this study, the researcher employed a quantitative research technique. A branch of quantitative research that examines attitudes, behaviour and performance quantitatively by delivering information in easier to understand percentages. In quantitative research, the unbiased random selection of researchers from the study population, the standardisation of the questionnaire intervention receives, and the statistical procedures used to analyse the relationship between certain variables to all tactics used (Oshagbemi, 2017). This quantitative study attempts to provide approximation ideas and hypotheses about the desire for online takaful purchase behaviour within Kelantan's M40 income earners.

In this study, the researcher mostly used the survey approach. A survey was a sophisticated method to quantitative research that entails a questionnaire with the objective of quick gathering information from selected respondent, particular community of Kelantan's M40 income earners. According to Roopa & Rani, (2012), surveys and questionnaires are very effective methods used by quantitative researchers since it intended to elicit statistically meaningful data on a certain issue. To conduct a more thorough and in dept study on the factors influence online takaful buying behaviour among M40 income earners, it's imperative to conduct a survey utilising the questionnaire approach to gather information from many respondents in Kelantan. The success of the survey depends on the creation of a structured questionnaire. Then there were the data that may be computed and preserved utilising the

social science statistical programme (SPSS) such as ratios, percentages, and quantitative statistics.

3.3 DATA COLLECTION METHOD

3.3.1 PRIMARY DATA

A survey is an example of a type of primary data. Consequently, the researchers decided to gather data by means of a questionnaire method because it is possible to get the information quickly through the use of self-administered questionnaires for a significant number of participants. The design and construction of the questionnaire will be based on the variables that affect the outcome of this study, such as the level of self-efficacy and social influence. The answers to the questionnaire gave a thorough understanding and insight into the factors that affect how people in Kelantan's M40 sector purchase online takaful. Using the platform provided by Google Forms, a collection of questions will be sent out to the respondents who have been targeted. This research used an online survey approach, which made data collection simple, efficient, and cost- and time-effective all at the same time.

3.4 POPULATION

The definition of population is a complete collection of items identified by the researcher's sampling criteria that are persons or objects with some common features (Westreich, Edwards, Lesko, Cole, & Stuart, 2019). The population of this study is referring to Kelantanese respondents who are in M40 household income categories based on Table 1.1.

This state is chosen in relation to its incidence poverty recorded the second highest in year 2020 which signifies the significant impact on household income during pandemic Covid-19.

3.4.1 UNIT OF ANALYSIS

A determination needs to be made regarding the sampling unit before the sample may be chosen. This survey will focus on obtaining responses from people with middle-class incomes who are at least 18 years old and identify as Muslim participants.

3.5 SAMPLING SIZE

We will employ quantitative questionnaires in this study, and the sample size will be set in accordance with the research population. The Krejcie & Morgan, (1970), in this study, hypothesis was used to determine the number of respondents drawn from the population. The sample size in Kota Bharu, Kelantan was 384 respondents. Quantitative questionnaires are being given in order to collect data that will aid in the result of this study.

Table 3.1: Krejcie and Morgan table

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

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

3.6 SAMPLING TECHNIQUE

The approach for sampling technique is divided into two parts: probability sampling and non-probability sampling. Each uses a distinct set of sampling methodologies. As a result, we employed non-probability sampling techniques such as purposive sampling and snowball sampling. This type of sampling, also known as judgement sampling, comprises choosing a sample that will be most useful for the aims of this investigation. When the researcher chooses to gain detailed knowledge about a specific phenomenon rather than making statistical assumptions, or when the population is very small and specific, it is usually used in qualitative research. If the population is difficult to reach, snowball sampling might

be utilised to draw volunteers through other participants. The number of people you have access to "snowballs" as you engage with more people (McCombes, 2022).

3.7 RESESARCH INSTRUMENT DEVELOPMENT

The researchers must first build a study instrument before gathering any data. A research instrument is a tool that researchers use to collect data from a questionnaire that they prepared. It will ask each respondent the same questions, making data collecting more focused and easier to analyse. For this project, a questionnaire will be utilised to collect data, and the findings will be analysed using SPSS version 28.

3.8 MEASUREMENT OF THE VARIABLES

The variables in this study was measured using two different scales. Firstly, in Section A, nominal scales are used, however in Sections B and Section C, an interval scale was applied using a five-point Likert scale.

Section A: Demographic Profile

Section A will inquire about the respondents' profiles. The gender, race, age, highest academic qualification, occupation, and total household income of the responder are all sought in this area. The respondent will select the response from the list that best fits their profile.

Section B: Online takaful purchase behaviour Among M40

Section B asks respondents on the necessity for online takaful purchase behaviour among M40 income earners. The form will give insights based on respondent decisions that the study needs to know. The question was developed using objective research. A five-point Likert scale, spanning from strongly disagree (1) to strongly agree (5), is utilised.

Section C: The Factor That Influencing Online takaful purchase behaviour

Section C is to measure the factor that influencing the online takaful purchase behaviour among M40 income earners in Kota Bharu, Kelantan. This section will concentrate on three independent variables, namely self-efficacy and social influence, utilising the Likert scale as a measure. The scale runs from strongly disagree (1) to strongly agree (5); (1-strongly disagree, 2-disagree, 3-neutral, 4-agree and 5- strongly agree). Table 3.2 summarises the section split and the description of the research instruments.

Table 3.2: Variables and Sources

SECTION	DIMENSION	NO. OF ITEMS	SOURCES
A	Profile of respondents	6	(Aziz, Md Husin, Hussin, & Afaq, 2019)
B	Online takaful purchase	5	(Bhatti & Husin, 2019)
C	Participation determinants of online takaful purchase behaviour	5	(Joshi & Rahman, 2015)
	1. Self-efficacy	5	(Hassan & Abbas, 2020)
	2. Social influence		
	Total	21	

Table 3.3: Demographic Profile (Section A)

Profile of respondent	Items	Tick (/)
Age	18 – 24 years old	
	25 – 30 years old	
	31 – 35 years old	
	36 – 40 years old	
	41 – 45 years old	
	46 – 50 years old	
	51 years old and above	
Gender	Male	
	Female	
Academic qualification	SPM	
	Diploma	
	Degree	
	Master	
	PhD	
Occupation	Government servant	
	Private sector	
	Self – employed	
Household income	Below RM 4,849	
	RM 4,850 – RM 5,879	
	RM 5,880 – RM 7,099	
	RM 7,110 – RM 8,699	
	RM 8,700 – RM 10,959	
Do you have takaful plan?	Yes	
	No	
Do you prefer to purchase takaful via online?	Yes	
	No	

Table 3.4: Section B (Dependent Variable) & C (Independent Variable)

Variables	Resources	Items	1	2	3	4	5
Online	Chen & Barns	I intend to continue purchase					

Takaful purchase	(2007)	takaful via online in future					
	Suh & Han (2003)	I would strongly recommend others to purchase takaful via online					
	Chen & Barns (2007)	I shall not purchase takaful via online in the future					
		Online takaful has a high level of privacy and is reliable					
		I trust on purchasing takaful via online					
Self-efficacy	Vakilaroia, & Fatorehchi. (2015)	I can purchase takaful online without anybody's guidance					
		I have no problem purchasing takaful online for the first time					
		I can handle the process of online purchase takaful by watching someone doing it					
	San-Martín et al. (2020)	I am very adept at searching for takaful on the Internet					
		I know the best online platform to purchase takaful					
Social influence	Sidhardha & Sumanth (2017)	I am interested in taking online Takaful because many people around me already purchased it					
		I am easily influenced to adopt online Takaful by viewing the benefit of people get after purchased it					
		I think I get a lot of information about online Takaful through different sources including my friend, peer, family, and media					
		I need to listen and get advice from other before making decision to purchase online Takaful					
		I believe that social influence is a factor influencing my decision to adopt online Takaful.					

3.9 MEASUREMENT SCALE

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

3.9.1 NOMINAL SCALE

Nominal measurement consists of items to group or category responsible. For the section A is about the close-ended for personal information and for example the gender, age, highest qualification, ethnicity, marital status, employment sectors and monthly income of respondent. This section was easy and flexible which in multiple choices with nominal scale and the respondent should choose only one for every question.

3.9.2 INTERVAL SCALE

There are 20 questions divided into 4 sections, section A to the section D and included the answers of these questions is indicate the respondent's opinion relating to their financial stress. The interval scale measure was implemented applying a five-point Likert scale would being represented for interval scale with the measurement of 1 to 5 (1=strongly disagree to 5=strongly agree). In this scale, the respondents will state the level of agreement

whether they agree or disagree with the statement of questionnaires distributed about financial stress.

3.9.3 RELIABILITY AND VALIDITY

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

3.9.4 PILOT TEST

Pilot test is a pre-test that distributed into small scale trial run of a particular in order to test the reliability and effectiveness of questionnaires such as format, wording, content and sequence. Pilot test also provides opportunity to correct and reveal the potential problem in survey questionnaires.

Before conducting a real study, a pilot study was conducted to evaluate suitability of design and to test usability of effectiveness of each item in the questionnaire. A total of 384 Malaysian working adults were selected to be respondents to answer the questionnaire already distributed. The main focus of pilot test study to obtain the reliability of the research protocol, check for potential problems and test the techniques used are effective and efficient.

3.10 DATA ANALYSIS PROCEDURE

It discusses the analysis and outcomes of the data gathered from the study done based on this chapter. Each piece of the information that was gathered and processed was documented in impartial research. The reliability analysis, frequency distribution, descriptive statistics, normality test and Pearson correlation coefficient will all be used in this analysis.

3.10.1 REABILITY ANALYSIS

Cronbach’s Alpha was used in this study to access for dependability. Its demonstrate the validity and dependability of the forthcoming questionnaire. The variable will be analyses in other to assess the measuring instrument internal consistency. Even after several repetitions of the measurement, the survey finding remain similar, demonstrating the stability of measurement tools. it is essential to show that the findings is trustworthy. This work makes it possible to create scale and determine the validity of a scale by including several Likert items in a questionnaire. Cronbach’s Alpha Size Requirement:

Table 3.5: Cronbach’s Alpha Coefficient Size

Cronbach’s Alpha	Internal Consistency
$0.9 \leq \alpha$	Excellent
$0.8 \leq \alpha < 0.9$	Good
$0.7 \leq \alpha < 0.8$	Acceptable
$0.6 \leq \alpha < 0.7$	Questionable
$0.5 \leq \alpha < 0.6$	Poor

3.10.2 FREQUENCY DISTRIBUTION

For the frequency of distribution is a method to obtain the distribution of the number of respondents which is related to different numbers in one variable. However, in frequency can be referenced in the table showing the frequency calculations as well as the percentage values of the variables from the data collected in the study. Each data obtained was analysed in the form of a pie chart from the frequency aimed at obtaining statistics for categorical variables and continuous variables in the graph. Therefore, through this pie chart, the frequency distribution can be compared and the percentage rate for the data collected from the questionnaire. Thus, the use of this frequency distribution helps to measure the tendency to centralize, variability, and facilitate conclusions made in online takaful purchases in the M40 group.

