

**UNDERSTANDING OF HIBAH KNOWLEDGE AMONG
BACHELOR OF BUSINESS ADMINISTRATION IN
ISLAMIC BANKING AND FINANCE (SAB) STUDENTS
IN UNIVERSITY MALAYSIA KELANTAN (UMK)**

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UNIVERSITI

MALAYSIA

KELANTAN

DEGREE OF BUSINESS ADMINISTRATION (ISLAMIC BANKING AND
FINANCE) WITH HONORS

2024

FKP



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by

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A thesis submitted in fulfilment of the requirements for the Bachelor of
Business Administration (Islamic Banking and Finance) with Honours

Faculty of Entrepreneurship and Business

UNIVERSITI MALAYSIA KELANTAN

2024

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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LIST OF ABBREVIATION

ARB	Amanah Raya Berhad
BNM	Bank Negara Malaysia
SAB	Bachelor of Business Administration in Islamic Banking and Finance
SPSS	Statistical Package for the Social Sciences
TPB	Theory of Planned Behaviour
UMK	University Malaysia Kelantan
TRA	Theory of Reasoned Action
EL	Educational Level
SM	Social Media
RE	Religiosity
SI	Social Influence

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ABSTRACT

This study aims to explore the understanding of Hibah knowledge among Bachelor of Business Administration in Islamic banking and finance (SAB) students in University Malaysia Kelantan (UMK) by going through educational level, religiosity, social influence, and social media. Therefore, quantitative research will be conducted online with 265 respondents from 848 population of SAB students from Year 1 to Year 4 to find Educational Level, Religiosity, Social Influence, and Social Media positively correlate with Hibah knowledge among SAB students in UMK. Researchers struggle to recruit respondents for their study. Despite distributing the response form, not all respondents were ready to fill out the questionnaire. Survey fatigue can occur when respondents receive too many surveys from other researchers which leads to reluctance to participate in other studies. Furthermore, the results indicated that students in the Hibah knowledge demonstrated significantly higher proficiency in among SAB students in UMK. So, it helps to clarify what UMK students know about Hibah. The elements impact their understanding of Hibah as a useful instrument for managing and developing Islamic estates or as a resource that can be useful in an emergency later in the day. This study aims to foster awareness about the Hibah itself among them. Therefore, the government should find use for the study's results in addressing Malaysia's growing number of frozen estates and educating the public about Hibah in the future.

Keywords: Hibah Knowledge, Hibah, property, SAB, UMK



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CHAPTER 1

INTRODUCTION

1.1 OVERVIEW OF THE RESEARCH

Chapter one describes quantitative research on the study of the Understanding of Hibah Knowledge Among Bachelor of Business Administration in Islamic Banking and Finance (SAB) students in University Malaysia Kelantan (UMK). In this chapter, the researcher will discuss the introduction, background of the study, problem statement, research questions, research objectives, scope of study, significance of the study, operational definition, and conclusion.

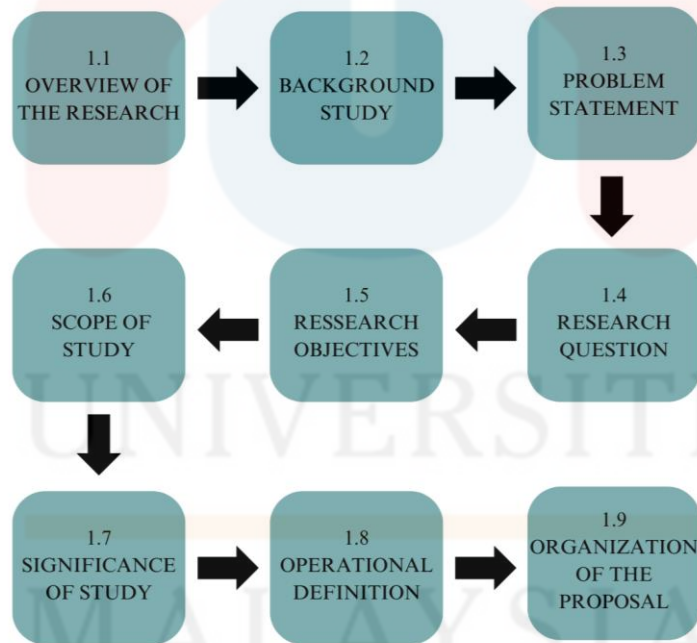


Figure 1.1 Outline of Introduction

1.2 BACKGROUND OF THE STUDY

Property planning is particularly essential in Islam, especially in this modern day when students face numerous new issues in the context of property. According to Rahman et al. (2023) Hibah is a good practice or necessary tool in the planning of Islamic wealth from the perspective of law, especially for the benefit of close family members. Hibah refers to "gift" or "voluntary gift." Hibah is also described as an unrestricted transfer of ownership of an asset. This is also known as a Hibah since it is one of the ways for SAB students to administer property to family members and other parties without demanding anything in return.

Hibah is an alternate means for individuals to raise the issue of unclaimed property (Rahman et al., 2023). Thus, in the takaful industry, students who participate may choose any person, whether family members or others as well, as a beneficiary to receive takaful benefits as Hibah after his death. Takaful benefits can be provided in the form of Hibah ruqba, which is a conditional grant made contingent on the death of one of the parties, either the donor or the receiver, as a condition of right of the wealth for the remaining party (BNM's, Shariah resolutions in islamic finance, 2010).

According to Azhar and Nor (2019), the genuine application of Hibah in Malaysia entails the Hibah document. Hibah paperwork is a unique practice that students are urged to use throughout their lives. This document's purpose is to guarantee that the property transferred to loved ones is acknowledged without being disputed by other heirs.

Therefore, according to Mustafa et al. (2022), Hibah in Malaysia, along with Fara'id and Wassiyah, is recognised as an Islamic wealth planning technique. Hibah is also regarded as an option for estate administration for SAB students' participants who want to allocate their fortune

according to their preferences. A completed Hibah contract that meets the terms and conditions demonstrates that benefit acceptance is passed from donor to donee (Basira & Abd Rahman, 2022). However, Amylia Fuziana et al. (2021) stated that public awareness of Hibah is not convincing.

Muhamad et al. (2019) believes implementation of Hibah law may incentivize Hibah providers to transfer their fortune while they are still living in order to avoid the estate administration procedure, hence reducing the number of unclaimed and neglected assets. Therefore, Mustafa et al. (2022) stated that there is an increasing number of persons who have died and left behind unclaimed property. According to Kamarudin and Alma'amun (2013), Hibah as it pertains to Islamic estate planning has been an impressive area of study in Malaysia. This concludes that Hibah is one of the methods SAB students can use to organize their wealth if they are aware of Hibah management.

According to Mustafa et al. (2022) Malaysian Muslims continue to have a misunderstanding of the Hibah idea and method. The Hibah service provider is urged to take an active role in teaching SAB students about the benefits of Islamic asset planning. They must also sell their products effectively to enable them to understand the nature of their products and practices. Students are now experiencing tremendous difficulty in selecting the best solution to assist them in planning and managing. Therefore, this study attempts to examine the educational level, religiosity, social influence, and social media related to the Hibah knowledge among Islamic Banking and Finance (SAB) students in UMK.

1.3 PROBLEM STATEMENT

According to Kamarulbaid (2021), the amount of assets from blocked inheritances has been rising in Malaysia reaching tens of billions of Malaysian ringgits. In 2020, the latest estimate of frozen assets in Malaysia was between RM70 billion and RM90 billion. This situation has created a serious problem of unmanaged frozen property among the people in Malaysia. Based on a collection of data from ARB reported that unclaimed estates alone reached nearly 700 billion Malaysian ringgit in 2017.

This also gives a negative effect to many parties where the occurrence of real estate tax arrears is increasing (Ahmad et al., 2017). It also caused huge losses to Muslims. On the other hand, in Islam, this situation of property freezing is taken very seriously and needs to be prevented to have a good effect on the national economy and good property management is highly demanded in Islam.

The situation becomes a problem because of neglect and lack of knowledge about property management and distribution, especially the methods used in Islam. Based on the research done by Kamarudin and Alma'amun (2013) which shows that the Muslim community is less exposed to the knowledge of Hibah that can be used in the distribution of inheritance. Based on his research, he also states that most communities do the distribution of their property upon death, which is through faraid. People do not know that the distribution of property can also be done during life directly, that is, through Hibah. This shows the attitude of the community that does not care or prepare in advance for the property and assets they own.

Why can this situation of property abandonment through Hibah happen? Most people ignore property management because they think they don't need to rush or divide their property too early. This neglect has resulted in many unclaimed properties in Malaysia for a long period of time. Regarding the question of Hibah, many people do not know that Hibah is one of the instruments that can be used in the distribution of property other than Faraid or wasiyyah (Bakar et al., 2020). This is because this method is less known and used due to the lack of knowledge about Hibah practices. The issue of delay in assets claims is due to the heir's ignorance and lack of knowledge in Hibah (Shafie et al., 2016).

Therefore, this research aims to see the level of understanding or well-informed among SAB's students at UMK regarding Hibah in future challenges. This is because many of them do not care deeply about this knowledge, which is simply knowing that Hibah is like giving voluntarily or giving gifts. In addition, they also do not know that giving the Hibah can be done during life. For this study, it is very important for students to know the principles, types, legal basis, differences, and other things about Hibah because its application is very important in everyday life such as knowing that Hibah is one of the instruments in property distribution.

1.4 RESEARCH QUESTION

In this study, researchers have created some research questions. These questions will provide more detailed outlook on the elements that are focus on this study:

- RQ1:** What is the relationship between Educational Level (EL) and Hibah knowledge among SAB students in University Malaysia Kelantan (UMK)?
- RQ2:** What is the relationship between Religiosity (RE) and Hibah knowledge among SAB students in University Malaysia Kelantan (UMK)?
- RQ3:** What is the relationship between Social Influence (SI) and Hibah knowledge among SAB students in University Malaysia Kelantan (UMK)?
- RQ4:** What is the relationship between Social Media (SM) and Hibah knowledge among SAB students in University Malaysia Kelantan (UMK)?

1.5 RESEARCH OBJECTIVES

This study aims to:

RO1: To determine the relationship between Educational Level (EL) and Hibah knowledge among SAB students in University Malaysia Kelantan (UMK).

RO2: To determine the relationship between Religiosity (RE) and Hibah knowledge among SAB students in University Malaysia Kelantan (UMK).

RO3: To determine the relationship between Social Influence (SI) and Hibah knowledge among SAB students in University Malaysia Kelantan (UMK).

RO4: To determine the relationship between Social Media (SM) and Hibah knowledge among SAB students in University Malaysia Kelantan (UMK).

1.6 SCOPE OF THE STUDY

The understanding of Hibah knowledge among Bachelor of Business Administration in Islamic Banking and Finance (SAB) students in UMK is the study's main objective. The purpose of this study is to determine the level of Hibah knowledge among Islamic Banking and Finance undergraduate students at UMK. Furthermore, this study tries to gauge students' comprehension based on their educational level, religiosity, social influence, and use of social media. This research sample will be utilized as a source and survey for this study. It will focus on SAB students at UMK in Pengkalan Chepa. It will use a variety of methods for data collecting, including library research and questionnaires to learn more fully and accurately about how well SAB undergraduate students comprehend the Hibah, the data collected will be analyzed using quantitative techniques. However,

it is anticipated that the study's findings would provide light on how well undergraduate students understand Hibah-related material. Since Hibah is crucial to the growth of the economy, it is hoped that this information will help SAB students better comprehend it and serve as a guide for learning more about it in depth for practical application in the future.

1.7 SIGNIFICANCE OF STUDY

This study aims to enhance SAB students at UMK's understanding and knowledge of Hibah. Additionally, based on SAB students' comprehension of Hibah, this study will identify some of the positive significance toward SAB students. As a result, we successfully achieved several of our study's goals. In this study, SAB students in UMK will be examined to determine the relationships between educational level and knowledge Hibah, religion and knowledge Hibah, social influencers and knowledge Hibah, and the relationship between social media and knowledge Hibah.

Considering this, there are several effects or importance of this study on SAB students in UMK, the development of Islamic religion, and the development of Islamic finance once we have completed a study on the objective we want in our study, such as to determine the relationship between educational level, religiosity, social influence, social media, and Hibah knowledge among SAB students in UMK.

Understanding this Hibah is crucial for SAB students at UMK because it will help them open their minds to the importance of learning and deepen their understanding of it. This is because this Hibah is a fard kifayah that must be learned to understand that there are other things that can be replaced by faraid affairs and learning it will help Muslims demand that they do so. While it is additionally significant to other religions since it could teach students the correct use of property

gifts so as to properly support the economy. Additionally, as long as they follow the guidelines established to perform Hibah correctly, they are free to present their property to anyone.