3.10.3 DESCRIPTIVE STATISTICS

For descriptive statistics is a description of all these variables and descriptive data and is representative of the population sample. It helps in compiling, analyzing and presenting data in a meaningful way. It can be said that it analyzes the data based on frequency, percentage as well as in the measure of the tendency to center the mode, mean and median. In addition, for the data type, the analysis shows that it involves bivariate data analysis that involves only one variable. It serves to describe the data and summarize the sample. Thus, to obtain the results of the study in making probability judgments different variables were

referenced. Thus, descriptive statistics help to understand in summary analyze data through numerical and graphical tools to represent data accurately.

3.10.4 NORMALITY TEST

A simple scatterplot can be used for various purposes, including determining whether a relationship is linear, detecting outliers, and graphing the relationship between two continuous variables. For instance, determining whether a relationship is linear or not is a crucial assumption when utilising Pearson's correlation to analyse data.

3.10.5 PEARSON CORRELATION

Movement of two or more variables is referred to as Correlation. The Pearson Correlation, also called the Pearson product moment correlation coefficient. The objective of the Pearson correlation matrix, which is according to Sekaran, U., & Bougie, R (2010) According to Sekaran, U., & Bougie, R. (2010) is to display the direction, strength and significant of connections between variables assessed. The relationship will be measures using a ratio and interval scale. The strength of the relationship between independent variable and dependent variables will be shown by this correlation. To determine how strong the correlation between social influence and self-efficacy are towards online takaful purchases among M40 and the researchers used this correlation.

The understanding correlation between study variables has been done by using the Pearson Correlation. The degree of association between independent variables of self-

efficacy and social influence and the dependent variables of online takaful purchase must be understand. The matrix will be displayed depending on the coefficient range, R, which is the value between -1 and +1 that represents the degree of linearity between two variables.

The study's evaluation of Pearson Correlation will be demonstrated if there is a strong correlation between the variables whether it is positive, negative or there is none. The following are some general guidelines for how to characterise the strength of correlation between variables based on the size of the correlation coefficient, or r, as shown in Table 3.6.

Table 3.6: The Rules of Thumb about Correlation Coefficient Sizes

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

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

3.11 SUMMARY

For this chapter the procedure, sampling of the research design and data processing were all covered in this chapter as part of overall methodology of this study. This chapter will describe how the research will be carried out.



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CHAPTER 4: DATA ANALYSIS AND FINDINGS

KELANTAN

4.1 INTRODUCTION

This chapter will show and discuss what the study found. This chapter aims to figure out what the survey results mean by looking at the responses to the questionnaires. This questionnaire was used to get responses from 384 people successfully. The data in this chapter were analysed with SPSS Version 26.0 (Statistical Package for Social Science), and the results are shown here. This chapter is split into four parts: reliability tests, descriptive statistics, frequency distribution, and correlation coefficient.

4.2 PRELIMINARY ANALYSIS

A "pilot test" is a limited trial performance carried out before a larger-scale presentation. The primary objective of pilot research is to determine whether or not a more extensive investigation is possible. This more limited study tends to adhere to the same protocols and procedures as the more comprehensive investigation. The pilot test can also estimate how much money the study will cost and how many people will be included in the sample.

According to this study, the researcher chose 30 people at random to take a pilot test. In the early stages of this pilot test, a participant survey was needed to test the reliability of the instrument and see how well the questions asked in this study worked. So, the researchers must make sure that the questionnaire is presented in the same way each time so that the people who fill it out can understand it and answer correctly.

This questionnaire was given to people who live in Kelantan. The researchers structured the questionnaire into three primary components. Participants must fill out all three parts, including Part A, which is about the background or demographics of the respondent.

For part B, online takaful among M40 is the dependent variable, and part C is about the independent variables, which include self-efficacy and social influences.

Table 4.1: The Results for Variable Reliability Statistic

Variable	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Online Takaful among M40	0.758	0.797	5
Self-Efficacy	0.930	0.933	5
Social Influences	0.809	0.804	5

Cronbach's alpha results should, in theory, is between 0 and 1, but it is also possible for them to be negative. In general, a Cronbach's alpha of 0.70 or higher is acceptable. On the other hand, a score below 0.6 is considered poor.

Cronbach's alpha results for all variables are excellent, good, and acceptable. As we can see, Online Takaful among M40 is the variable with the lowest Cronbach's alpha value, which is 0.758. It shows that the value of the variable is considered to be good. Also, the alpha values for self-efficacy and social influences, which are independent variables, are 0.930 and 0.809. All of the results for the independent variables were more than 0.6, which means that all of the variables were good and had a relatively high level of internal consistency. As a result, questionnaires for all variables are acceptable and appropriate to use.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENT

This part will discuss the demographic data of the respondents, such as their age, gender, academic qualification, occupation, house income, if they have a Takaful plan, and whether they prefer to purchase Takaful online.

4.3.1 FREQUENCY OF RESPONDENTS BASED ON AGE GROUP

Table 4.2: Age Group of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 -24 years old	49	12.8	12.8	12.8
	25 -30 years old	53	13.8	13.8	26.6
	31 - 35years old	52	13.5	13.5	40.1
	36 -40 years old	101	26.3	26.3	66.4
	41 -45 years old	68	17.7	17.7	84.1
	46 -50 years old	33	8.6	8.6	92.7
	51 years old and above	28	7.3	7.3	100.0
Total		384	100.0	100.0	

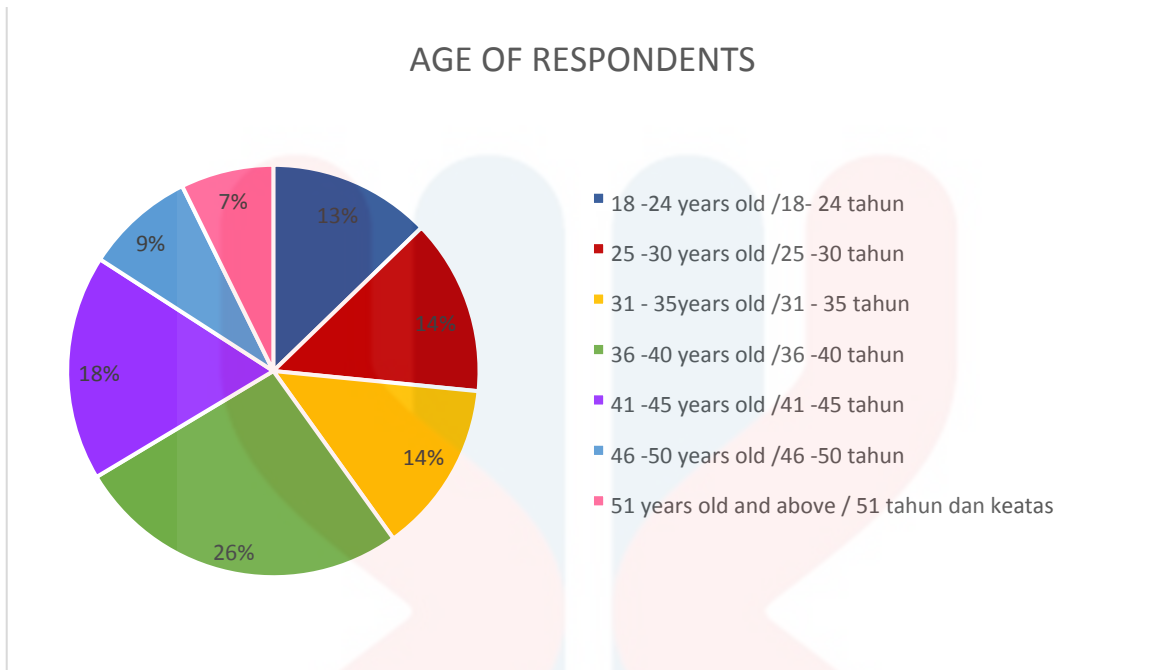


Chart 4.1: Age Group of Respondents

According to the table and figure above, the plurality of respondents (26.3%, or 101 respondents) is between the ages of 36 and 40. There are 68 responders between the ages of 41 and 45 (17.7%), 53 between the ages of 25 and 30 (13.8%), and 52 between the ages of 31 and 35 (13.5%). Furthermore, 49 people aged 18 to 24 years old (12.8%) and 33 people aged 46 to 50 years old (8.6%) responded. Meanwhile, the age group 51 years and above has the lowest proportion of responses with 28.