Additionally, SAB students at UMK, particularly those who practice other religions, could benefit from comprehending this Hibah by learning about how Islam has developed. This is true because by transferring property as a Hibah, students may learn how to handle the partition of property. If it occurs among individuals who desire to convert to Islam, he can inform them with the knowledge of this donation, but he cannot distribute property to non-Islamic families via the Faraid technique. Therefore, they can give their property to non-Muslim family members through the Hibah method since they could still want to remain near to their family, even if the family is not Muslim. Furthermore, it is not just for those students who desire to convert to Islam, rather, it may teach them important moral principles as well as fresh information about Hibah in relation to Islam itself.

To conclude, by comprehending this Hibah, financial institutions are better positioned to perform Islamic finance in a way that benefits SAB students. Students can sign up for takaful that has been made available by the given bank if they have awareness of and comprehension of the benefits of this Hibah. Most Family Takaful products in the takaful sector employ the Hibah concept. Hibah is one of the ways Takaful participants can acquire Takaful benefits to the nominee (Hibah recipient) in Family Takaful products. A further purpose of the Hibah application for takaful benefits is to guarantee that the payment or benefit money may be given to the contributor's immediate family without being constrained by inheritance laws. As a result, the existence of this bank facility enables SAB students to broaden their perspectives on the significance of Hibah, which are not only limited to death but may also occur in the form of an accident or permanent handicap.

1.8 OPERATIONAL DEFINITION

1.8.1 Hibah Knowledge

Hibah is described as a unilateral contract in which one party transfers the rights to their belongings to another party over their lifetime for no monetary or other consideration (Al-Khin et al., 2005; Muda, 2008). Philosophers frequently describe knowledge as justified true belief, which characterizes knowledge in regard to three important features: belief, truth, and justification, according to Ichikawa, Jonathan Jenkins; Steup, Matthias (2018).

1.8.2 Educational Level

Education is a vehicle of information that is necessary to human virtue, a societal requirement, the foundation of a happy life, and a symbol of freedom (Bhardwaj, 2016). Thus, education is described as an interpersonal method of change in the behavior of living beings by Bireysel and Etkileri (2010).

1.8.3 Religiosity

In Islam, religiosity refers to one's empirical and theoretical devotion to the basics of the Islamic religion by fulfilling Allah's rights, defending other rights, following Allah's commandments, avoiding negative acts, and doing prayer (Al-Goaib, 2003). Glock and Stark (1965) had a significant impact on the definition of religious perspectives, roots, and criteria. In Roget's Thesaurus (Lewis, 1978), religiosity is found to be equivalent with religiousness, conventional wisdom, trust, conviction, piousness, dedication, and holiness.

1.8.4 Social Influence

Social influence is described as a shift in an individual's thoughts, feelings, communication, or behavior as a result of reinforcement from one or more other individuals regarding their thoughts, emotions, communication, or behavior (Kim and Hollingshead, 2015). According to Gass (2015), social influence entails both purposeful and accidental dedication to modify the beliefs, thoughts, or behavior of another individual. Herbert Kelman established Social Influence Theory, which is an approach that describes the way individuals affect one another.

1.8.5 Social Media

Social media is described as a collection of web-based apps that expand on the conceptual and technological basis of Web 2.0, enabling the creation and exchange of user-generated content (Kaplan and Haenlein, 2010). According to Lutkevich and Wigmore (2021), social media refers to a group of websites and apps that strongly emphasise community input, communication, involvement, and cooperation. It is also known as the online platforms and programs that enable individuals to communicate with one another, participate, exchange knowledge, and collaborate.

1.9 ORGANIZATION OF THE REPORT

The study focuses on the elements that influence SAB students' understanding of Hibah knowledge at UMK. The first chapter begins with an introduction to Hibah, followed by a problem description, research question, research objectives, study scope, significance, and definition terms.

The second chapter will go over the literature review, which includes the underpinning theory, previous study, hypotheses, and conceptual framework. The third chapter discusses methodology, which includes data collecting, a population study, sampling techniques, and a way to measure the variable, as well as data analysis of the factor influencing SAB students' understanding of Hibah knowledge.

CHAPTER 2

LITERATURE REVIEW

2.1 OVERVIEW OF THE RESEARCH

The purpose of this literature review is to inform the reader about the investigation of the level of Hibah knowledge among SAB’s students in UMK. The student's level of understanding about Hibah and the variables that affect their understanding of Hibah as a useful tool for estate planning and management can be better understood by the government and relevant entities involved in estate planning and management.

In this chapter, researchers will focus on the explanation about the dependent variable and independent variables. The subchapter includes the underpinning Theory, previous study, hypothesis statement, conceptual framework, and conclusion.

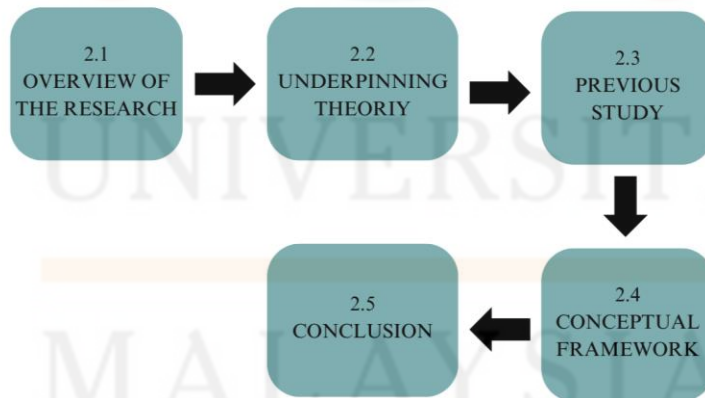


Figure 2.1 Outline of Literature Review

2.2 UNDERPINNING THEORY

2.2.1 The Theory of Planned Behaviour

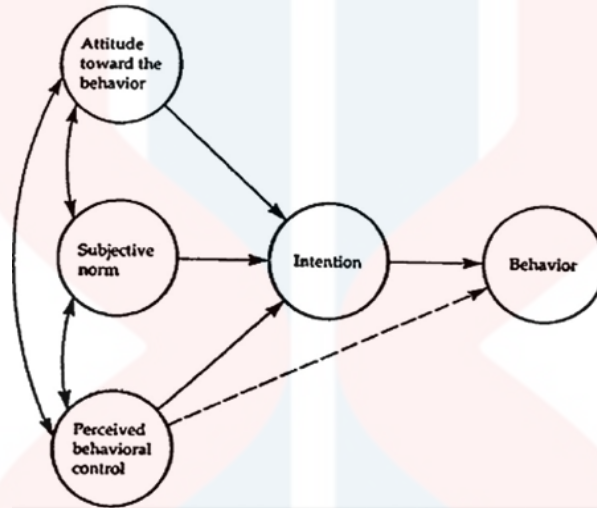


Figure 2.2 Framework from Theory of Planned Behavior

The individual's perceptual behavioral control, additionally referred to as perceptual behavioral control, was an additional component introduced by Ajzen (1988). The theory of reasoned action becomes the Theory of Planned Behavior in the presence of these conditions. The Theory of Planned Behavior (TPB) says that although it is crucial to take into consideration a person's attitude when assessing subjective standards and measuring the behavioral control experienced by that individual, attitude towards behavior is an important component that might anticipate an action (Mat Jusoh et al., 2021). A person's intention to behave will be higher if there is a good attitude, support from others around them, and an easy perception since there are no barriers to behavior.

A defined characterization of the behavior of interest in terms of its aim, the activity involved, the environment in which it happens, and the length is the first step in the Theory of Planned Behaviour (TPB). TPB thereby forecasts SAB students' desire to engage in specific behaviors at the specified time and location. The majority of human acts are under their control and are rational, which is a key tenet of this idea. Behavioral, normative, and control beliefs are the three categories of beliefs that must be considered while constructing intentions. TPB thinks that SAB students retain information regarding their capacity to carry out the behavior or regulate those views, in addition to particular ideas about acts or behaviors from both a personal and a normative standpoint. According to Aguilar-Luzón et al. (2012), this belief which is made up of perceived behavioral control is a factor that will eventually influence the intention and, consequently, the action concerning SAB students at UMK's understanding of Hibah knowledge. The tendency to react favorably or unfavorably to an item, circumstance, institution, concept, or person is known as attitude and is taught on the cognitive, emotional, and behavioral levels. According to this hypothesis, behavioral beliefs are about the effects a behavior will have will determine a person's attitude towards that behavior.

According to Conner and Armitage (1998), normative views which express students' preference judgments that are crucial to deciding whether or not to engage in a behavior are a result of subjective norms. The sense of social pressure to exhibit particular behavior is another aspect of subjective norms. According to Ajzen (2005), subjective norms are advantages that are supported by normative beliefs. Normative views are ideas about how a person or community understands or disagrees with something, and they have the power to direct someone's behavior. Family, a spouse, relatives, coworkers, and other references specific to behavior might have significant social impacts on various behaviors (Ajzen, 2006). Ajzen (2005) also states that people

tend to understand that when someone suggests performing certain behaviors, the ensuing social pressure will be felt to be greater; however, when someone suggests not performing a certain behavior, the resultant social pressure tends to be felt to be less.

Additionally, Perceived Behavioural Control measures an individual's perception of how simple or difficult it is to carry out an action. Behavioral control may alternatively be seen as an awareness of how simple or difficult an activity is to carry out based on prior experience and the obstacles that can be overcome. As a result, someone who has a positive outlook, the support of those around him, and few obstacles to carry out behavior will have stronger intentions than someone who has a positive outlook, support from those around him, and many obstacles to carry out a behavior. The aim of SAB students at UMK to adopt distributive wealth in the form of Hibah may thus be predicted by applying this TPB. Whenever it is related to grasping the knowledge of Hibah, the easier it is to manage the behavior, the better the behavior held by the person being regarded.

Finally, this model has been used to investigate the relationships between opinions, mindsets, intentions for behavior, and behaviors in a variety of human domains. Marketing, publicity, marketing initiatives, healthcare, sports administration, and sustainability are examples of these disciplines. This study employed the TPB model to examine four major constructs: educational level, religiosity, social influence, and social media. The educational level of some persons is described as an interpersonal approach of behavioral change. Furthermore, religiosity refers to one's actual and theoretical dedication to the fundamentals of religion. Individual thoughts, feelings, communication, or conduct are examples of social influence. The last type is social media, which is a set of internet sites and programmes that allow societies to interact with

one another. These four components will have an impact on SAB students' knowledge of Hibah at the University Malaysia Kelantan.

2.3 PREVIOUS STUDIES

2.3.1 Hibah Knowledge

According to Noordin et al. (2016) the term of Hibah refers to the gratuitous transfer of the rights of a property to someone else. The property belongs to the Hibah receiver even in the absence of payment when a Hibah contract is complete, the terms and conditions have been met, and the items have been delivered and accepted. The following requirements must be met in order to construct a Hibah contract whereas among them the need for a Hibah provider, receiver, products, or property for Hibah, as well as an ijab (contract) and qabul (gift) (Ahmad et al., 2017).

Hibah is one of the methods of property distribution since it is intended to foster a sense of love and devotion among Muslims and to aid those in need. Therefore, Hibah has been widely utilized by financial institutions and insurance firms. In the present complete Islamic financial system, Hibah has developed into a crucial tool in Islamic wealth management and estate planning in addition to being widely used in Islamic banking products (Noordin et al., 2016). Azmi et al. (2020) said that Hibah has been supported by a number of organizations to help Malaysian Muslims in managing their wealth and properties. According to Kamis and Abd. Wahab (2022), people understand Hibah and are aware of its presence as an element in Islamic estate planning and management.

2.3.2 Educational Level

The level of education is an important variable in the growth of understanding and knowledge of problems that impact a system to accomplish and satisfy the requirements of Islamic resource distribution. This is true since education at this level is a crucial pillar in acquiring deeper information; the more education one has, the more knowledge one would be able to acquire. As a result, according to (Bireysel & Etkileri, 2010), education is a process of social change in living creatures' behavior. It is possible to care for human welfare, community needs, the foundation of a happy life, and a symbol of freedom with an understanding of this donation (Bhardwaj, 2016). The knowledge of Hibah that distinguishes between wasiyyah (will), Waqaf (sadaqah/sedekah), and Faraid (Islamic inheritance law), which is a framework in Islamic property planning for their interests, is thus crucial to understanding the significance of this research.

According to Pavel (2012), educational level is seen as a means of fostering students' growth and development as well as a key to a better life, and the founding of universities has made it possible to adopt lifelong learning (Grapragasem et al., 2014). The requirement for high-quality education stems from the fact that it will enable students to develop the intellectual abilities and knowledge required to meet the demands of professionals, decision-makers, and trainers (Sreenivasulu, 2013). Consequently, (Nik & Yaacob, 2013) stated that one of the key purposes of the 12 Malaysia's Ministry of education aims to develop persons who are well-balanced growth in their spiritual, intellectual, emotional, and physical senses. This can be done by developing a love of learning and by making an effort to seek out new information. Previous study showed that educational level has no influence on Hibah knowledge.

H: There is a significant relationship between Educational Level (EL) and Hibah knowledge among SAB students in University Malaysia Kelantan (UMK).