4.3.2 Frequency of Respondents Based on Gender Group

Table 4.3: Gender of Respondents

Frequency	Percent	Valid Percent	Cumulative
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		Percent			
Valid	Female	221	57.6	57.6	57.6
	Male	163	42.4	42.4	100.0
	Total	384	100.0	100.0	

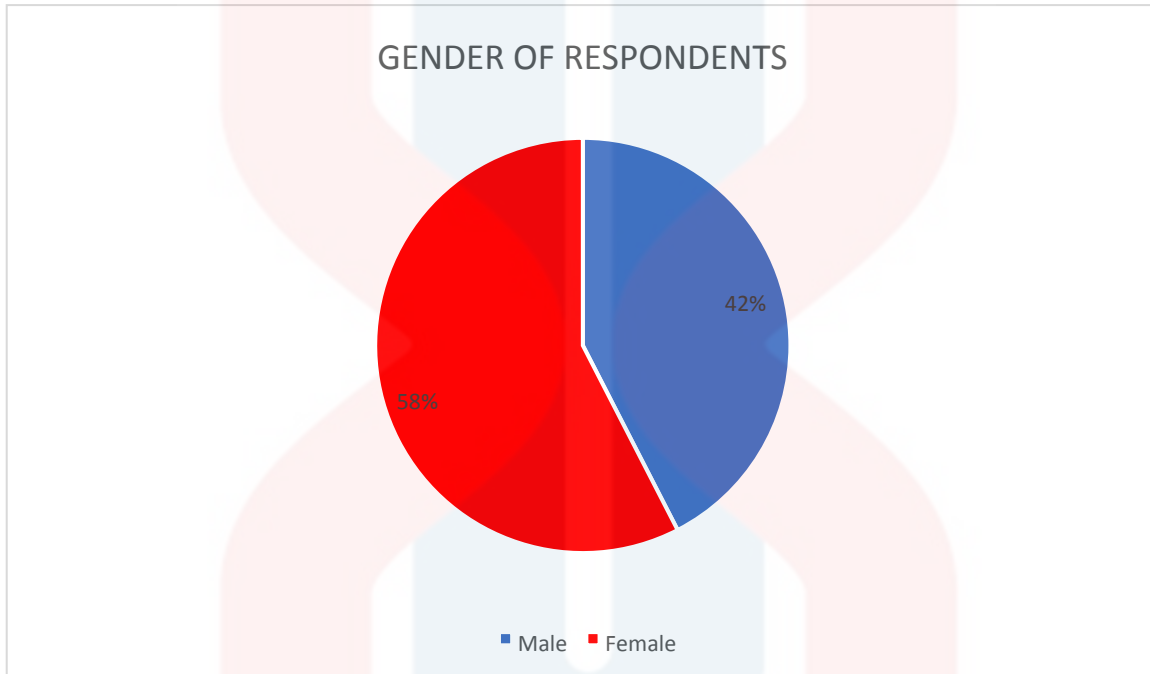


Chart 4.2: Gender group of Respondents

The table and figure above show the gender distribution of the 384 respondents who took part in this research project. This poll has 221 female respondents and 163 male respondents that are willing to participate. The percentages of female and male questionnaire responders was 57.6% and 42.4%, respectively.

4.3.3 Frequency of Respondents Based on Academic Qualification Group

Table 4.4: Academic Qualification of Respondents

Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	Degree/ Ijazah	226	58.9	58.9	58.9
	Diploma	87	22.7	22.7	81.5
	Master	20	5.2	5.2	86.7
	PhD	2	.5	.5	87.2
	SPM	49	12.8	12.8	100.0
	Total	384	100.0	100.0	

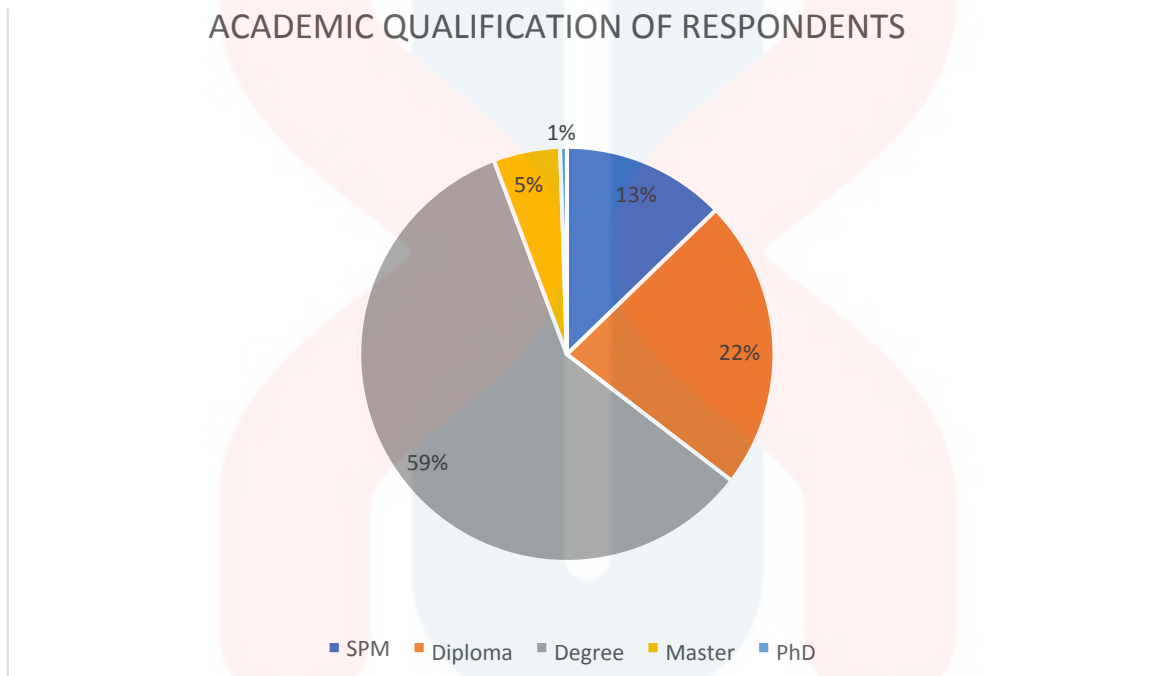


Chart 4.3: Academic Qualification of Respondents

According to the table and figure above, the majority of respondents in this survey hold a graduate degree, with 226 respondents (58.9%) having this qualification. Following that, there are 87 respondents (22.7%) with a diploma degree, 49 respondents (12.8%) with an SPM qualification, 20 respondents (5.2%) with a master qualification, and 2 respondents (0.5%) with a PhD qualification.

4.3.4 FREQUENCY OF RESPONDENTS BASED ON OCCUPATION GROUP

Table 4.5: Occupation of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	Government Servant	175	45.6	45.6	45.6
	Private sector	103	26.8	26.8	72.5
	Self - employed	106	27.6	27.6	100.0
	Total	384	100.0	100.0	

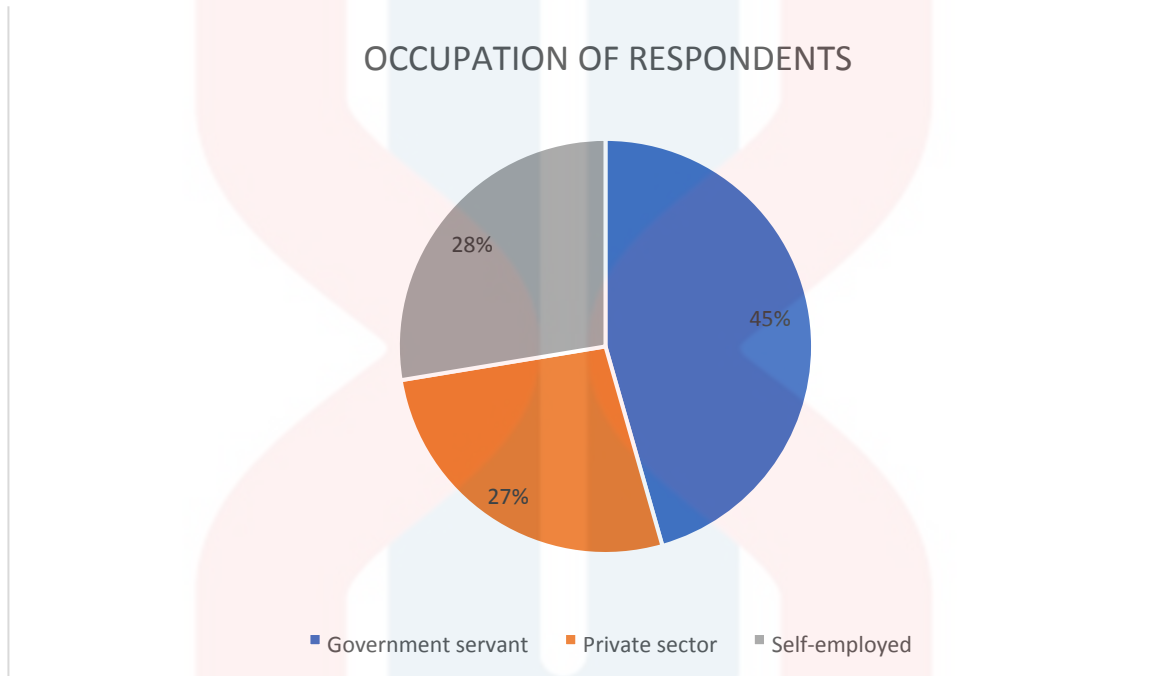


Chart 4.4: Occupation of Respondents

The frequency of occupation is shown in the table and image above. The most common occupation in this study is government sector/servant, which has 176 respondents (45.6%), while the second most common occupation is self-employed, which has 27.6% or 106 respondents. Finally, 103 respondents (26.9%) worked in the private sector.

4.3.5 Frequency of Respondents Based on House Income Group

Table 4.6: House Income of Repondents

	Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	Below RM 4,849	73	19.0	19.0	19.0
	RM 4,850 – RM 5,879	133	34.6	34.6	53.9
	RM 5,880 – RM 7,099	116	30.2	30.2	84.1
	RM 7,110 – RM 8,699	46	12.0	12.0	96.1
	RM 8,700 – RM 10,959	16	4.2	4.2	100.0
	Total	384	100.0	100.0	

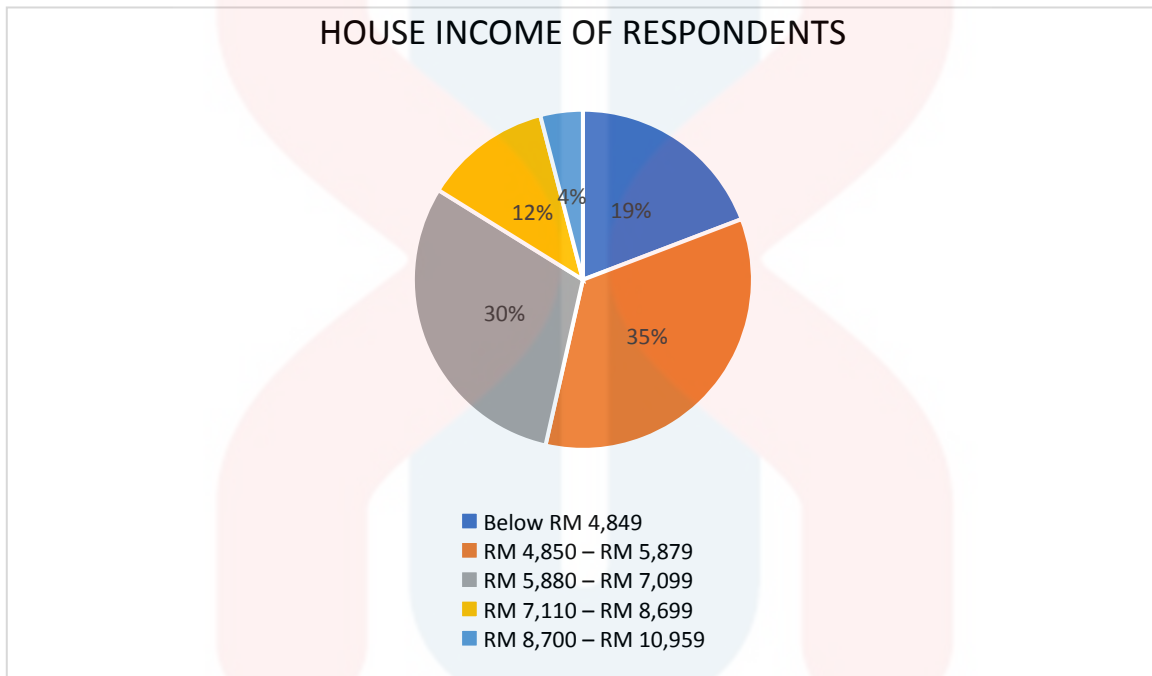


Chart 4.5: House Income of Respondents

According to the table and figure above, the bulk of respondents' housing income falls between RM 4,850 and RM 5,879, with 133 respondents (34.6%). Following that was the income group between RM 5,880 and RM 7,099, with 116 responses (30.2%), the income group below RM 4,849, with 73 respondents (19%), and the income for group RM 7,110 - RM 8,699 46 responders (12%). Finally, there are 16 respondents in the housing income range of RM 8,700 - RM 10,959 (4.2%).