2.3.3 Religiosity

According to Mohamed et al. (2022) religion plays an important role since it can alter someone's cognition and behavior abilities. Therefore, religion can make a major difference in people's lives. It has the ability to influence one's life by delivering sentiments of fulfillment, pleasure, self-actualization and accomplishment, reliability, and guidance regarding access to networking opportunities and the ability to get involved in interpersonal relationships (Mohamed et al., 2022).

The rationalization of the Hibah practice in Malaysia Muslim country is driven by the religiosity intention and the desire to perform acts of kindness in the realm of afterlife. This is since only one-third of a Muslim's property can be bequeathed through will, and it can only be distributed to non-heirs. In light of these issues, Hibah was proposed as an alternative for Muslims to bequeath their riches (Zainol et al., 2019). Therefore, according to Zulkepli and Bustami (2019) Muslims are frequently Hibahed freedom under Islamic law, including the ability to manage their personal wealth during their lifetime. Based on the hadith: Abu Hurayra reported that the Prophet, may Allah bless him and Hibah him peace, said, "Give gifts and you will love one another".

As stated by Mustafa et al. (2022) religion affects people's ability to grasp and keep to their financial goals, thus they must be spiritually and educationally equipped. Religion influences how well individuals are able to understand and stick to their financial goals, therefore they ought to be spiritually and educationally prepared. The Islamic rule of

succession and inheritance is intended to prevent unfair treatment by guaranteeing that all rightful legal heirs receive their clearly determined amount appropriate to their duties and responsibilities. Regarding the previous studies, religiosity was found to be one of the factors that significantly influences Hibah knowledge.

H²: There is a significant relationship between religiosity (RE) and Hibah knowledge among SAB students in University Malaysia Kelantan (UMK).

2.3.4 Social Influence

According to Fischer and Vauclair (2011), power in social influence is defined as the expert's impact. For instance, the individual has more experience and information compared to the individual being affected; this power will expand with a boost in the awareness that distinguishes these two and result in more favourable outcomes. Gershman et al. (2017) highlighted studies on the concepts of social influence by Bikhchandani et al. (1992), Rendell et al. (2010), and Weitzman (1965), which discovered that individuals within a social group display a common set of utility functions, such that imitating the behaviors of those in the group is likely to contribute to greater rewarding outcomes. Meanwhile, Gino and Moore (2007) and Emami Naeini et al. (2018) discovered that when decisions are made concerning balanced circumstances with a clear trade-off between rewards and hazards, people are substantially more likely to be persuaded.

Furthermore, Kolodziej et al. (2014) demonstrated that parental economic socialization activity statistically and strongly affected their children's level of understanding, indicating the importance of parental informal schooling in transmitting economic understanding to their children. These findings are consistent with earlier

researchers' findings that sharing information with the family regarding what and how is concomitant with youngsters receiving information about the family's distinctive daily activities and habits (Woods and Lindeman, 2008).

In addition, Amin (2016) discovered that the larger the level of comparative advantage, the greater the public's acceptance of the behavior. Social tutoring can boost children's self-directed learning by supplying them with a theoretical foundation to absorb fresh information and coping with many different situations that they confront in their daily lives (Bandura, 1989). Friends, in addition to parents and family members, can affect people's decision-making, as demonstrated by Emami Naeini et al. (2018). In accordance with Christoff (2013), friends' views tend to be immediately influenced by one other's views, indicating that they had unrestricted access to each other's thoughts and were transparent to each other. Meanwhile, Stevenson et al. (2016) believed that the influence of family was greater than that of friends since parents are predicted to exert the strongest social influences on children.

H³: There is a significant relationship between social influence (SI) and Hibah knowledge among SAB students in University Malaysia Kelantan (UMK).

2.3.5 Social Media

The term "social media" refers to a category of online tools that facilitate the sharing of both textual and visual information among members of online communities and networks. According to 'Digital 2023: Global Overview Report', over 4.7 billion people use social media globally. Media social usage increased by 137 million users, or roughly 3% in 2022. The biggest social media networks are Facebook, Instagram, YouTube and

more. In order to facilitate engagement through the use of likes, shares, comments, feedback, and discussions, social media platforms frequently feature user-generated content and individual profiles.

Social media can be used to share and spread knowledge (Imran et al., 2019). A selection of social media platforms that includes blogs social networking sites and forums that make it easier to communicate and reach a wider audience (Zembik, 2014). Therefore, social media refers to information, concepts or facts about Hibah that can be accessed through internet platforms widely and easily. As mentioned by Kamarudin et al. (2018), information about estate management can be easily accessed on social media. Also, searching for information on social media is following individuals, groups or organizations that share content related to the search for information to be obtained. It contains discussions of topics that searchers want to know about. This sharing can be the best and easiest way to connect with other people who share information and exchange opinions with each other. The search for knowledge regarding the division of inheritance through Hibah or other instruments must be from correct and authentic sources.

This can ensure the correct use of information to be applied in certain situations. So, it is important to evaluate the material obtained on social media because it sometimes contains false or incorrect information. To ensure the quality and reliability of the information collected, it is necessary to check the validity of the source and cross reference data from many reputable sources. According to previous studies, the relationship between social media and knowledge of Hibah among SAB's students in UMK can be significant and beneficial in several ways.

H⁴: There is a significant relationship between social media (SM) and Hibah knowledge among SAB students in University Malaysia Kelantan (UMK).

2.4 CONCEPTUAL FRAMEWORK

Based on the preceding article and the related discussion, the theoretical and conceptual framework outlines the research's path and firmly establishes the theoretical foundation for success in achieving the study's goals (Adom et al., 2018). This study is therefore predicated on the following illustration, which states that knowledge of Hibah is predicted to affect all independent variables. Educational Level (LE) and religiosity (RE) are personal ones, whereas Social media (SM) and social influence (SI) are environmental factors. According to Ravitch and Carl (2016), the theoretical framework may help researchers place formal theories in the context of their study and serve as an outline for the academic positions of such investigations.

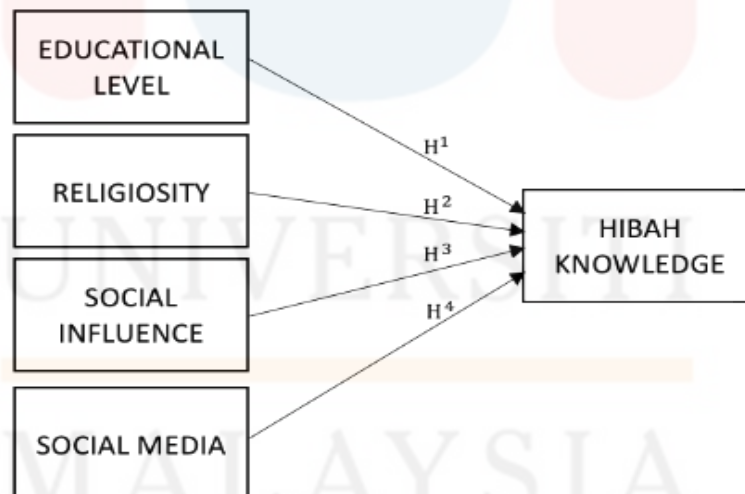


Figure 2.3 Conceptual Framework

2.5 CONCLUSION

Based on underpinning theory refers to why frozen property or unclaimed property in Malaysia exists and is increasing year by year. This research aims to examine the level of understanding of SAB's students regarding Hibah which is also one of the mediums in managing and distributing existing assets. Several factors that can be identified from this study are the educational level, religiosity, social influence, and social media that can affect the level of understanding of Hibah knowledge among SAB students.

This study integrates prior research, particularly that on Islamic environment behavior, to explain Muslim Hibah-giving behavior. It also makes a practical contribution to the Hibah institution by identifying the factors that influence the willingness of the Muslim society to do Hibah. Therefore, the research framework that also serves as the conceptual framework of this study describes the relationship between the independent variables related to the understanding of the use of Hibah among SAB students in UMK. Hypotheses were developed using the theories and literature review.

CHAPTER 3

METHODOLOGY

3.1 OVERVIEW OF THE RESEARCH

This part of the thesis will begin by explaining the meaning of the research design to give a general outline of this study's methodology. Next, it will be followed by the information from this research which are data collection method, population, sample size, sampling technique, research instrument, the measurement of the variable and the procedure for data analysis. Beginning with research design, Section 3.3 describes the procedures and approaches that will be utilized to answer the research question, collect data, analyse it, and draw a conclusion. Then the data collection method of 3.3 followed by the study population of 3.4. The rest of what is described in chapter 3 describes how the data analysis techniques used in this research and explains how the collected data was analysed.

The objective of this study is to measure the understanding of the concept of Hibah among the SAB's student population of UMK, Pengkalan Chepa, Kota Bharu, Kelantan using the appropriate methods that will be discussed.

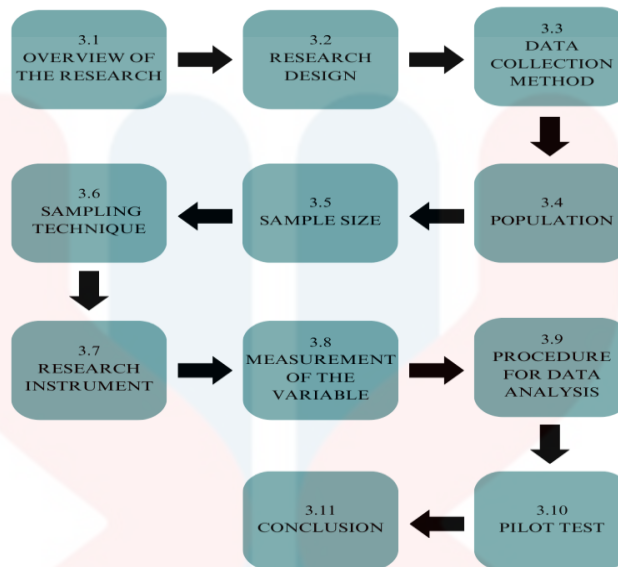


Figure 3. 1 Outline of Research Methodology

3.2 RESEARCH DESIGN

Research design refers to the overall strategy or plan of action that guides the process of conducting a research study. It gives a thorough explanation and description of the procedures and approaches that will be utilized to answer the research question or aim, collect data, analyse it, and come to a conclusion. In order to provide trustworthy and valid results, a study must be organized, methodical, and have a strong research design. This research approach is quantitative in which the researcher makes a questionnaire to collect data. This is because this method is easier and faster to collect data and quantitative research is very suitable for this study. A research problem, research question, survey of literature review and quantitative analysis of data are all components of quantitative research (Williams, 2011).

According to Apuke et al., (2017) states that the use of investigative techniques like surveys and experiments to gather data for predetermined instruments that offer statistical data is stated to be a component of the quantitative approach. In order to get information from a large number of respondents, quantitative researchers frequently employ surveys and questionnaires. To make quantitative analysis easier, closed-ended questions with predetermined response possibilities are frequently used. Empirical research will be undertaken among the students to see how well they comprehend Hibah. Thus, both descriptive and reliability methodologies were applied in this investigation. The educational level, religiosity, social influence, and social media served as independent variables in a descriptive study that examined how well SAB students know about Hibah.

3.3 DATA COLLECTION METHODS

The techniques and practices employed to obtain information and data for research purposes are referred to as Data Collection Methods. The choice of data collection methods is a matter of research question, the type of data to be collected, target population or sample, available resources, and researchers' preferences.

In this research, the researcher uses quantitative methodologies to collect data during the entirety of this enquiry through a survey questionnaire. Quantitative methods in research involve collecting and analyzing numerical data for the purpose of dealing with research questions, test hypotheses and establishing statistical relationships between variables. The methods aim at quantifying and measuring phenomena in a way that would allow statistics to be inferred and generalized. Structured questionnaires are carried out to the sample of participants in these surveys. In order to analyse these data, responses are usually given in the form of multiple choice or Likert

scale ratings and statistical analysis is used. According to Mander (2023), quantitative ones can be applied more quickly and are less expensive.

3.4 POPULATION

A population is a heterogeneous collection of individuals, objects, or events that exhibit specific common traits and are of significance to the researcher. (Sekaran and Bougie, 2016). This study's objective is to examine the extent of comprehension of Hibah among university students. The targeted population consists of 848 SAB students at University Malaysia Kelantan, consisting of Year 1 to Year 4 have been respondents in this study where the researcher obtains the data through a database from the Faculty of Entrepreneurship and Business. However, it must be pointed out that, in view of constraints on time, cost and availability, the study of a whole population may prove very difficult or not possible at all. Consequently, researchers often work with a portion of that population which they refer to as "samples". In order to represent it in the study, this sample is a smaller and manageable group of individuals or groups selected from the population.

3.5 SAMPLE SIZE

Gravetter and Wallnau (2017) define the sample as "a group of elements chosen to correspond to the population of interest." A random sample must be sufficiently large to prevent sampling errors and prejudices when making generalizations (Taherdoost, 2017). Given that 848 students are enrolled in the Bachelor of Business Administration in Islamic Banking and Finance (SAB). Krejcie and Morgan (1970) anticipated that 265 student replies would be required to complete this investigation.