4.3.6 Frequency of Respondents Based on Do You Have Takaful Plan Group

Table 4.7: Do You Have Takaful Plan of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	41	10.7	10.7	10.7
	Yes	343	89.3	89.3	100.0
	Total	384	100.0	100.0	

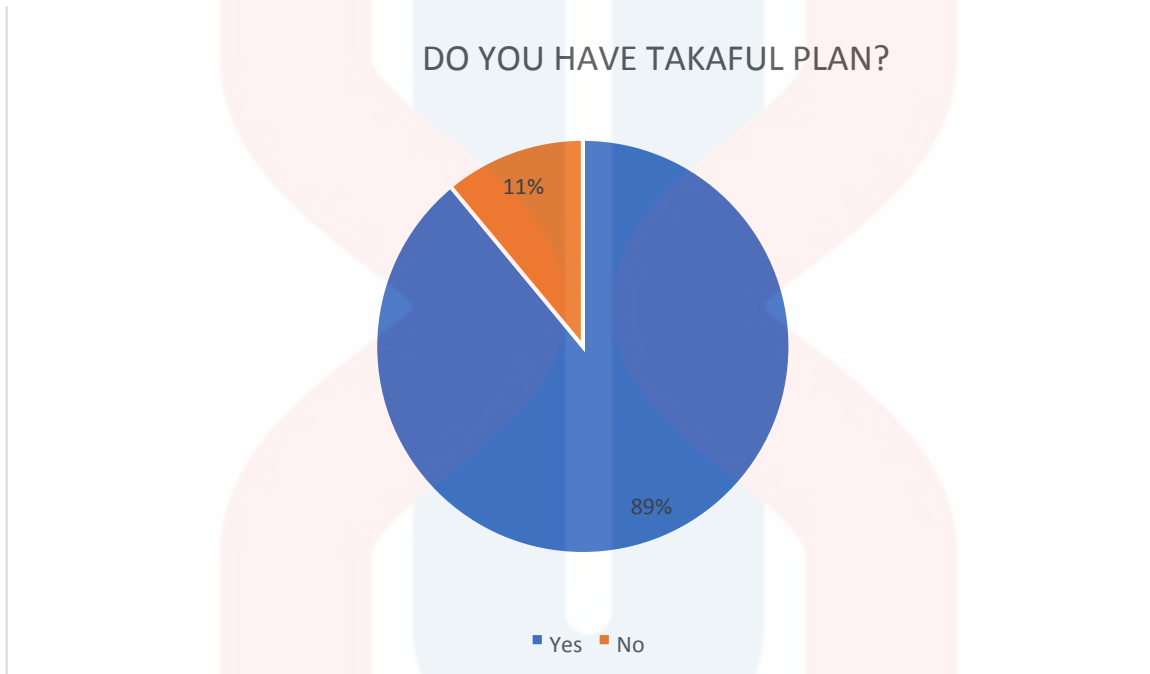


Chart 4.6: Do You Have Takaful Plan of Respondents

According to the table and figure above, it reflects the proportion of 384 respondents who have a takaful plan or do not have a takaful plan. There are 343 respondents that have takaful plan and the rest about 41 respondents that who are not have the takaful plan. The percentages of respondents that answer yes for have the takaful plan are 89.3% and 10.7% for respondents that answer no to the questionnaire about have the takaful plan.

4.3.7 Frequency of Respondents Based on Do You Prefer to Purchase Takaful Via Online Group

Table 4.8: Do You Prefer to Purchase Takaful Via Online of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	75	19.5	19.5	19.5
	Yes	309	80.5	80.5	100.0
	Total	384	100.0	100.0	

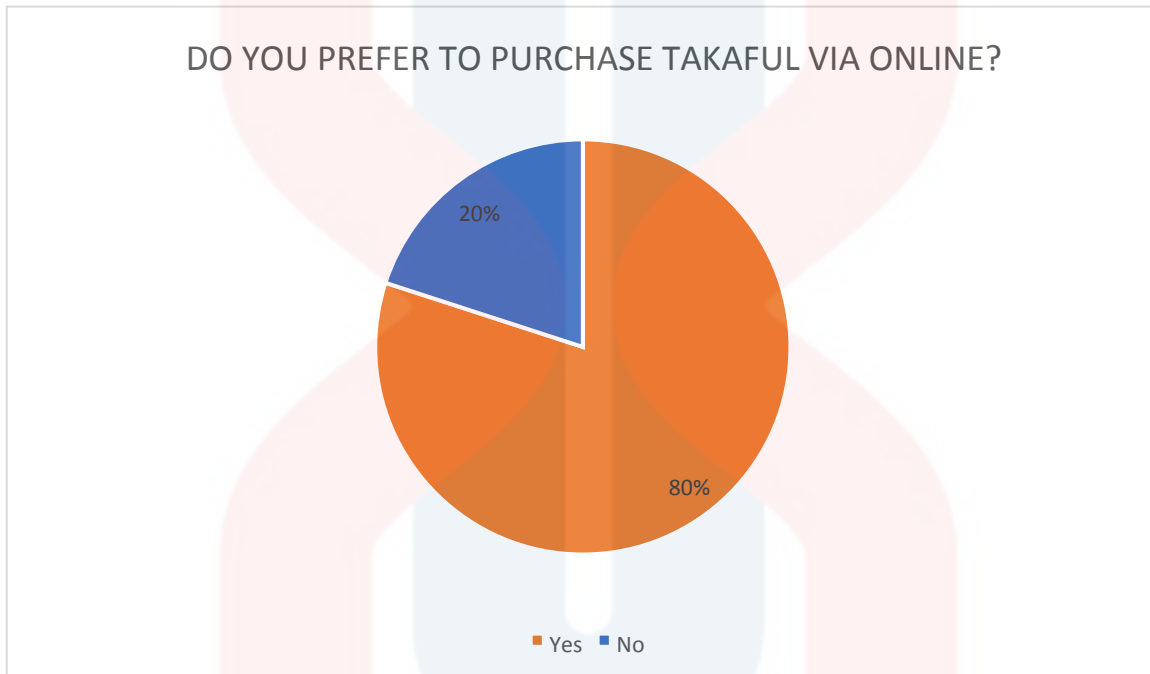


Chart 4.7: Do You Prefer to Purchase Takaful Via Online of Respondents

The percentage of respondents who prefer to purchase Takaful online is represented in the table and figure above. 309 respondents prefer to purchase Takaful via online and the rest about 75 respondents that are not prefer to purchase Takaful via online. The percentages of respondents that answer yes for prefer to purchase Takaful via online are 80.5% and 19.5% for respondents that answer no to the questionnaire about prefer to purchase takaful via online.

4.4 DESCRIPTIVE ANALYSIS

The researcher used techniques to analyse in this study to determine which independent variable, including self-efficacy and social influence, affects the determinants of online takaful buying behaviour among middle 40 (M40) in Kelantan. Furthermore, 384 Kelantan residents were chosen at random for the descriptive research. In this study, descriptive statistics are used to reveal the ordinary pattern of response, summarise, and describe the characteristics of the respondents. Parametric statistics such as mean, standard deviation, and variance measurements will be used to define the characteristics of the interval data. Furthermore, the frequency analysis will be performed to compute the frequency or number of occurrences of each response selected by the respondents.

4.4.1 Self-Efficacy

Table 4.9: Mean and Standard Deviation of Self-Efficacy

	N	Minimum	Maximum	Mean	Std. Deviation
I can purchase takaful online without anybody's guidance.	384	1	5	3.94	1.113
I have no problem purchasing takaful online for the first time.	384	1	5	3.84	1.052
I can handle the process of online purchase takaful by watching someone doing it.	384	1	5	4.06	.890
I am very adept at searching for takaful on the internet.	384	1	5	4.09	.953
I know the best online platform to purchase takaful.	384	1	5	4.09	.929
Valid N (listwise)	384				

The mean score and standard division of self-efficacy are shown in the table above. A total of 384 individuals responded to this questionnaire. This questionnaire has five items that are independent variables of self-efficacy. The highest mean for that question about they adept and know where the best online platform to purchase takaful with the mean score is

4.09, indicating that most of the respondents agree with that question. There is one minimum from this independent variable. The minimum mean for that question about no problem purchasing takaful online for the first time, with the mean score being 3.84. As a result, respondents believe that variable has a link with determinants of online takaful buying behaviour among the M40 income earners.

4.4.2 Social Influence

Table 4.10: Mean and Standard Deviation of Social Influence

	N	Minimum	Maximum	Mean	Std. Deviation
I am interested in taking online takaful because many people around me already purchased it.	384	1	5	4.32	.723
I am easily influenced to adopt online takaful by viewing the benefit of people get after purchased it.	384	1	5	4.31	.734
I think I get a lot of information about online takaful through different sources including my friend, peer, family, and media.	384	1	5	4.41	.702
I need to listen and get advice from other before making decision to purchase online takaful.	384	1	5	4.42	.662
I believe that social influence is a factor influencing my decision to adopt online takaful.	384	1	5	4.48	.646
Valid N (listwise)	384				

The average score and standard division of social influence are shown in the table above. This question elicited responses from 384 people. This component of the questionnaire has five items that indicate the independent variables of social influence. The highest mean is for believe that social influence is a factor influencing my decision to adopt

online takaful is 4.48, from this mean, we know that most of respondents agree with that question. There is one minimum from this independent variable. The minimum mean for that question is about easily influenced to adopt online takaful by viewing the benefit of people get purchased it with the mean score is 4.31. Thus, it indicates that respondents agree that the variable is crucial for determinants of online takaful purchase behaviour among M40 income earners.