Table 3.1 Sample Size of Krejcie and Morgan (1970)

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

Sampling is a technique used in research to select a few individuals or a subset of the population, allowing researchers to make statistical inferences and estimate the characteristics of the entire population. There are two sorts of sampling techniques which are probability sampling and nonprobability sampling (Etikan & Bala, 2017). Researchers use a probability sampling approach to choose sample units as the sample frame from Year 1 to Year 4 among Bachelor of Business Administration in Islamic Banking and Finance students in UMK. According to Brown (1947), this form of sampling techniques has the least amount of bias but is the most time and energy intensive. The type of probability sampling methods used in this study is stratified random sampling. Stratified sampling divides the population into subgroups and selects a sample from each subgroup (Fleetwood, 2023). When an analysis focuses on a specific segment or group within the population, researchers frequently utilize this sampling approach. The respondents are

conveniently selected via WhatsApp using the link URL of an online survey questionnaire in Google Form. Thus, the researchers are able to acquire the data for this study in a straightforward and practical manner. This inquiry will be addressed by utilising a sample size of 265 from a total of 848 in the study population.

3.7 RESEARCH INSTRUMENT

The phrase "research instrument" implies any tool meant to collect, assess, and analyze data pertinent to a given study topic. In this study, the ideal option is a self-administered questionnaire, which is classified as a survey to be sent with organized questions about the main issue. The researchers will prepare a questionnaire using Google Form which will be shared with the respondents to complete this study. This survey will be shared through applications that students often use such as WhatsApp and others. Participants for this study were students from Year 1 unit Year 4 of whom enrolled in SAB's course in UMK.

Table 3.2 Overview of Research Instrument

SECTION	VARIABLES	ITEMS	AUTHORS
A	Demographic	6	Mohamed Bouteraa & Al-Hasan Al-Aidaros (2020)
B	Hibah Knowledge	7	Nur Syaedah Kamis & Norazlina Abd. Wahab (2021), N. A. Abd Latib, M. Ahmadun and F. Yaakub (2022)
C	Educational Level	5	(HAMDAN et al., 2020)
	Religiosity	5	Mohamed Bouteraa & Al-Hasan Al-Aidaros (2020), N. Abd Wahab, S. Hashim and N. A. Abd Ghani (2019)
	Social Influence	5	Mohamed Bouteraa & Al-Hasan Al-Aidaros (2020)
	Social Media	6	Ali Murat Kirik, Ahmet Arslan, Ahmet Cetinkaya (2015), M. Md Husin, N. Ismail and A. Ab Rahman (2016)

3.7.1 Content Validity

Based on the questions we provide in Google Forms; we perform the content validation process which includes expert validation and peer validation. For peer validation, we need 6 students consisting of students from SAB major to complete this peer verification. Peer validation in a questionnaire refers to the process of obtaining feedback from individuals who are similar to the target audience or have expertise in this subject matter. The purpose of peer validation in the questionnaire is for the purpose of student understanding of the questions provided. Peers can help ensure that the questions are clear and easily understandable by students. Peers can provide

feedback on the language used in question, helping to ensure that it is appropriate for the educational level of students.

Expert validation involves obtaining feedback and insights from individuals who possess expertise in the subject matter, which is the researcher's supervisor. The process includes contacting the expert and requesting their participation in the validation process in which the expert should review the questionnaire. This includes examining the clarity of language, the appropriateness of questions or the overall structure of the questionnaire. Also, experts evaluate the relevance of each question in the intended objective where experts ensure that the questions are aligned with the goals of the research.

After this process, the researchers should gather the feedback provided. Prepare a summary of the main observations and recommendations that have been given. Also, use expert feedback to make necessary revisions to the questionnaire. Make improvements to the question if there are corrections. As a result, this can enhance the quality of the questionnaire for this research.

3.7.2 Original and Modified Items

After the validation process, the researchers do the modification of questions in the questionnaire. This is because during the validation process, the researchers identified that there are certain questions that are unclear or may be interpreted in different ways by the respondent. So, the modifications are made to improve the clarity of the language used. In addition, modification may be to simplify the language or provide additional explanation to ensure that the respondents can understand and answer accurately.

Table 3.3 Original & Modified Item of Questionnaire

IV1: Educational Level		
No	Original Items	Modified Items
1	I'm aware of the existence of Hibah.	I have strong knowledge of Hibah
2	I am willing to undertake Hibah as my wealth management.	I understand that Hibah products impact my wealth management
3	Hibah awareness is crucial for me.	The educators have the most responsibility for improving Hibah awareness in the communities

IV2: Religiosity		
No	Original Items	Modified Items
1	I try to place my religion into practice for dealing with life challenges	I try to practice my religion to face the challenges of life well
2	Religion is important to me because it helps me to cope with life events	I know that religion is an important component for me to learn about Hibah
3	Religion is important to me; because it answers many questions about the meaning of my life	I know that religion plays important role to answers the meaning of life
4	Religion is important to me, because it teaches me how to deal with life events	I know that religion is important because it teaches me how to help others
5	Religion is important to me because it helps me to cope with unexpected life events	I know that religion is important because it helps me to cope with unexpected life events

IV3: Social Influence		
No	Original Items	Modified Items
1	My family encourages me to choose Islamic will	I get to know about Hibah products because of my family's encouragement
2	My friends support the idea Islamic will	I am always informed by my friends concerning the use of Hibah
3	The surrounding society helps me to know Islamic will	I was able to know in deeper about Hibah with the helps of the surrounding community
4	The society around me is always praising Islamic will	I saw the society around me is always praising the product of Hibah

IV4: Social Media		
No	Original Items	Modified Items
1	I read personal blog posts, and search content	I read personal blog posts, and search content about Hibah
2	I follow the content I am interested in social media	I follow the content of Hibah on social media
3	I prefer social media over television	I prefer searching information about Hibah via social media platforms than television
4	I enjoy spending time in social networking sites	I often spend time on social networking sites discussing the benefits of Hibah for the future
5	I read that having family takaful scheme is a good way to protect my life and my family	I know that giving a Hibah is a good way to protect my life and my family
6	The media are full of reports suggesting that purchasing a family takaful scheme is a good idea	I saw the social media platforms are full of advertising that promotes Hibah purchasing as a good idea

3.8 MEASUREMENT OF THE VARIABLE

Methods of measurement that will be used in measuring the variable in this study which consist of interval scale, nominal scale, and scales of ratios.

3.8.1 Interval Scale

A likert scale is a type of psychometric tool that allows respondents to indicate their ideas, views, or feelings about a certain topic by choosing from a variety of categories according to (Nemoto & Beglar, 2014). Furthermore, Nemoto and Beglar (2014) said the benefit of using Likert-scale questions is that a lot of responders can provide data very rapidly. This enables them to compare, contrast, and integrate the data they offer with qualitative data gathering approaches such as open-ended questions, participant observation, and interviews. Thus, this will be used in sections B and C of the questionnaire. This will be divided into five categories for the answers with 1 = Poor, 2 =

Fair, 3 = Good, 4 = Very Good, 5 = Excellent on a five-point scale according to (Pornel & Saldaña, 2013).

Table 3.4 Five-Point Likert Scale

POOR	FAIR	GOOD	VERY GOOD	EXCELLENT
1	2	3	4	5

3.8.2 Nominal Scale

A nominal scale might be based on natural classifications like male or female for the gender or manufactured categories like elementary, intermediate, or advanced proficiency levels (Brown, 2011). Thus, it helps the researchers to classify objects, individuals, or groups. This measurement is the most basic and simplest method to measure scale that researchers can apply. Hence, we use nominal scales as our questions for demographic which consists of gender (male or female), state, year, race (Malay, Chinese, Indian, or others) educational level, and Hibah knowledge. These questions will be combined in order to create a demographic profile for each targeted respondent.

Table 3.5 Example of Nominal Scale

Gender
<input type="radio"/> Male
<input type="radio"/> Female

3.9 PROCEDURE FOR DATA ANALYSIS

The researcher must adapt the data collected to examine the meaning and message of the data to create a structure for analysis and appreciation. The method of data analysis related to the study's objectives will be classified, along with an explanation of other techniques for data collection that will be used. The study's quantitative data, which was gathered using the SPSS software version, is utilized in this study to demonstrate the various ways in which researchers might analyze data. It is also employed for managing and processing data from surveys conducted by corporations, universities, and other institutions. Additionally, the SPSS is statistical software that can be used to analyse and interpret quantitative data. This is one of the reasons why we decided to use IBM Statistical Package for the Social Sciences (SPSS 29.0) in this study because it can help research by minimizing the time needed to calculate primary data and by analysing quantitative data more efficiently and accurately. The researcher will therefore perform a reliability analysis. The next subsections will go through descriptive analysis and the Pearson Correlation analysis technique.

3.10 PILOT TEST

The researcher will use the alpha of Cronbach to assess the quality of the inquiries from the questionnaire to estimate the accuracy of the data obtained from the questionnaire. In accordance with Cronbach's alpha coefficient, tests were carried out on each of the four variables (educational level, religion, social influence, and social media). The IBM Statistical Package for the Social Sciences (SPSS 29.0) was used to process the responses provided by students for each question in order to get the Cronbach alpha values. Table 3.6 shows the consistency of communication regarding the alpha coefficient scale of the Cronbach alpha as it was calculated.

Table 3.6 Cronbach's Alpha Coefficient Sizes Range (Polat et al.,2017)

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

Table 3.7 Pilot Test Results

Variables	No. of item	CRONBACH'S ALPHA
Hibah knowledge (DV)	7	0.888
Educational Level (IV1)	5	0.906
Religiosity (IV2)	5	0.923
Social Influence (IV3)	5	0.954
Social Media (IV4)	6	0.956

Based on table 3.7, pilot test results show the Cronbach's alpha coefficient for each variable from 30 respondents of SAB students in UMK. The researchers designed a 34 questionnaire which consisted of 6 questions for demographic in section A, 7 questions for dependent variable in section B and 21 questions for independent variable in section C. Therefore, the results of the questionnaire show that score is highly internally consistent and good with value for independent variable of Educational Level (0.906), Religiosity (0.923), Social Influence (0.954), and Social Media (0.956)

On the other hand, the value of Hibah Knowledge was found to be 0.888 for the dependent variable. According to the results of the reliability test, the majority of Cronbach's alpha had an acceptable reliability level of 0.6 or higher. This indicates that the questionnaires are reliable and can be utilised for the purposes of research.

3.11 CONCLUSION

To summarize, this chapter fully describes the approaches and processes employed in this research. This study employs a quantitative research approach based on an online survey conducted through Google Forms. Students from the Entrepreneurship and Business Faculty who are interested in Islamic banking and finance (SAB) will be given the questionnaire. Hence, for the purpose of generalisation, the 265 sample of a respondent is a subdivision of 848 population. For this study's questionnaire method, this chapter also provides sampling techniques, research tools, variable measurements, and data analysis processes. It is also clear how these methods may be used to accomplish the goals of this study's inquiry into students' SAB understanding of Hibah knowledge at UMK, therefore the researcher will go to the following chapter to make further research discoveries to make this research process more efficient. The researcher will do this by using the resources and descriptions in this chapter.

CHAPTER 4

DATA ANALYSIS

4.1 OVERVIEW OF THE RESEARCH

This chapter presents the study methods and data that were used to validate the hypothesis. The major emphasis of the data collecting operation is the SAB students who answered the survey. As a result, 265 questionnaires in total were sent to the respondents in order to do the data analysis. Thus, in order to get the data for this examination, the researcher used the Statistical Package for Social Science (SPSS 29.0) programmes. To get at these data and their conclusions, many analytical techniques were employed, including frequency analysis, descriptive analysis, reliability analysis, and Pearson correlation analysis. Doing an examination of the research's objective is the study's goal.

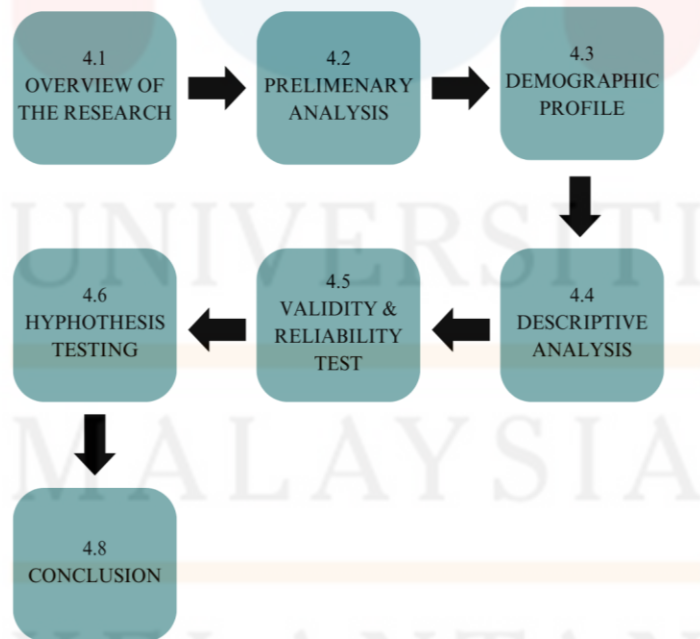


Figure 4.1 Outline of Data Analysis and Findings

4.2 PRELIMINARY TEST

The approach for this investigation includes a number of different analyses that are carried out. As part of the preliminary test, the researcher intends to determine the procedure for each piece of data that was gathered during the course of the investigation. After conducting a pilot test with 30 respondents, the researcher reviewed the questionnaire and found that the data collection process yielded results that were satisfactory. It was necessary to distribute all of the questionnaires in order to collect 265 responses, followed by the data for one respondent was cleaned up. After collecting and analysing all of the data, the following order was followed which is conducting demographic analysis, descriptive analysis, reliability analysis, and finally conducting Pearson correlation.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

The study of human groupings through the use of statistical data, which may be found in section A of the questionnaire, is referred to as demographic psychology. For the purpose of this investigation, the researcher carried out a demographic test by asking six questions, which included the following: gender (male or female), state, year, race, educational level, and Hibah knowledge. A total of 265 distinct sets of questions were delivered to the participants via the online platform. It was in this section that the contextual profiles of the responders were presented.