4.5 VALIDITY AND RELIABILITY

To checked internal consistency, we used the reliability commanded in SPSS to ran Cronbach's alpha test. It demonstrates that the questionnaires to be delivered were trustworthy and legitimate. Cronbach's alpha was referred to as a measured of "internal consistency" dependability when the values reflect many questionnaires, which was the most typical application. Cronbach's Alpha analysis was performed to measure reliability in this study; any Cronbach's Alpha score greater than 0.6 is considered strong reliability and an acceptable index. According to Pallant (2001), Cronbach's Alpha less than 0.6 was deemed low. Cronbach's Alpha coefficients vary from 0.60 to 0.80, a reasonable yet acceptable range. Cronbach's Alpha coefficients ranging from 0.8 to 1.00 were regarded extremely high and excellent. Table 4.11 have shown the results of the reliability test.

Table 4.11: Cronbach’s Alpha Coefficient Size

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

$0.6 \leq \alpha < 0.7$	Questionable
$0.5 \leq \alpha < 0.6$	Poor

Table 4.12: Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.930	0.940	15

According to table 4.12, the Cronbach Alpha for fifteen items of determinants of online takaful purchase behaviour among M40 income earners measure was 0.930. The closer the coefficient was to 1.0, the stronger the internal consistency of the scale's items (variables). As a result, the total value of this variable assessed was good, with reasonably high internal consistency. As a consequence, the questionnaire on the study was acceptable and adequate for usage.

4.6 NORMALITY TEST

Based on statistics related to the normality test used in this study, it serves to determine whether the studied data set was well modeled by the normal distribution. In this test it shows the extent to which the expected random variable was related to the data set being normally distributed. There were 2 types of normality tests that were quite popular such as the Kolmogorov–Smirnov test and the Shapiro–Wilk test. These two methods are the most frequently used to test the normality of research data. Based on the results of this test it could be said to be formed in the statistical software "SPSS".

Table 4.13: Normality Test

Tests of Normality						
	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Online Takaful	.216	384	.000	.904	384	.000
Self – Efficacy	.133	384	.000	.906	384	.000
Social Influence	.200	384	.000	.841	384	.000
a. Lilliefors Significance Correction						

Based on the table above, for the Kolmogorov–Smirnov test and the Shapiro–Wilk test, it shows that if the test result shows ($p > 0.5$) it shows a normal test result. However, if the test results showed ($p < 0.05$) it could be said that the test results were abnormal. Furthermore, for the Kolmogorov–Smirnov test which refers to the test for all variables whether independent or dependent variables could be said to obtain a significant value the p value should be shown ($p = 0.000$). This can be explained when the level of statistical significance was usually at the p-value between 0 and 1. Therefore, if the p-value was small, then it proves that the null hypothesis should be rejected. It can be concluded that if the p value is less than 0.05 it is statistically significant. However, it is different from the Shapiro–Wilk test when the value is less than 0.05 which refers to the significant value of the studied at ($p = 0.000$). This can be said to be referred to the correlation analysis for both tests showing abnormality based on the variables in the study, which are either independent variables or dependent variables. Therefore, to help identify the relationship between these two variables, Spearman Correlation Analysis needs to be applied in this study.

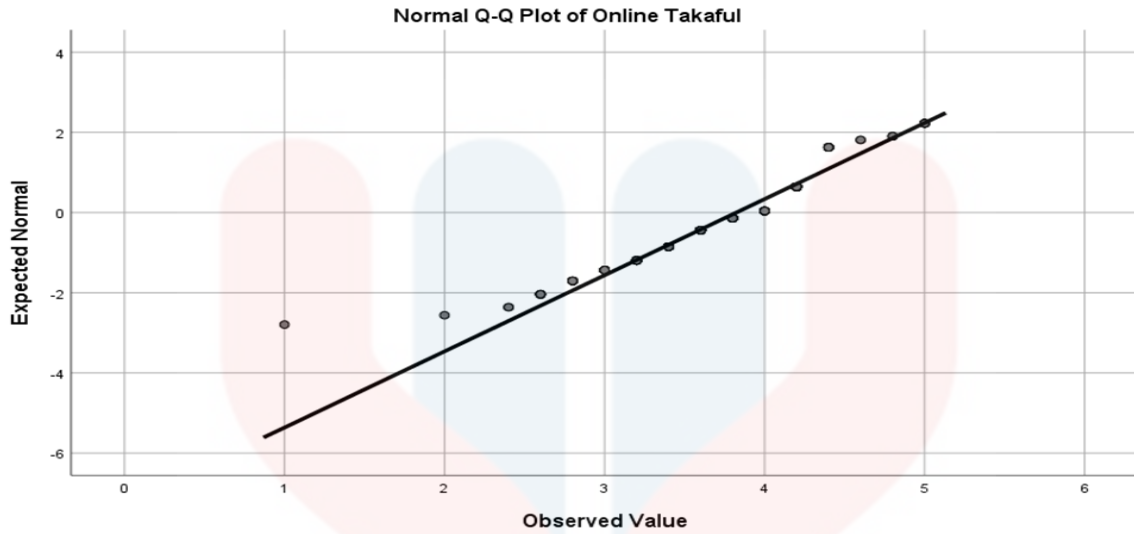


Figure 4.1: Normal Q-Q Plot of Online Takaful

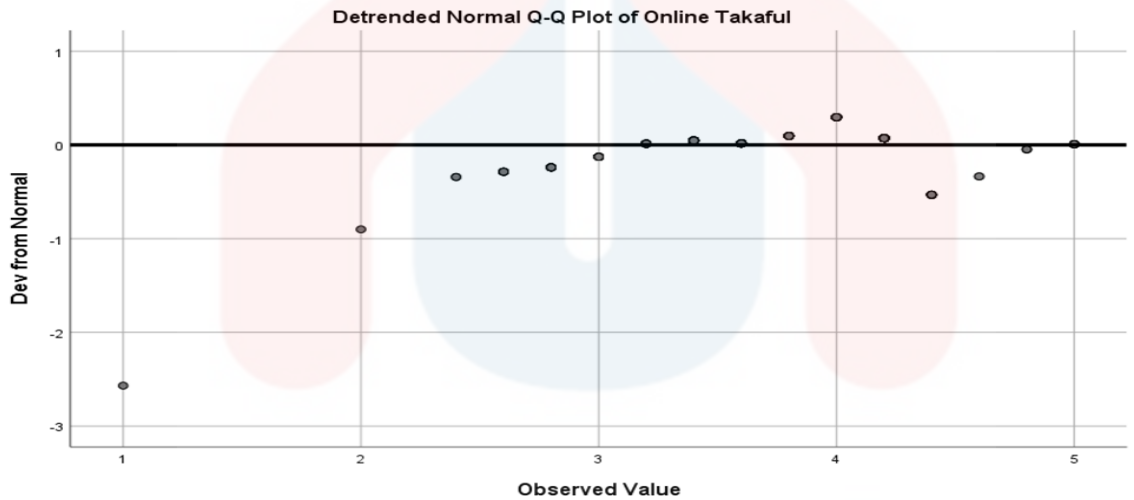


Figure 4.2: Detrended Normal Q-Q Plot of Online Takaful

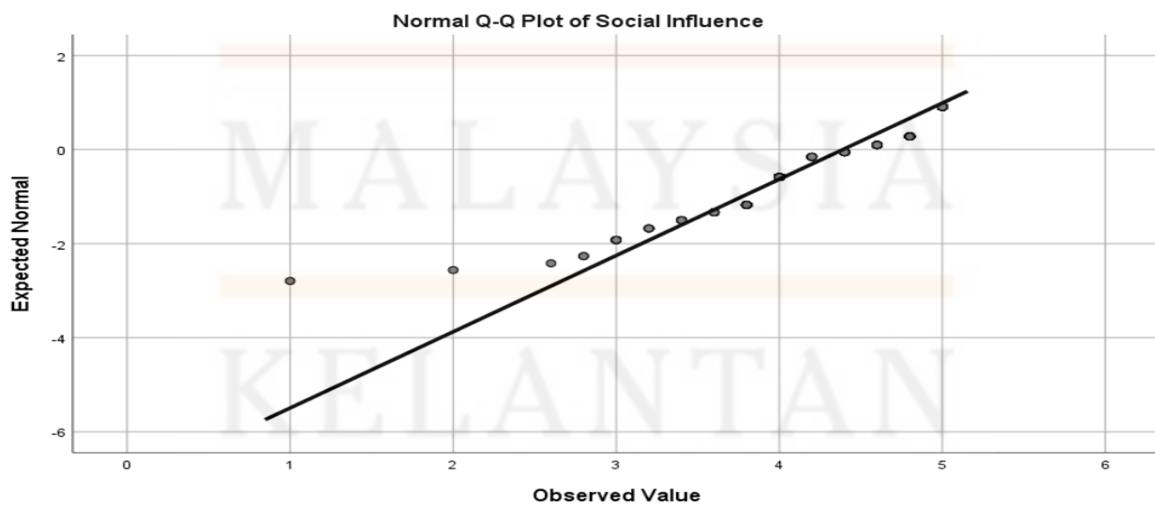


Figure 4.3: Normal Q-Q Plot of Social Influence

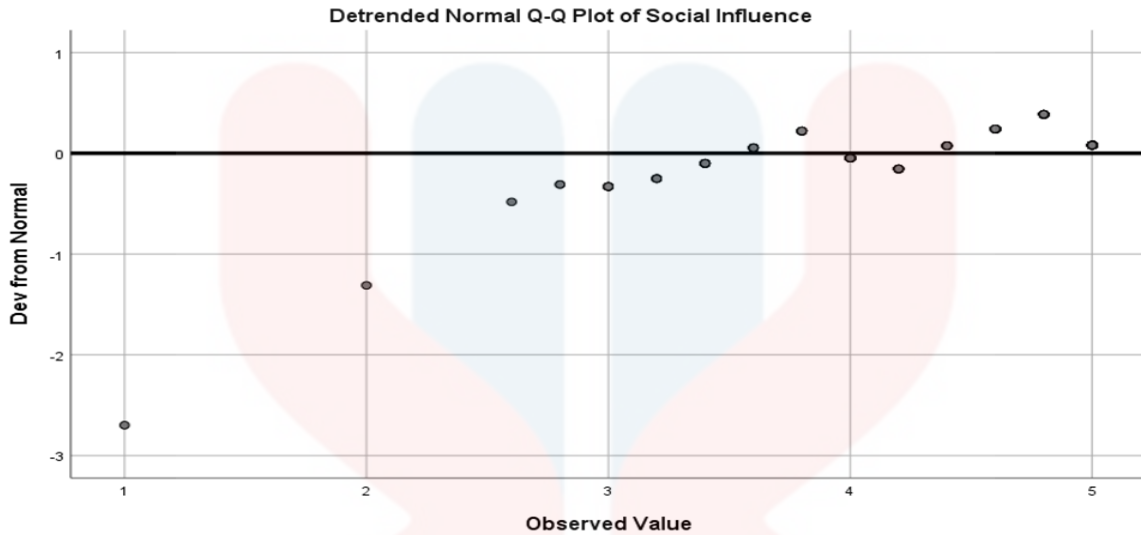


Figure 4.4: Detrended Normal Q-Q Plot of Social Influence

4.7 HYPOTHESES TESTING

In this hypothesis test statistic it helps in analyzing the assumptions in the testing and methodology of this studied referring to the nature of the data used and the reasoned for the analysis. In this study, to access the strength of the linear link between two variables, the Pearson Correlation Coefficient was utilised. Referring to the studied it involves several variables when playing a role in determining the relationship between independent variables such as social influence, and self-efficacy and the dependent variable which was the determinant in the online purchase of Takaful among the M40 group. Therefore, each of these variables is measured by analysing the development of the relationship between the two variables.

Table 4.14: The Rules of Thumb about Correlation Coefficient Sizes.

Coefficient Range, r	Strength of Correlation

±0.91 to 1.00	Very High Positive (negative) correlation
±0.71 to 0.90	High Positive (negative) correlation
±0.41 to 0.70	Moderate Positive (negative) correlation
±0.21 to 0.40	Low Positive (negative) correlation
±0.00 to 0.20	Little if any correlation

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

Table 4.15: Result of the Correlation Analysis

		Online Takaful	Self-Efficacy	Social Influence
Online Takaful	Pearson Correlation	1	.702**	.707**
	Sig. (2-tailed)		.000	.000
	N	384	384	384
Self-Efficacy	Pearson Correlation	.702**	1	.702**
	Sig. (2-tailed)	.000		.000
	N	384	384	384
Social Influence	Pearson Correlation	.707**	.702**	1
	Sig. (2-tailed)	.000	.000	
	N	384	384	384

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

Based on table that details the overall findings of the association for each study variables are based on the table above. For the initial findings demonstrating self-efficacy and social influence takaful purchase within the M40 group. The finding indicate that correlation coefficient is 0.702 in value. It demonstrates that among M40 income earner, there was a link between self-efficacy and online takaful purchasing ($r = 0.702$, $N=384$, $p<.001$). As a result, H1 is accepted and for the null hypothesis is rejected.

H1: There is a significant relationship between self-efficacy and online takaful purchase among M40

For the result shown of the correlation coefficient between social influence and online takaful purchase among M40 income earners are presented. The positive association between social influence and online takaful purchase was found among M40 income earners, as indicated by the correlation coefficient value of 7.07 ($r= 0.707$, $N=384$, $p<.001$). Besides, among M40 of the income earners categories shown there is correlation between an increase in social influence and increase in an online takaful sales. As the result shown H2 is accepted, and the null hypothesis is rejected.

H2: There is a significant relationship between social influence and online takaful purchase among M40.

In conclusion, the findings of the above studied show that the data obtained was valid and statistically the data was reliable. The table shows that the social influence shows the highest correlation coefficient value. This shows the result of the results where social influence had a high correlation with the determinants in the online purchase of Takaful among the M40 income earners group. Therefore, with that the leveled of social influence affects the determinants in the online purchase of Takaful among the M40 income earners group.

4.8 SUMMARY

This chapter has discussed the objective of the study was to determine the correlation between self-efficacy, social influences and online takaful purchase behaviour among M40 income earners. This chapter analyses and quantitatively presents the research data. The null hypothesis was rejected as a consequence of this investigation's positive results.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

The final chapter provides a synopsis of the data analysis's findings, interpretations, and recommendations. More context for the events of Chapter 4 will be provided. The paper will conclude with a discussion of the limits and suggestions for further research and advancement. Therefore, all the research questions will be answered, and the possible goals will be determined based on the findings of this study.

5.2 KEY FINDINGS

This study was conducted to determine the determinants of online takaful purchase behaviour among the middle 40 in Kelantan. The main goals of this study are to look at how self-efficacy and social influences affect online takaful among M40. In this study, questionnaires were used to collect data and get responses from those who filled them out. 384 people were chosen as a sample.

The overall result for reliability was carried out using questionnaires of 384 respondents in Kelantan. The study demonstrates that Cronbach's alpha for self-efficacy is significantly higher than for social influence. Cronbach's alpha for self-efficacy is 0.93, whereas, for social influence, it is 0.80. Self-efficacy has the highest level of internal consistency among its items.

Furthermore, the study shows that when it comes to descriptive statistics, social influence has the most reliable and valid data on what makes M40 in Kelantan buy online

takaful. The average of five measures of social influence is between 4.31 and 4.48, which is in the agreed range. This means that most of the people who answered agree that social factors have a big effect on M40's use of online takaful.

Moreover, self-efficacy is the second most reliable and valid data on determinants of online takaful purchase behaviour among M40 in Kelantan. The mean range for this factor is significantly lower, ranging from 3.84 to 4.09, but it is still considered in the same category. Therefore, most respondents agree with the statement that self-efficacy about online takaful can lead to buying behaviour among M40.

Next, the Pearson correlation between online takaful among M40 and self-efficacy and social influence is above 0.60, which means they are strongly related. The Pearson correlation for social influence is higher than the Pearson correlation for self-efficacy. This means that social influence and self-efficacy are the most important factors that affect online takaful among M40 in Kelantan, with 0.707 for each. So, there was a strong positive relationship between self-efficacy and online takaful among the M40.

Lastly, Self-efficacy is the second most influential variable for online takaful among M40 in Kelantan, with a Pearson correlation of 0.702. As a result, among M40, it is considered a particularly positive and influential online takaful.

5.3 DISCUSSION

Hypothesis 1

H1: There is a significant relationship between self-efficacy and online takaful purchase among M40.

The primary research purpose of this study is to evaluate the association between self-efficacy and online takaful purchasing among M40. Table 4.15 displays the association coefficient between online takaful purchasing and self-efficacy among M40. The correlation coefficient of 0.702 indicates a somewhat favourable relationship between self-efficacy and online takaful purchase among M40 ($r= 0.702$, $N=384$, $p.001$). As a result, hypothesis H1 is accepted.

According to the findings, M40 in Kelantan have a moderate level of self-efficacy when it comes to online takaful purchases. This is because some of them are willing purchase the takaful in person and the rest purchase it via online. There are some of them know where to purchase takaful via online and the rest of them did not know where to purchase the takaful via online. It is also because among of them feel not save purchase the takaful via online and they prefer to buy it in person only. They afraid that their personal data will be exposed to third parties.

Hypothesis 2

H2: There is a significant relationship between social influence and online takaful purchase among M40

The correlation coefficient between online takaful buying among M40 and social influence is shown in Table 4.15. The correlation coefficient of 0.707 indicates that among M40, there is a moderate positive link between social influence and online takaful purchase ($r= 0.707$, $N=384$, $p.001$). As a result, hypothesis H2 is accepted.

People's decisions to buy online takaful are also influenced by environmental and societal variables. A person's surroundings will persuade him to acquire takaful online. If him are surrounded with people who are like purchase takaful via online, he also will purchase it via online to because he will know which application are used to purchase the takaful and he also will get the advice about the takaful. This conclusion, which is consistent with previous research, implies that social influences, such as those of family, friends, neighbours, or the takaful agent themselves, are the key motivators for takaful product purchases (Bangaan Abdullah, Yakob, & Ruslee, 2019).

Table 5.1: Results of Hypothesis

Hypothesis	Statement	Result
H1	There is a significant relationship between selfefficacy and online takaful purchase among M40.	Accepted
H2	There is a significant relationship between social influence and online takaful purchase among M40	Accepted

5.4 IMPLICATIONS OF THE STUDY

From this study, it can be seen there were various implications had been taken. The National Key Results Areas (NKRAs) under the GTP had been selected to assure Malaysians' socio-economic growth. Hence, the results showed the quality of living (lives) of the majority of Malaysians was in the low to moderate range, health care has been elevated to one of the developing country's top priorities. Individuals with low to moderate incomes, namely hardcore poor, poor and low (B40), and mid-income earners (M40), should have takaful or online takaful to safeguard oneself against unwanted events. As a result, access to health care has become the government's top concern, and the government has made steps to boost average health spending to 12-13% per year. The Malaysian Healthcare Travel Council (HTC) was founded by the Ministry of Health to further promote Malaysia as a world-class healthcare service provider (Fauzilah et al, 2018).

From a practical standpoint, this study was consistent with the government's aim of increasing financial inclusion among the M40 segments. This research seeks to give a new perspective not just for academics, but also for online takaful providers and policymakers. Currently, the government has launched a takaful plan called mySalam, which intends to give exclusively free takaful health care to Malaysia's low-income group. As a result, online takaful providers and other financial protection service providers should create online takaful schemes that emphasise health and life protection (Azila et al., 2021).

Takaful firms must consider the M40 group's behaviour while selling their products, particularly in enhancing allocations from distant and rural regions, which boosts their financial protection against unforeseen events and improves their well-being. Policymakers

and takaful institutions take a more proactive approach to improving the online takaful system and increasing product accessibility by expanding services to post offices, marketplaces, zakat centres, waqf institutions, and cooperatives. Furthermore, information about the importance of online takaful programmes must be disseminated across Malaysia in order to ensure the community's security, safety, and well-being (Azila et al., 2021).