4.3.1 Number of respondents based on gender.

Table 4.1 Gender of Respondent

		Gender			
		Frequency	Percent	Valid percent	Cumulative percent
Valid	Male	95	35.8	35.8	35.8
	Female	170	64.2	64.2	100.0
	Total	265	100.0	100.0	

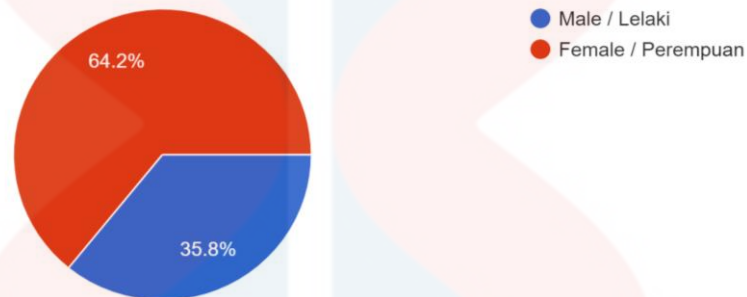


Figure 4.2 Percentage of Gender

On the basis of the data shown in table 4.1 and figure 4.2, it can be concluded that an entire 265 individuals participated in the survey and successfully completed it. The number of men is 95 (35.8%), while the number of females is 170 (64.2%). As a result, females are the most numerous in comparison to men.

4.3.2 Number of respondents based on state.

Table 4.2 State of Respondents

		State			
		Frequency	Percent	Valid percent	Cumulative percent
Valid	Johor	13	4.9	4.9	4.9
	Kedah	32	12.1	12.1	17.0
	Kelantan	79	29.8	29.8	46.8
	Melaka	8	3.0	3.0	49.8
	Negeri Sembilan	7	2.6	2.6	52.5
	Pahang	37	14.0	14.0	66.4
	Perak	31	11.7	11.7	78.1
	Perlis	3	1.1	1.1	79.2
	Pulau Pinang	4	1.5	1.5	80.8
	Sabah	4	1.5	1.5	82.3
	Selangor	15	5.7	5.7	87.9
	Sarawak	25	9.4	9.4	97.4
	Wilayah Persekutuan	7	2.6	2.6	100.0
	Total	265	100.0	100.0	

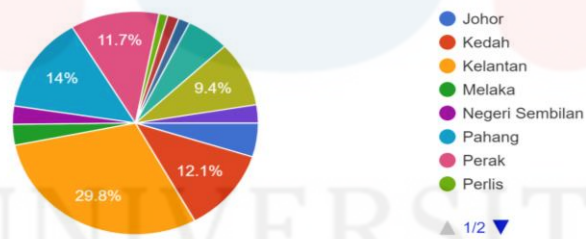


Figure 4.3 Percentage of State

Tables 4.2 and figure 4.3 show the frequency and percentages of different states of respondents that study in UMK. There are 14 states that have been listed which are Johor (4.9%), Kedah (12.1%), Kelantan (29.8%), Melaka (3.0%), Negeri Sembilan (3.0%), Pahang (14.0%), Perak (11.7%), Perlis (1.1%), Pulau Pinang (1.5%), Sabah (1.5%), Selangor (5.7%), Sarawak (9.4%) and Wilayah Persekutuan (2.6%). Overall, there were 265 respondents in this survey.

4.3.3 Number of respondents based on year.

Table 4.3 Year of Respondents

		Year			
		Frequency	Percent	Valid percent	Cumulative percent
Valid	Year 1	17	6.4	6.4	6.4
	Year 2	53	20.1	20.1	26.4
	Year 3	71	26.8	26.8	53.2
	Year 4	124	46.8	46.8	100.0
	Total	265	100.0	100.0	

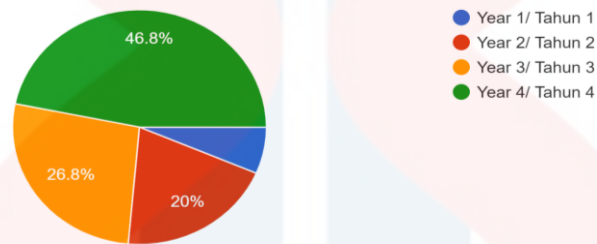


Figure 4.4 Percentage of Year

A pie chart representing the students from SAB who were enrolled at UMK from Year 1 through Year 4 is presented in Figure 4.4. In the first year, there were 17 respondents, which is 6.4% of the total, and in the second year, there were 53 respondents, which is 20.1% of the total. In addition, there were 71 respondents (26.8%) during the third year of the examination, but during the fourth semester, there were 124 respondents (46.8%).

4.3.4 Number of respondents based on race.

Table 4.4 Race of Respondents

		Race			
		Frequency	Percent	Valid percent	Cumulative percent
Valid	Malay	251	94.7	94.7	94.7
	Indian	5	1.9	1.9	96.6
	Chinese	5	1.9	1.9	98.5
	Others	3	1.1	1.1	99.6
	Bajau	1	.4	.4	100.0
	Total	265	100.0	100.0	

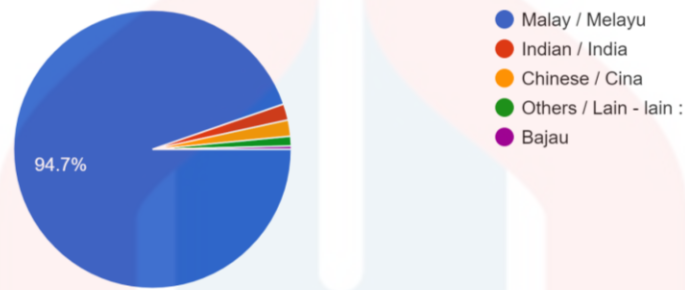


Figure 4.5 Percentage of Race

There are five different races that have been listed in this research, which are as follows: Malay 251 (94.7%), Indian 5 (1.9%), Chinese 5 (1.9%), others 3 (1.1%), and Bajau 1 (0.4%)

According to table 4.4 and figure 4.5, there are five different races that have been recorded. In light of this, the great majority of responders are Malay, with 251 individuals providing their response.

4.3.5 Number of respondents based on educational level.

Table 4.5 Educational level of Respondents

		Educational Level			
		Frequency	Percent	Valid percent	Cumulative percent
Valid	STAM	42	15.8	15.8	15.8
	STPM	159	60.0	60.0	75.8
	MATRICULATION	25	9.4	9.4	85.3
	DIPLOMA	39	14.7	14.7	100.0
	Total	265	100.0	100.0	

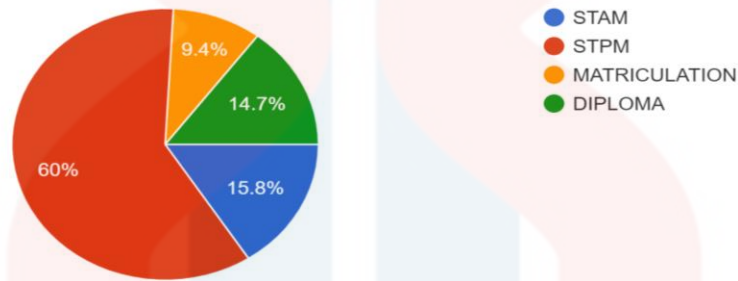


Figure 4.6 Percentage of Education Level

Table 4.5 and figure 4.6 shows the educational level of respondents that were collected through the distribution of the questionnaire. The highest percentage are STPM with 169 respondents (60%) followed by STAM with 42 respondents (15.8%). Additionally Diploma and Matriculation recorded 39 (14.7%) and 25 (9.4%) respondents respectively.

4.3.6 Number of respondents based on Hibah Knowledge

Table 4. 6 Knowledge about Hibah Respondents

Do you have Knowledge About Hibah?					
		Frequency	Percent	Valid percent	Cumulative percent
Valid	Yes	246	92.8	92.8	92.8
	No	19	7.2	7.2	100.0
Total		265	100.0	100.0	

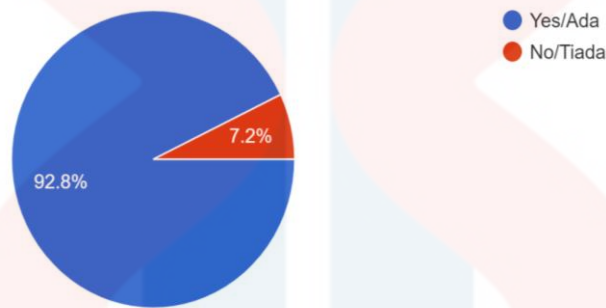


Figure 4.7 Percentage of Knowledge about Hibah

There are two possible answers to the question of whether or not one is familiar with Hibah, as shown in table 4.6 and figure 4.7. It was determined by the researcher that the majority of individuals are aware of Hibah, with 246 respondents (92.8% of the total) selecting the yes answer and 19 respondents (7.2%) selecting the opposite answer.

4.4 DESCRIPTIVE ANALYSIS

In order to determine the degree of Hibah knowledge among Islamic Banking and Finance (SAB) students at University Malaysia Kelantan, as well as the mean for each variable separately, descriptive analysis was used in this study. A five-point Likert scale with the following values was used to collect the response: 1 Poor; 2 Fair; 3. good; 4 Very good and 5. Excellent.

Table 4. 7 The level of Means Score (Kinay & Ardic, 2017)

Mean score	Interpretation
1.00 - 1.80	Very low
1.81 - 2.60	Low
2.61 - 3.20	Medium
3.21 - 4.20	High
4.21 - 5.00	Very High

4.4.1 Hibah knowledge

Table 4. 8 Descriptive Statistic for Dependent Variables (Hibah Knowledge)

Hibah Knowledge					
	N	Minimum	Maximum	Mean	Std. Deviation
1. I know that the beneficiary of Hibah shall receive the assets of Hibah after the death of the Hibah provider.	265	1	5	4.42	.880
2. I know that the assets of Hibah must be valid according to Shari'ah law.	265	2	5	4.56	.637

3. I know that the asset of Hibah can be given in any amount (no limit) to the beneficiary of Hibah.	265	1	5	4.32	.737
4. I know that Hibah can be given to my family members or non-family members.	265	2	5	4.46	.793
5. I know that Hibah also can be given to non-muslims.	265	1	5	4.18	1.072
6. I know that the asset of Hibah can be either a moveable or immovable asset.	265	1	5	4.31	.842
7. I know that the grantor must own the property that will be donated.	265	2	5	4.59	.680
Valid N (listwise)	265				

Table 4.8 shows the descriptive analysis of dependent variables which is Hibah Knowledge. As shown in the table above, the mean score obtained for I know that the assets of Hibah must be valid according to Shari'ah law is 4.56 which is very high (Kinay & Ardiç, 2017). This means that the respondent has a high understanding that Hibah must be according to Shariah law. Meanwhile, the mean score for I know that Hibah can also be given to non-Muslims is 4.18, the lowest mean value for Hibah understanding. Therefore, it shows that a few respondents do not have the knowledge that Hibah can be given to non-Muslims.

4.4.2. Educational Level

Table 4.9 Descriptive Statistics for Independent Variables (Educational Level)

Educational Level					
	N	Minimum	Maximum	Mean	Std. Deviation
1. I have strong knowledge of Hibah.	265	1	5	4.03	.790
2. I know how Hibah works and apply it.	265	1	5	4.20	.867
3. I understand that Hibah products impact my wealth management.	265	1	5	4.27	.774
4. I know that educators have the responsibility for improving Hibah awareness in the communities.	265	2	5	4.45	.667
5. I understand that this Hibah is important to avoid property disputes among family members.	265	2	5	4.42	.698
Valid N (listwise)	265				

The data in table 4.9 displays the means and standard deviation for the independent variable, Educational Level, about SAB students at University Malaysia Kelantan's (UMK) comprehension of Hibah Knowledge. The mean score obtained for “I know that educators have the responsibility for improving Hibah awareness in the communities” is 4.45 which is very high (Kinay & Ardiç, 2017). This shows that SAB students have a high understanding of Hibah and that it is important to give awareness to all people regardless of whether they are young or old. Meanwhile the mean score for “I have strong knowledge of Hibah” is 4.03 which is the lowest mean value for Hibah understanding. Therefore, it shows that a few respondents have a very good

understanding of Hibah knowledge completely, but they know that grants are very important for us to know (Pornel & Saldaña, 2013).