The M40 group was different to the B40 group. This difference can be seen significantly through the difference in household income or the salary of a person from the B40 and M40 groups. There was an issue that the government only focused on helping the B40 group because of the low-income factor when compared to the M40 group. This can be seen through the government's assistance to the B40 group which has the element of takaful which is "mySalam" and "Perlindungan Tenang". The government was more concerned with assisting the B40 group regardless of health, finance, education, etc. The need for intervention given especially from Bank Negara Malaysia (BNM) and insurance companies must work together in developing affordable insurance products for households not only for B40 but also in the M40 group. This is because government assistance such as "MySalam" and "Perlindungan Tenang" were only offered to low-income groups and not to middleincome groups. This happened due to the significant difference in income as well as the community's understanding that middle-income groups are not eligible to receive government assistance.

Unlike B40, M40 typically does not receive government assistance, hence they opt to purchase takaful online depending on their own abilities. Takaful is classified into two types: general takaful and family takaful. The takaful package protects policyholders and their families against unforeseen occurrences like as death, accident, permanent disability, fire, or property damage (depending on the kind of coverage). In addition, a comprehensive public awareness and understanding campaign will be undertaken to promote public knowledge and

comprehension of the necessity of takaful and insurance protection systems in the key areas inhabited by these groups.

Finally, this study is critical, particularly for the M40 group. This study has the potential to have a significant impact on the M40 income earners by recognising opportunities and boosting awareness about their future when anything happens in their lives. This research might therefore be used as a reference for students studying the online takaful industry in academics. Meanwhile, it will boost consumer and corporate participation in Malaysia's takaful industry.

5.5 LIMITATIONS OF THE STUDY

The limitation of these study was those factors of design or procedure that impacted or influenced the interpretation of the research findings. When researchers undertake this research study, there was several constraints. For starters, there are the sample profile limitations. The middle-income group (M40) is used only for data collection by the researcher, therefore there is a restricted sample profile making it difficult for respondents to access it. Future research should be focused on the determinants of online takaful purchase behaviour for other income levels, especially M40 and T20 because the sample profile for the B40 study is deeper compared to M40 and T20. As a result, a bigger sample size may have yielded more precise and meaningful results. More data was required to validate the findings.

Then researchers face various limitations or restraints, particularly in terms of size. The results could not be generalised or represented for all Kelantan inhabitants due to the small sample size of 384 participants. Because of the small sample size, determining whether a specific finding is legitimate may be difficult, and in certain circumstances, errors may

arise, null hypotheses were wrongly accepted, and no changes between research groups were seen.

Furthermore, one of the study's limitations is the data collection process. Due to time and budget constraints, the researchers only obtain secondary information by distributing questionnaires through the internet. Due to time and financial restrictions, researchers must choose secondary data over primary data that is more specific to the researcher's needs. To meet research objectives, future research might be broadened to incorporate primary data sources such as interviews and direct questioning of respondents. As a result, the data is more reliable and accurate, even if it takes more time and money. Aside from that, the pandemic COVID-19 made it difficult for researchers to contact with respondents more closely while distributing questionnaires.

5.6 RECOMMENDATION FOR FUTURE RESEARCH

In order to make it easier for the researcher to plan for future research, the researcher was advised to choose the appropriate method to further launch the research process in the future. This was intended to avoid and overcome shortcomings that may occur during the conduct of this study. By carefully choosing the right and effective method, it is possible to obtain accurate and corrected research results in accordance with the objectives of the study that had been set. The selection of the corrected method and steps, especially in the process of entering and producing data when it affects the results of the research conducted. Based on the context of this study, it focuses on the M40 community in Kelantan for purchasing Takaful online. Furthermore, it could be said that not all communities meet the specified categories, let alone among the communities in certain areas

in Kelantan, the majority were B40 groups. Therefore, the impacted of the studied on the researchers need to expand the scope of the study which is not only focused on the area in Kelantan but also to every state in Malaysia among the M40.

However, in this study, it had provided a lot of benefits to the community around Kelantan whenever possible increasing knowledge related to Takaful such as the importance of Takaful to the family, giving awareness of the benefits of Takaful in life as well as learned something new. The ownership of Takaful was also important as a preparation in case of any problem or calamity. Therefore, for future researched plans, it could be carried out with the use of a relatively small sample size from the current studied if it was only focused on one area. However, it is different if the studied area covers various states for the M40 group in Malaysia. In addition, the results of the previous study could be handled and used as a reference by Takaful researchers in future studies to further introduced the family Takaful protection planned to this community. This is because not all communities were exposed to information related to Takaful, causing them to be less sensitive to the circulation of modern methods.

For example, purchasing Takaful could be done online instead of only having to made a purchase face-to-face. Therefore, providing exposure with Takaful campaigns, advertising on social media as well as briefings at certain institutions on the importance of purchasing Takaful online. Therefore, this provides a lot of helped to researchers and Takaful agents to update family Takaful planned for the M40 group or the community that needed Takaful to care for and protect the community. Finally, the researched in this studied could be further expanded by discussing the issue of purchasing Takaful by knowledgeable individuals such as certain figures to instill the acceptance of important information in purchasing Takaful to the community, especially M40. So, with the acquisition of new knowledge in purchasing Takaful online, this opened the eyes of many people to the

importance of purchasing Takaful as well as new methods that can be carried out in addition to face-to-face purchases. However, apart from the discussion, another method was to interview to conduct a questionnaire to deepen the knowledge of Takaful ownership in the daily life of the family for the M40 group.

5.7 OVERALL CONCLUSION OF THE STUDY

The overall conclusion that could be seen in this studied was the achievement in research to identify and studied the factors that influence the determinants of online Takaful purchase behavior among M40. Furthermore, this study aimed to achieve the objective of identifying the relationship between self-efficacy and the purchase of Takaful. Additionally, the look of the connection between social influence and online takaful purchase among M40 and it could be said that the objective of this study was successfully met. However, this study involves dependent variables and independent variables that became the framework for continuing the study. It shows how online Takaful purchase was influenced by social influence and self-efficacy among M40. Therefore, a survey method is used to obtain cleared data collection and acquisition when a large number of respondents were required.

There is 384 respondents were needed for this questionnaire survey and there were successfully gathered. Additionally, the data was gathered using Google Form system and it was then analysed using the SPSS software programme. Besides, other techniques were utilised in addition to SPSS, including descriptives analysis, Validity and Reliability testing, Normal testing and Pearson correlation coefficient. According to the general rule of thumb about the size of Cronbach's Alpha Coefficient, the finding of collected data and analysis shown in the reliability analysis for online takaful purchase, social impact, and self-efficacy show positive result in the strength of the association. In addition, the research conducted

serves to clearly see the level of awareness of buying Takaful online with social influence and self-efficacy among M40. So with that, we could see the opinions and decisions of the community that influence the purchase of Takaful among the M40. At a time when this studied also provides benefits to the community itself by being more exposed to important information involving Takaful.

In addition, for the future all the results of this studied or the results of this study were important and could been used to be studied more widely to help achieve the goals of the study and answer questions related to the determinants in the online purchase of Takaful especially for the M40 group. So, with this to some extent help the study in the future. However, it is best and expected that more new studied involving Takaful can open the minds of many people related to Takaful in various groups. Therefore, a stepped that can be taken in this study was a study conducted by the researcher that shows the relationship between the independent variable and the dependent variable.

This leads to the direction of the researched conducted. Based on this study, it also depends on the decision of the researcher himself to determine the actual way to analyze the data as well as the method of data collection. However, there were some shortcomings that provided limitations in the studied to be carried out. However, this gave space to researchers to come up with new ideas and suggestions to further improve the quality of researched to a better level. So, with that the studied on the determinants of purchasing online Takaful among the M40 group can be studied more widely and in detail in order to provide a clear analysis and answered the results of the study.

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**DETERMINANTS OF ONLINE TAKAFUL PURCHASE BEHAVIOUR AMONG
M40 INCOME EARNERS**

Dear Respondents,

We are final year student of the programme Bachelor of Business Administration (Islamic Banking and finance) with Honour (SAB), Faculty of Entrepreneurship and Business (FEB), University Malaysia Kelantan (UMK). This questionnaire was distributed as part of our final year project in order to conduct research on the factor influencing user acceptance towards cashless society among University Malaysia Kelantan (UMK) City Campus students. All the information in this questionnaire will kept confidential and used for academic purposes only. We would like to thank you for spending your time by giving kind cooperation and fair responses.

This survey was prepared by:

NUR NATASYA FARHANA BINTI AMRI (A19A0605)

NUR RIDANI BINTI MOHD SALAM (A19A0608)

NUR SAFFA ATIKAH BINTI ROSLAN (A19A0609)

NUR SOLIHAN BINTI ABDUL HALIM KOH (A19A0617)

UNIVERSITI
MALAYSIA
KELANTAN

Construct of Measurement

SECTION A: Demographic profile

BAHAGIAN A: Profil demografi

1. Age/Umur

18 -24 years old /18- 24 tahun	<input type="text"/>
25 -30 years old /18- 24 tahun	<input type="text"/>
31 - 35years old /18- 24 tahun	<input type="text"/>
36 -40 years old /18- 24 tahun	<input type="text"/>
41 -45 years old /18- 24 tahun	<input type="text"/>
46 -50 years old /18- 24 tahun	<input type="text"/>
51 years old and above / 51 tahun dan keatas	<input type="text"/>

2. Gender/ Jantina

Male/ Lelaki	<input type="text"/>
Female/ Perempuan	<input type="text"/>

3. Academic qualification/ Kelayakan academic

SPM	<input type="text"/>
Diploma	<input type="text"/>
Degree	<input type="text"/>
Master	<input type="text"/>
PhD	<input type="text"/>

4. Occupation/ Pekerjaan

Government Servant / Sektor Kerajaan

Private sector / Sektor Persendirian

Self - employed / Bekerja sendiri

5. House income/ Pendapatan isi rumah

Below RM 4,849

RM 4,850 – RM 5,879

RM 5,880 – RM 7,099

RM 7,110 – RM 8,699

RM 8,700 – RM 10,959

6. Do you have Takaful plan?

Adakah anda mempunyai pelan Takaful?