4.4.3 Religiosity

Table 4.10 Descriptive Statistics for Independent Variables (Religiosity)

Religiosity					
	N	Minimum	Maximum	Mean	Std. Deviation
1. I try to practice my religion to face the challenges of life well.	265	2	5	4.47	.634
2. I know that religion is an important component for me to learn about Hibah.	265	2	5	4.53	.674
3. I know that religion plays an important role to answers the meaning of life.	265	2	5	4.33	.735
4. I know that religion is important because it teaches me how to help others.	265	2	5	4.49	.585
5. I know that religion is important because it helps me to cope with unexpected life events.	265	1	5	4.29	.734
Valid N (listwise)	265				

Based on table 4.10, shows the mean value in descriptive analyses of independent variables which is Religiosity were carried out using SPSS to determine the mean and standard deviation values. The mean score obtained for I know that religion is an important component for me to learn about Hibah is 4.53 which is very high (Kinay & Ardiç, 2017). Because this Hibah is also incorporated into their learning resources, particularly in the Faraid topic, it is evident that SAB

students have a high knowledge of how vital it is for them to know and study. Meanwhile the mean score for I know that religion is important because it helps me to cope with unexpected life events is 4.29 which is the lowest mean value for the Hibah understanding with a standard deviation 0.734. For this dependent variable, obtain the mean range of ‘Excellent’ (Pornel & Saldaña, 2013). Thus, it shows that a few respondents must adopt a new perspective to act sooner and prevent undesirable occurrences from happening.

4.4.4 Social Influence

Table 4. 11 Descriptive Statistics for Independent Variables (Social Influence)

Social Influence					
	N	Minimum	Maximum	Mean	Std. Deviation
1. I get to know about Hibah products because of my family's encouragement.	265	1	5	4.33	.880
2. I am always informed by friends concerning the use of Hibah.	265	1	5	4.16	.960
3. I was able to know deeper about Hibah with the help of the surrounding community.	265	1	5	4.18	.759
4. I saw the society around me is always praising the product of Hibah.	265	1	5	4.22	.872
5. I know many artists and influencers are using Hibah.	265	1	5	4.03	.961
Valid N (listwise)	265				

Table 4.11 shows the descriptive analysis of independent variables and the mean and standard deviation for Social Influence as a factor in SAB students at University Malaysia Kelantan's (UMK) comprehension of Hibah Knowledge. The mean score obtained for “I get to know about Hibah products because of my family's encouragement” is 4.33 which is very high. (Kinay & Ardiç, 2017). This indicates that parental support is crucial in helping SAB students understand Hibah knowledge. Meanwhile the mean score for “I know many artists and influencers are using Hibah” is 4.03 which is the lowest mean value. Therefore, it demonstrates that respondents think social influence has a significant impact on SAB students' understanding of Hibah.

4.4.5 Social Media

Table 4. 12 Descriptive Statistics for Independent Variables (Social Media)

Social Media					
	N	Minimum	Maximum	Mean	Std. Deviation
1. I read personal blog posts, and search content about Hibah.	265	1	5	4.23	.938
2. I follow the content of Hibah on social media.	265	1	5	4.06	.963
3. I prefer searching information about Hibah via social media platforms than television.	265	1	5	4.09	.730
4. I often spend time on social networking sites discussing the benefits of Hibah for the future.	265	1	5	4.06	.887
5. I know that giving a Hibah is a good way to protect my life and my family.	265	2	5	4.46	.712

6. I saw the social media platforms are full of advertising that promotes Hibah purchasing as a good idea.	265	2	5	4.25	.797
Valid N (listwise)	265				

Based on tables 4.12, results are shown in the descriptive analysis of independent variables which is social media. The mean score obtained for I know that giving a Hibah is a good way to protect my life and my family is 4.46 which is very high according to (Kinay & Ardiç, 2017). This shows that SAB students are conscious that this gift can protect my life and that of my family if something unforeseen occurs. Meanwhile the mean score for I follow the content of Hibah on social media, and I often spend time on social networking sites discussing the benefits of Hibah for the future is 4.06 which is the lowest mean value. In summary, the majority of respondents gave safety and preparation using the Hibah process top priority so they may become aware of dangers early on.

4.5 VALIDITY AND RELIABILITY TEST

The reliability of a measurement is a measure of how well it is free of bias and guarantees that consistently accurate measurements are obtained across time and across a variety of elements of the instrument. To develop reliability testing, it is necessary to conduct regular checks for consistency and stability. A coefficient of reliability known as Cronbach alpha reflects the degree to which each piece in a set is definitely associated with one another.

Table 4.13 Reliability Statistic for Dependent and Independent Variables

Variables	Cronbach's Alpha	No of Items	Level of Reliability
Hibah Knowledge (DV)	0.841	7	Good
Educational Level (IV1)	0.824	5	Good
Religiosity (IV2)	0.839	5	Good
Social Influence (IV3)	0.889	5	Good
Social Media (IV4)	0.912	6	Excellent

Table 4.13 shows the reliability test that shows the value of Cronbach's alpha for dependent variables Hibah knowledge and independent variables which is educational level, religiosity, social influence, and social media. The value of Cronbach's alpha obtained is greater than 0.6 which ranges from 0.824 to 0.912. The reliability analysis alpha value for dependent variable Hibah knowledge is 0.41 which is good. The value of Cronbach alpha for independent variables educational level is 0.824, religiosity with 0.839, social influence 0.889 which the value is good while social media have the greatest Cronbach alpha value with 0.912 whereas the level of reliability is excellent. Therefore, this indicated that the measurements for all variables are reliable in this study.

4.6 HYPOTHESIS TESTING

PEARSON CORRELATION ANALYSIS

The degree and importance of the relationship between the dependent variable (Hibah knowledge) and the independent variables (education level, religiosity, social impact, and social media) is determined by the Pearson correlation coefficient. The correlation coefficient (r), a numerical number that depicts the degree of relationship between two variables (independent and

dependent), indicates the strength of a link. Since it was required to assess the degree of linear connection between the two variables using a single numerical number ranging from -1 to +1, the Pearson correlation coefficient was determined to be the most effective method.

Table 4. 14 Correlation Coefficient and Correlation Strength (Chua,2006)

Correlation Coefficient Size (r)	Correlation Strength
.91 to 1.00 or -.91 to -1.00	Very Strong
.71 to .90 or -.71 to -.90	Strong
.51 to .70 or -.51 to -.70	Medium
.31 to .50 or -.31 to -.50	Weak
.01 to .30 or -.01 to -.30	Very Weak
.00	No Correlation

4.6.1 Hypothesis I

Relationship between Educational Level (EL) and Hibah Knowledge among SAB students in University Malaysia Kelantan (UMK).

Table 4.15 Correlation between Educational Level and Hibah Knowledge

Correlations			
		Hibah knowledge	Educational Level
Hibah Knowledge	Pearson Correlation	1	.809**
	Sig. (2-tailed)		.000
	N	265	265
Educational Level	Pearson Correlation	.809**	1
	Sig. (2-tailed)	.000	
	N	265	265

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

According to table 4.15, the correlation between Educational Level and Hibah Knowledge is 0.809. The existence of the relationship between the variables is revealed by this result. The correlation coefficient of 0.809 showed that the relationship was strong (Chua, 2006). As a result, H1, which was created to evaluate the relationship between Educational Level and Hibah Knowledge, is accepted.

H¹: There is a positive relationship between Educational Level and Hibah Knowledge among SAB students in UMK.

4.6.2 Hypothesis II

Relationship between Religiosity (RE) and Hibah Knowledge among SAB students in University Malaysia Kelantan (UMK).

Table 4.16 Correlation between Religiosity and Hibah Knowledge

Correlations			
		Hibah knowledge	Religiosity
Hibah Knowledge	Pearson Correlation	1	.502**
	Sig. (2-tailed)		.000
	N	265	265
Religiosity	Pearson Correlation	.502**	1
	Sig. (2-tailed)	.000	
	N	265	265

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

According to table 4.16, the correlation between Religiosity and Hibah Knowledge is 0.502. The existence of the relationship between the variables is revealed by this result. The correlation coefficient of 0.502 showed that there is a relationship between both but weak (Chua, 2006). As a result, H2, which was created to evaluate the relationship between Religiosity and Hibah Knowledge, is accepted.

H²: *There is a positive relationship between Religiosity and Hibah Knowledge among SAB students in UMK.*

4.6.3 Hypothesis III

Relationship between Social Influence (SI) and Hibah Knowledge among SAB students in University Malaysia Kelantan (UMK).

Table 4.17 Correlation between Social Influence and Hibah Knowledge

Correlations			
		Hibah knowledge	Social Influence
Hibah Knowledge	Pearson Correlation	1	.641**
	Sig. (2-tailed)		.000
	N	265	265
Social Influence	Pearson Correlation	.641**	1
	Sig. (2-tailed)	.000	
	N	265	265

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

According to table 4.17, the correlation between Social Influence and Hibah Knowledge is 0.641. The existence of the relationship between the variables is revealed by this result. The correlation coefficient of 0.641 showed a medium relationship (Chua, 2006). As a result, H₃, which was created to evaluate the relationship between Social Influence and Hibah Knowledge, is accepted.

H³: *There is a positive relationship between Social Influence and Hibah Knowledge among SAB students in UMK.*

4.6.4 Hypothesis IV

Relationship between Social Media (SM) and Hibah Knowledge among SAB students in University Malaysia Kelantan (UMK).

Table 4.18 Correlation between Social Media and Hibah Knowledge

Correlations			
		Hibah knowledge	Social Media
Hibah Knowledge	Pearson Correlation	1	.683**
	Sig. (2-tailed)		.000
	N	265	265
Social Media	Pearson Correlation	.683**	1
	Sig. (2-tailed)	.000	
	N	265	265

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

According to table 4.18, the correlation between Social Media and Hibah Knowledge is 0.683. The existence of the relationship between the variables is revealed by this result. The correlation coefficient of 0.683 showed that the relationship was a medium relationship (Chua, 2006). As a result, H4, which was created to evaluate the relationship between Social Media and Hibah Knowledge, is accepted.

H⁴: *There is a positive relationship between Social Media and Hibah Knowledge among SAB students in UMK.*



4.7 CONCLUSION

In summary, this chapter presents the findings or outcomes that were effectively gathered from the questionnaire-based data gathering operations. To get the findings of the data analysis, the SPSS program was used to conduct all of the tests in this study. In order to ascertain the relationship between the independent and dependent variables and to determine the factors influencing the Hibah knowledge of UMK students pursuing a Bachelor of Business Administration in Islamic Banking and Finance, the collected data are subjected to descriptive analysis, reliability testing, and Pearson's correlation. The results showed how the independent and dependent variables related to the factor understanding of Hibah knowledge among Bachelor of Business Administration in Islamic Banking and Finance in students UMK. After that, Chapter 5 will continue into more detail and provide an explanation of this method.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 OVERVIEW OF THE RESEARCH

The fifth chapter discusses the study's findings and conclusions. This chapter gives a brief overview of the study, followed by the important findings. The following part is discussion, which discusses the study's findings. The fourth part discusses the study's implications, which are followed by the study's limitations. The next section contains future recommendations based on this research. The last part contains the study's conclusion as well as chapter summaries.

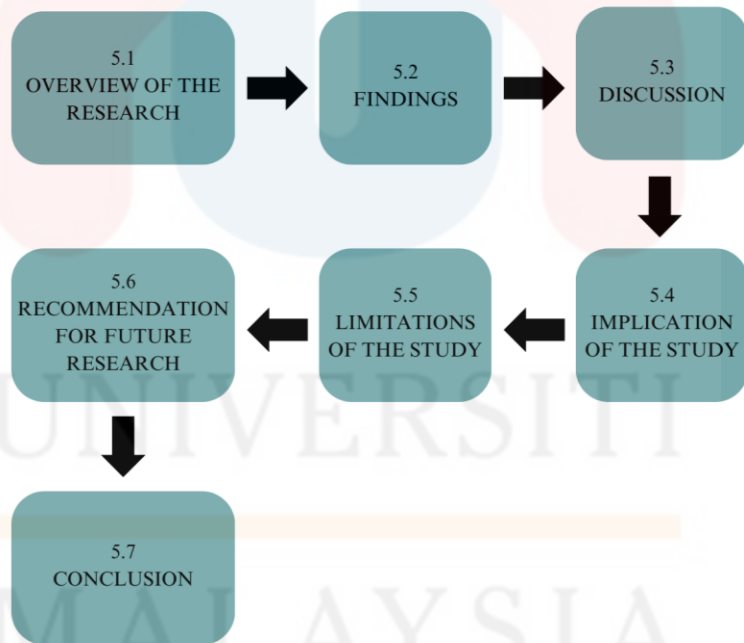


Figure 5.1 Outline of Discussion and Conclusion

5.2 FINDINGS

The goal of this study is to look into SAB students' grasp of Hibah knowledge at UMK. This research can help us determine the amount of knowledge students have about Hibah in order to obtain a deeper comprehension of Hibah's rules, kinds, legal foundation, distinctions, and other aspects. Hibah is a highly useful solution for individuals as a wealth management tool.

In addition, the responsible party shall take the necessary regulatory actions to disseminate information about Hibah. As a consequence of this research, students may have a better understanding of Hibah. As a result of this research, we want to learn more about the knowledge levels of students at University Malaysia Kelantan. This research will help us gain an enhanced awareness of the factors that impact students' knowledge of Hibah.

The study's methodology is quantitative research, and the study's purpose is to identify the elements that influence Hibah knowledge among students. This poll included only SAB students at UMK. After determining the measurement model's descriptive and reliability, the structural model was examined to verify the connections hypothesized in this work. The study has four (4) hypotheses, as mentioned in Chapter 2. Hypotheses 1: Relationship between Educational Level and Hibah Knowledge. Hypotheses 2: Relationship between Religiosity and Hibah Knowledge. Hypotheses 3: Relationship between Social Influence and Hibah Knowledge. Hypotheses 4: Relationship between Social Media and Hibah Knowledge.

5.3 DISCUSSION

A discussion of the findings of the research that focuses on the findings of the researcher, the outcomes of the hypothesis that was acquired, and the research goals that can be defined is included in this scope of discussion. It is this study's goal is to look at the relationships between four independent variables, which are the education level, religiosity, social influence, and social media.

5.3.1 The Relationship between Educational Level and Hibah Knowledge

Table 5. 1 Result based on Educational Level

OBJECTIVE	HYPOTHESIS	CORRELATION	RESULT
To determine the relationship between Educational Level (EL) and Hibah knowledge among SAB students in University Malaysia Kelantan (UMK).	There is a significant relationship between Educational Level and Hibah Knowledge	0.809	Positive

Based on the Pearson Correlation Analysis (refer to Table 4.15) revealed that the relationship between Educational Level and Hibah Knowledge is significant and has a high positive correlation ($p=0.000$, $r=0.809$). Based on Table 4.13, the result indicates that the Cronbach's Alpha for Educational Level (EL) is 0.824 which is good, and it demonstrates that the questionnaire is comprehensible and relevant to the situation. This means that the Educational Level (EL) is affecting Hibah Knowledge of the students.

As stated from the questionnaires, “I have strong knowledge of Hibah, I know how Hibah works and apply it, I understand that Hibah products impact my wealth management, I know that educators have the responsibility for improving Hibah awareness in the communities, and I understand that this Hibah is important to avoid property disputes among family members.” It proved that the Educational Level of someone gives an impact towards Hibah Knowledge. Hence, we validate the hypothesis as the findings indicate a significant relationship between Educational Level and Hibah Knowledge.

The outcomes of this study are similar to the paper written by Kamis and Wahab (2021), higher education supports students' growth and development, offering a platform for a better life. As a result, educational level is necessary for all persons to understand what items might assist them. Similarly, the result of a positive relationship between educational level and knowledge has been identified by Diaz-Quijano et al. (2018). Kamis and Wahab (2021) propose that formal education is essential for providing quality education, as it enables learners to acquire intellectual abilities and information required for professional, decision-making, and training purposes.

5.3.2 The Relationship between Religiosity and Hibah Knowledge

Table 5.2 Result based on Religiosity

OBJECTIVE	HYPOTHESIS	CORRELATION	RESULT
To determine the relationship between Religiosity (RE) and Hibah knowledge among SAB students in University Malaysia Kelantan (UMK).	There is a significant relationship between Religiosity and Hibah Knowledge	0.502	Positive

Based on the Pearson Correlation Analysis (refer to Table 4.16) revealed that the relationship between Religiosity and Hibah Knowledge has significant and weak positive correlation ($p=0.000$, $r=0.502$). Based on Table 4.13, the result indicates that the Cronbach's Alpha for Religiosity is 0.839 which is good, and it demonstrates that the questionnaire is comprehensible and relevant to the situation. This means that Religiosity also affects Hibah Knowledge of the students.

As stated from the questionnaires, "I try to practice my religion to face the challenges of life well, I know that religion is an important component for me to learn about Hibah, I know that religion plays important role to answers the meaning of life, I know that religion is important because it teaches me how to help others, and I know that religion is important because it helps me to cope with unexpected life events." It proved that Religiosity also gives an impact towards Hibah Knowledge. Therefore, we accept the hypothesis because the result shows that there is a significant relationship between Religiosity and Hibah Knowledge.

According to the findings, Islam is a way of life, leading and instructing Muslims in all aspects of life beyond particular acts of worship, as stated in an essay written by Kamis and Wahab (2021). As an outcome, people will always turn to religion to determine what is good and wrong to apply as their life principles. According to the study written by Bouteraa and Al-Aidaros (2020), religiosity is a fundamental variable that determines the individual's goals, motivation, choices with persistence and pleasure. This statement proves that religion is one of the main components of an individual's life.

5.3.3 The Relationship between Social Influence and Hibah Knowledge

Table 5.3 Result based on Social Influence

OBJECTIVE	HYPOTHESIS	CORRELATION	RESULT
To determine the relationship between Social Influence (SI) and Hibah knowledge among SAB students in University Malaysia Kelantan (UMK).	There is a significant relationship between Social Influence and Hibah Knowledge	0.641	Positive

Based on the Pearson Correlation Analysis (refer to Table 4.17) revealed that the relationship between Social Influence and Hibah Knowledge has significant and medium positive correlation ($p=0.000$, $r=0.641$). Based on Table 4.13, the result indicates that the Cronbach's Alpha for Social Influence is 0.889 which is good, and it demonstrates that the questionnaire is comprehensible and relevant to the situation. This means that Social Influence affects Hibah Knowledge of the students.

As stated from the questionnaires, "I get to know about Hibah products because of my family's encouragement, I am always informed by friends concerning the use of Hibah, I was able to know in deeper about Hibah with the help of the surrounding community, I saw the society around me is always praising the product of Hibah, and I know many artists and influencers are using Hibah." It proved that Social Influence also gives an impact towards Hibah Knowledge. Therefore, we accept the hypothesis because the result shows that there is a significant relationship between Social Influence and Hibah Knowledge.

Based on the findings, it really supports the Theory of Reasoned Action (TRA) proposed by Fishbein and Ajzen (1975), which claimed that someone who changes their beliefs, attitudes, or conduct would have a social effect that affects and encourages other people to have the Islamic will. As a consequence, it demonstrates that certain persons have the responsibility of demonstrating a positive side in order to influence others.

5.3.4 The Relationship between Social Media and Hibah Knowledge

Table 5.4 Result based on Social Media

OBJECTIVE	HYPOTHESIS	CORRELATION	RESULT
To determine the relationship between Social Media (SM) and Hibah knowledge among SAB students in University Malaysia Kelantan (UMK).	There is a significant relationship between Social Media and Hibah Knowledge.	0.683	Positive

Based on the Pearson Correlation Analysis (refer to Table 4.18) revealed that the relationship between Social Media and Hibah Knowledge has significant and medium positive correlation ($p=0.000$, $r=0.683$). Based on Table 4.13, the result indicates that the Cronbach's Alpha for Social Media is 0.912 which is excellent, and it demonstrates that the questionnaire is comprehensible and relevant to the situation. This means that Social Media affects Hibah Knowledge of the students.

As stated from the questionnaires, "I read personal blog posts, and search content about Hibah, I follow the content of Hibah on social media, I prefer searching information about Hibah

via social media platforms than television, I often spend time on social networking sites discussing the benefits of Hibah for the future, I know that giving a Hibah is a good way to protect my life and my family, and I saw the social media platforms are full of advertising that promotes Hibah purchasing as a good idea. ” It proved that Social Media gives a big impact towards Hibah Knowledge. Therefore, we accept the hypothesis because the result shows that there is a significant relationship between Social Media and Hibah Knowledge.

Kamis and Wahab (2021) demonstrate this by stating that social media facilitates simple interaction and collaboration by providing improved access through apps such as blogs, social networking sites, forums, and wikis. As a result, more individuals may obtain a lot of knowledge from social media because people spend the majority of their spare time via the internet. The findings cited by Kamis and Wahab (2021) stated that the usage of social media indirectly influences knowledge management and idea creation due to the existence of various kinds of social relationships on social media that provide people with a wide array of information. It proves that social media may increase the knowledge of someone because social media users can gain a lot of information from it.

5.4 IMPLICATION OF THE STUDY

Research implications refer to the possible consequences, applications, or importance of research findings. It's about understanding how research results can be applied to real-world situations, policy development, further research, or practical decision-making. The implications of the study can vary depending on the nature of the research and the specific findings.

In this research, there are four independent variables namely (Educational Level, Religiosity, Social Influence, and Social Media) and the dependent variable (Hibah knowledge). To conduct this study, researchers collected data using e-questionnaires through Google Forms available on the website. The total number of respondents are 265 students. The purpose of this research paper is to investigate the knowledge of Hibah among SAB students at UMK where the respondents are undergraduate students majoring in Islamic Banking and Finance.

This research paper can add to the knowledge of future researchers regarding the intention of the public to apply Hibah and the factors that influence the intention of individuals to use Hibah are the Educational Level, Religion, Social Influence and also Social Media. As mentioned in Chapter 4, all of the hypotheses are accepted meaning that there are correlations between the factors with Hibah knowledge. While many respondents are aware and somewhat knowledgeable of their Hibah knowledge, more actions need to be taken in order to deepen the understanding of the topic and why the effects of unmanaged property management will have a negative impact on the future economy and the estate administration procedure as well.

Also, this research paper can provide opportunities to Islamic Bank companies to realize the importance of the factors that could influence the person's intention in applying Hibah for the good of the future. For example, since students nowadays are really into internet use, companies can take advantage by promoting Hibah and its advantages through any platform on social media. In addition, companies can also promote through the influence of trending artists. However, they need to understand the concept of Hibah before spreading it to others to avoid any difficulties and misunderstandings between the parties.

Next, the relationship between Educational Level and Hibah Knowledge shows a clear indication that education plays an important role in order to improve students' mastery of Hibah knowledge even though it is still at an early stage. This is because, at this early stage, they can open their eyes to financial planning in the future. They can also share with the family about property management through Hibah. This knowledge should be integrated into the national education system at the elementary, secondary, and university level. Also, increased publication of Hibah-related publications and journals is required to accelerate research into this inheritance system. It will be able to help with the more effective and efficient transfer of information in this way.

Lastly, according to data collected, the majority of the respondents which studied in UMK were familiar with Hibah. The familiarity might be a result of specific academic programs, courses, or cultural influences within UMK that emphasize or educate students about Hibah's concept. Exploring how Hibah is integrated into the university curriculum could provide insight into the reasons behind the familiarity.

5.5 LIMITATION OF THE STUDY

Throughout this project, researchers found some obstacles. The obstacles may be related to insufficient data, resources limitations, methodology issues or others.

First of all, researchers have a difficult process to collect the respondents. Since the respondent should be a student who majors in Islamic Banking and Finance (SAB) from Year 1 to Year 4, researchers need to ensure that the respondent has answered the questionnaire. Although the researcher has distributed the Google Form that has been created through various social media, not all respondents want to fill out the questionnaire. This is because they may be busy with other

things and do not have time to answer. In addition, there are also among them who do not notice the Google Form that we share through social media. Because of that, indirectly it will give us trouble to complete this study immediately at the time that has been set for data collection. Where, the researcher needs to take a longer time just to gather respondents which can cause the process to complete the next chapter to be slow.

Next, fatigue overview. If respondents have been frequently approached for surveys or research, they may experience survey fatigue, leading to reluctance to participate in other studies. Since we are not the only ones conducting this study but also all the other final year students are conducting their studies, the respondents will often receive surveys from other researchers with different research topics. This can cause students to feel tired or bored with the large number of surveys that need to be answered in the same period of time. Most of them will also not answer because the number of surveys is too much. At the same time, shared surveys are from the same researcher or members of the same group. So, when it is too much, they will ignore it.

In addition, the limitation in this study is that the understanding of this Hibah depends on the students' own awareness of the Hibah itself. Students may not be fully aware or understand certain aspects related to Hibah. As a result, if the study relies on the students' own awareness where the data may be limited to views or understandings that may not fully reflect objective reality. This can give results that are not entirely reliable. Also, the data may not fully reflect the actual level of student understanding of Hibah. The validity of the data can be affected by the potential for error or the tendency to give answers that are considered more desirable.