Yes

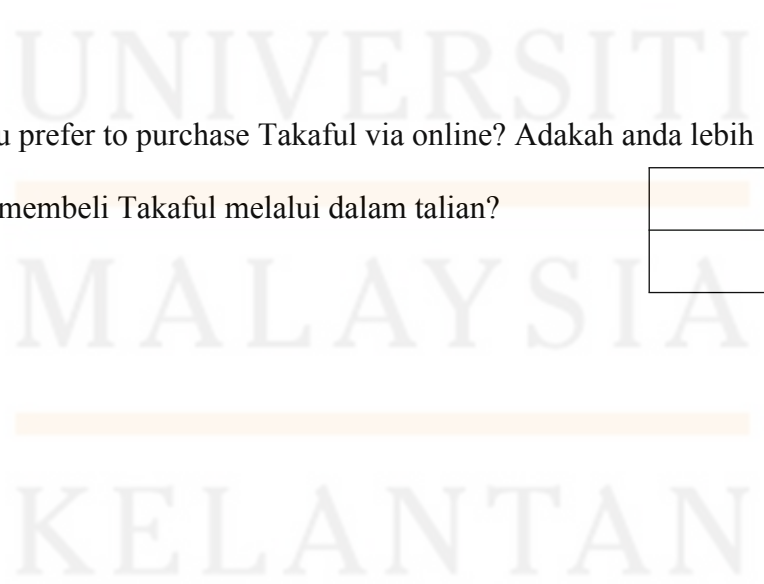
No

7. Do you prefer to purchase Takaful via online? Adakah anda lebih

suka membeli Takaful melalui dalam talian?

Yes

No



SECTION B: ONLINE TAKAFUL RESOURCES AMONG M40

BAHAGIAN B: SUMBER TAKAFUL DALAM TALIAN ANTARA M40

Please indicate your degree of agreement on the following statements by ticking the number given ranging:

Sila nyatakan tahap persetujuan anda pada pernyataan berikut dengan menandakan nombor yang diberikan julat:

Strongly Disagree/ Sangat Tidak Setuju	Disagree / Tidak Setuju	Neutral/Neutral	Agree / Setuju	Strongly Agree/ Sangat Setuju
1	2	3	4	5

Variables	Resources	Items	1	2	3	4	5
Online takaful purchase Pembelian takaful dalam talian	Chen & Barns (2007) Suh & Han (2003)	I intend to continue purchase takaful via online in future Saya berhasrat untuk meneruskan pembelian takaful melalui dalam talian pada masa hadapan					
	Chen & Barns (2007)	I would strongly recommend others to purchase takaful via online Saya amat mengesyorkan orang lain untuk membeli takaful melalui dalam talian					
		I shall not purchase takaful via online in the future Saya tidak akan membeli takaful melalui dalam talian pada masa hadapan					
		Online takaful has a high level of privacy and is reliable Takaful dalam talian mempunyai					

		tahap privasi yang tinggi dan boleh dipercayai					
		I trust on purchasing takaful via online Saya percaya untuk membeli takaful melalui dalam talian					

SECTION C: SELF-EFFICACY AND SOCIAL INFLUENCE

BAHAGIAN C: KEBERKESANAN DIRI DAN PENGARUH SOSIAL

Please indicate your degree of agreement on the following statements by ticking the number given ranging:

Sila nyatakan tahap persetujuan anda pada pernyataan berikut dengan menandakan nombor yang diberikan julat:

Strongly Disagree/ Sangat Tidak Setuju	Disagree / Tidak Setuju	Neutral/Neu- tral	Agree / Setuju	Strongly Agree/ Sangat Setuju
1	2	3	4	5

Variables	Resources	Items	1	2	3	4	5
Self-efficacy Kebekerkesanan diri	Vakilalroaia & Fatorehchi (2015)	I can purchase takaful online without anybody's guidance Saya boleh membeli takaful dalam talian tanpa bimbingan sesiapa					
		I have no problem purchasing takaful online for the first time Saya tiada masalah untuk membeli takaful secara online buat kali pertama					
		I can handle the process of online purchase takaful by watching someone					

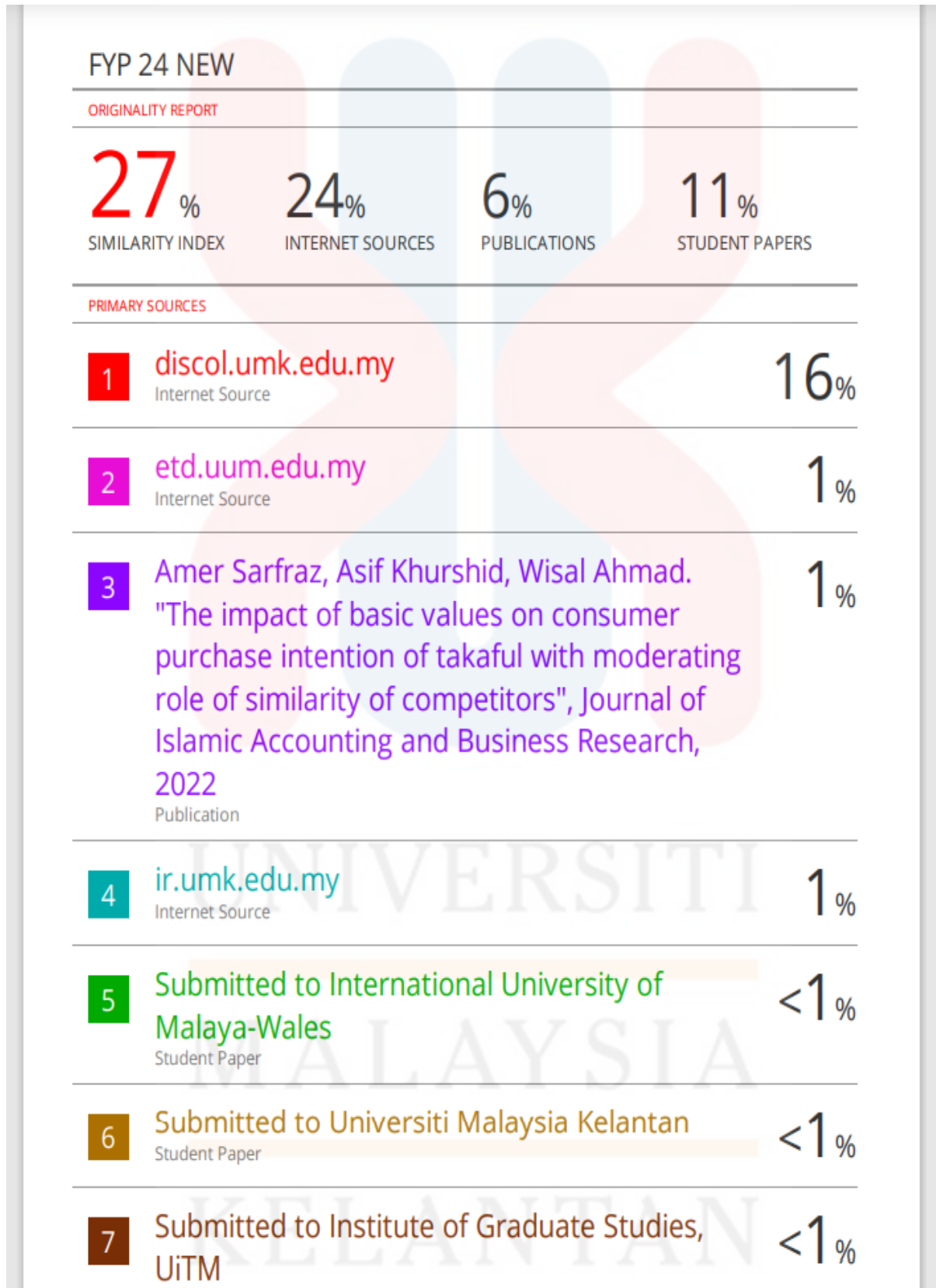
		<p>doing it</p> <p>Saya boleh mengendalikan proses pembelian takaful dalam talian dengan melihat seseorang melakukannya</p>					
	San-Martín et al. (2020)	<p>I am very adept at searching for takaful on the Internet</p> <p>Saya sangat mahir mencari takaful di Internet</p>					
		<p>I know the best online platform to purchase takaful</p> <p>Saya tahu platform dalam talian terbaik untuk membeli takaful</p>					
Social influence Pengaruh sosial	Sidhardha & Sumanth (2017)	<p>I am interested in taking online Takaful because many people around me already purchased it. Saya berminat untuk mengambil Takaful dalam talian kerana ramai orang di sekeliling saya sudah membelinya.</p>					
		<p>I am easily influenced to adopt online Takaful by viewing the benefit of people get after purchased it.</p> <p>Saya mudah terpengaruh untuk mengguna pakai Takaful dalam talian dengan melihat manfaat yang orang ramai dapat selepas membelinya.</p>					
		<p>I think I get a lot of information about online Takaful through different sources including my friend, peer, family and media.</p> <p>Saya rasa saya mendapat banyak maklumat tentang Takaful dalam talian melalui sumber yang berbeza</p>					

	<p>termasuk rakan, rakan sebaya, keluarga dan media saya.</p>					
	<p>I need to listen and get advice from other before making decision to purchase online Takaful.</p> <p>Saya perlu mendengar dan mendapatkan nasihat daripada orang lain sebelum membuat keputusan untuk membeli Takaful dalam talian.</p>					
	<p>I believe that social influence is a factor influencing my decision to adopt online Takaful.</p> <p>Saya percaya bahawa pengaruh sosial adalah faktor yang mempengaruhi keputusan saya untuk menerima pakai Takaful dalam talian.</p>					

APPENDIX B: GANTT CHART

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

APPENDIX C: TURNITIN



APPENDIX D – RUBRICS

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

(COMPLETED BY SUPERVISOR AND EXAMINER)

Student's Name: NUR NATASYA FARHANA BINTI AMRI
 Student's Name: NUR RIDANI BINTI MOHD SALAM
 Student's Name: NUR SAFFA ATIKAH BINTI ROSLAN
 Student's Name: NUR SOLIHAH BINTI ABDUL HALIM KOH
 Name of Supervisor: PN. FARAH HANAN BINTI MUHAMAD
 Research Topic: DETERMINANTS OF ONLINE TAKAFUL PURCHASE BEHAVIOUR AMONG M40 INCOME EARNERS

Matric No. A19A0605
 Matric No. A19A0608
 Matric No. A19A0609
 Matric No. A19A0617

Name of Programme: ISLAMIC BANKING AND FINANCE

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

	report format (5 MARKS)	acquired format	produced according to the specified time and/ or according to the format	according to the specified time but fails to adhere to the format.	on time, adheres to the format but with few weaknesses.	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	Data analysis is fairly	Data analysis is	Data analysis is correct	___ x 1

		inaccurate	done but needs major modification.	satisfactory but needs minor modification.	and accurate.	(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)	