5.6 RECOMMENDATION AND SUGGESTION FOR FUTURE

Hibah application is open to all regardless of age, religion, and race. So, there will be many target respondents that we can use. For future research, the quantity of respondents can be

expanded to higher numbers as from 300 to 400 respondents from more diverse majors in University Malaysia Kelantan (UMK). A larger-than-optimal sample size will yield a more representative depiction of the population which will yield more precise outcomes (Andrade, 2020). The accuracy of the average results will increase as the sample size increases. Furthermore, increased sample sizes provide more precise error margins and assist researchers in detecting data outliers. Thus, if researchers use a larger sample among different majors at UMK, this study can increase the representativeness of the findings for the entire student population.

The limitation of the study is about students' own awareness of Hibah. Students may not know or understand certain aspects related to giving. So, investigating the understanding of the Hibah among students at UMK aims to foster awareness about the Hibah itself among them. Therefore, the recommendation for future studies, researchers should involve the evaluation of the impact of workshops, seminars or educational materials in shaping students' understanding and practices related to Hibah. For example, researchers can make a pre-intervention assessment where a survey is conducted to assess the baseline awareness, knowledge, attitudes, and practices related to Hibah among participants before the educational initiative.

Other than that, implement educational initiatives by conducting workshops, seminars or most simply distributing educational materials focused on Hibah. The information must be informative, interesting, and tailored to the target audience. Then, do a post-intervention evaluation. After the educational initiative, conduct a follow-up survey to assess changes in participants' awareness, knowledge, attitudes, and practices regarding Hibah. By implementing this initiative, the researchers will be able to measure the level of understanding of respondents about Hibah from lack of knowledge and after being involved with the Hibah awareness program.

5.7 CONCLUSION

In conclusion, the result from this research focuses on the factors that influence the understanding of Hibah knowledge among SAB students in UMK. A total of 265 respondents were collected through Google Form questionnaire method. Then, all the data was evaluated using SPSS software and methods of Descriptive analysis, validity, reliability test and hypothesis testing. Through the results of the analysis and findings of the study, it shows that all the independent variables (Educational Level, Religiosity, Social Influence, and Social Media) that the researcher used have a positive and significant level of satisfaction relationship among UMK students majoring in Islamic Banking and Finance.

Based on the answers from our respondents, most of them understand the concept of this Hibah and some still lack knowledge. The hope of the researcher by doing this study is that students can express a deeper curiosity about the concept of Hibah itself and learn it from the right sources. In addition, the researchers hope for the research done is that the current generation is more exposed to instruments that can be used in property management so that they can make informed decisions and apply Islamic financial principles into their property management strategy. The researcher also hopes that the current generation will gain greater awareness and understanding of financial instruments such as Hibah, especially in the context of property management within the framework of Islamic finance.

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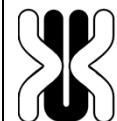
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Universiti Malaysia
KELANTAN

**REKOD PENGESAHAN PENYARINGAN TURNITIN
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Kod>Nama Kursus: AFS4113

Code/ Course Name: PROJEK PENYELIDIKAN (ISLAMIC BANKING AND FINANCE)

Sesi/Session: SEPTEMBER 2023/2024

Semester: 7

Nama Program/Name of Programme: SAB

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

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UNDERSTANDING OF HIBAH KNOWLEDGE AMONG BACHELOR OF BUSINESS

ADMINISTRATION IN ISLAMIC BANKING AND FINANCE (SAB) STUDENTS IN UNIVERSITY

MALAYSIA KELANTAN (UMK)

Tandatangan/Signature

Ezatul Husna

.....

Nama Pelajar/Student Name: Nur Aina Ezatul Husna Binti Zakaria

No.Matrik/Matrix No: A20A1664

Tarikh/Date: 14TH JANUARY 2024

Pengesahan
Penyelia/Supervisor:

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APPENDIX A – SAB Students data

UNIVERSITI MALAYSIA KELANTAN
 ENROLMEN PELAJAR AKTIF IJAZAH SARJANA MUDA SESI 2023/2024
 (Mengikut Program dan Semester Pengajian)

	Semester 1			Semester 3			Semester 4		Semester 5			Semester 6			Semester 7			Semester 8			Semester 9			Semester 10			Semester 11			Semester 12			Jumlah					
	L	P	Jum	L	P	Jum	L	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum			
SAA - B. Accounting (Hons)	22	70	92	22	67	89			2	10	12	3	13	16																						50	160	210
SAB - BBA. (Hons) (Islamic Bank & Fin)	47	175	222	45	163	208	1	1	37	162	199	2	2	4	14	186	200				4	10	14				1	1	2	2						199	679	848
SAE - B.Ent. (Hons)	10	13	23	12	36	48			18	31	49				14	22	46							1												55	112	167
SAK - B. Ent. (Hons.) (Commerce)	57	140	197	44	134	178	2	2	40	137	186				58	109	215	1	1	2	12	6	18	1	1	2	1	2	3	2	1	3	222	579	801			
SAL - B. ENT. (HONS) (LOGISTIC)	62	127	189	50	138	188			58	140	198				54	148	202				4	2	6										228	555	783			
SALO -	1	2	3	2	9	11	1	1																									4	11	15			
SAR - B. Ent. (Hons) (Retailing)	39	114	153	41	136	177			50	138	188	2	2	4	35	147	182	1	11	12	5	4	9	2	2	4	2	2	4	1	3	4	174	555	729			
Jumlah Fakulti	238	641	879	216	683	899	4	4	214	624	838	3	17	20	195	652	847	1	12	13	26	22	48	3	3	6	5	2	7	7	1	8	902	2657	3559			
Jumlah Keseluruhan	238	641	879	216	683	899	4	4	214	624	838	3	17	20	195	652	847	1	12	13	26	22	48	3	3	6	5	2	7	7	1	8	902	2657	3559			

(Sources: Faculty of Entrepreneurship and Business 2023/2024)

APPENDIX B - Questionnaire

SECTION A: DEMOGRAPHIC PROFILE

Before beginning to answer the question, be sure to read the instructions on this page.

Sila baca arahan soalan sebelum memulakan menjawab soalan.

Please read each statement carefully and tick (/) on your answer.

Sila baca setiap kenyataan dengan teliti dan tandakan (/) pada jawapan anda.

Gender / Jantina

Male / Lelaki	
Female / Perempuan	

State / Negeri

Johor	
Kedah	
Kelantan	
Melaka	
Negeri Sembilan	
Pahang	
Perak	
Perlis	
Pulau Pinang	
Sabah	
Sarawak	
Selangor	
Terengganu	
Wilayah Persekutuan	

Year/Tahun

Year 1 / Tahun 1	
Year 2 / Tahun 2	
Year 3 / Tahun 3	

Year 4 / Tahun 4	
------------------	--

Race / Bangsa

Malay / Melayu	
Indian / India	
Chinese / Cina	
Others / Lain-lain	

Educational Level / Tahap Pendidikan

STPM	
STAM	
MATRICULATION	
DIPLOMA	

Do you have knowledge about Hibah? / Adakah anda mempunyai pengetahuan tentang Hibah?

Yes / Ada	
No / Tiada	

SECTION B: DEPENDENT VARIABLES

This section will measure your understanding of your Hibah knowledge. Please mark your answer according to the following scale from 1 to 5. Please take note that there is no right or wrong in your answer.

Bahagian ini akan mengukur kefahaman tentang pengetahuan Hibah anda. Sila tandakan jawapan anda mengikut skala dari 1 hingga 5. Sila ambil perhatian bahawa tiada jawapan betul ataupun salah dalam jawapan anda.

<i>Poor</i> <i>Lemah</i>	<i>Fair</i> <i>Sederhana</i>	<i>Good</i> <i>Baik</i>	<i>Very Good</i> <i>Sangat Baik</i>	<i>Excellent</i> <i>Cemerlang</i>
1	2	3	4	5

Hibah Knowledge / Pengetahuan Hibah

- 1) Hibah refers to one party transferring the rights to their belongings to another party over their lifetime for no monetary gain or other consideration.
Hibah merujuk kepada satu pihak memindahkan hak kepunyaan mereka kepada pihak lain sepanjang hayat mereka tanpa pertimbangan kewangan atau lain-lain.

	1	2	3	4	5	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 2) I know that the asset of Hibah must be valid according to Shari'ah law.
Saya tahu bahawa aset Hibah perlu mengikut undang undang Shariah

	1	2	3	4	5	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 3) I know that the asset of Hibah can be given in any amount (no limit) to the beneficiary of Hibah.
Saya tahu bahawa aset Hibah boleh diberikan dalam sebarang jumlah (tiada had) kepada penerima Hibah.

	1	2	3	4	5	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 4) I know that Hibah can be given to my family members or non-family members.
Saya tahu bahawa Hibah boleh diberikan kepada ahli keluarga atau bukan ahli keluarga.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 5) I know that Hibah also can be given to non-muslims.
Saya tahu bahawa Hibah boleh diberikan kepada orang bukan Islam.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 6) I know that the asset of Hibah can be either a moveable or immovable assets.
Saya tahu bahawa aset Hibah ini boleh menjadi sama ada aset alih atau aset tetap.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 7) I know that the grantor must own the property that will be donated.
Saya tahu bahawa pemberi Hibah mestilah pemilik kepada harta yang hendak diberikan.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent



SECTION C : INDEPENDENT VARIABLE

This section will measure your understanding of your Hibah knowledge. Please mark your answer according to the following scale from 1 to 5. Please take note that there is no right or wrong in your answer.

Bahagian ini akan mengukur kefahaman tentang pengetahuan Hibah anda. Sila tandakan jawapan anda mengikut skala dari 1 hingga 5. Sila ambil perhatian bahawa tiada jawapan betul ataupun salah dalam jawapan anda.

<i>Poor</i> <i>Lemah</i>	<i>Fair</i> <i>Sederhana</i>	<i>Good</i> <i>Baik</i>	<i>Very Good</i> <i>Sangat Baik</i>	<i>Excellent</i> <i>Cemerlang</i>
1	2	3	4	5

Educational Level / Tahap Pendidikan

- 1) I have strong knowledge of Hibah.

Saya mempunyai pengetahuan yang kukuh tentang Hibah.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 2) I know how Hibah works and apply it.

Saya tahu cara Hibah berfungsi dan cara mengaplikasikannya.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 3) I understand that Hibah products impact my wealth management.

Saya faham bahawa produk Hibah memberi kesan kepada pengurusan kewangan saya.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 4) I know that educators have the responsibility for improving Hibah awareness in the communities.

Saya tahu bahawa pendidik mempunyai tanggungjawab untuk meningkatkan kesedaran tentang Hibah dalam kalangan masyarakat.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 5) I understand that this Hibah is important to avoid property disputes among family members.
Saya tahu agama adalah penting kerana ia dapat membantu saya dalam menghadapi peristiwa kehidupan yang tidak dijangka.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

Religiosity / Keagamaan

- 1) I try to practice my religion to face the challenges of life well.
Saya cuba mempraktikkan agama saya untuk menghadapi cabaran hidup dengan baik.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 2) I know that religion is an important component for me to learn about Hibah.
Saya tahu agama adalah komponen yang penting bagi saya untuk mempelajari tentang Hibah.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 3) I know that religion plays important role to answers the meaning of life.
Saya tahu agama memainkan peranan yang penting untuk menjawab tentang erti kehidupan.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 4) I know that religion is important because it teaches me how to help others.
Saya tahu agama adalah penting kerana ia mengajar saya cara untuk menolong orang lain.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 5) I know that religion is important because it helps me to cope with unexpected life events.
Saya tahu agama adalah penting kerana ia dapat membantu saya dalam menghadapi peristiwa kehidupan yang tidak dijangka.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

Social influence / Pengaruh Sosial

- 1) I get to know about Hibah products because of my family's encouragement.
Saya dapat mengetahui tentang Hibah kerana dorongan yang diberikan oleh ahli keluarga saya.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 2) I am always informed by friends concerning the use of Hibah.
Saya sentiasa dimaklumkan oleh rakan-rakan berkenaan penggunaan Hibah.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 3) I was able to know in deeper about Hibah with the helps of the surrounding community.
Saya dapat mengetahui dengan lebih mendalam tentang Hibah dengan bantuan masyarakat sekeliling.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 4) I saw the society around me is always praising the product of Hibah.
Saya melihat masyarakat sekeliling sentiasa memuji produk Hibah.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 5) I know many artists and influencers are using Hibah.
Saya tahu ramai artis dan influencer menggunakan Hibah.

	1	2	3	4	5	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

Social Media / Media Sosial

- 1) I read personal blog posts, and search content about Hibah.
Saya membaca siaran blog peribadi, dan mencari kandungan tentang Hibah.

	1	2	3	4	5	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 2) I follow the content of Hibah on social media.
Saya mengikuti kandungan Hibah di media sosial.

	1	2	3	4	5	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 3) I prefer searching information about Hibah via social media platforms than television.
Saya lebih suka mencari maklumat tentang Hibah melalui platform media sosial berbanding televisyen.

	1	2	3	4	5	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 4) I often spend time on social networking sites discussing the benefits of Hibah for the future.
Saya sering meluangkan masa di laman sosial yang membincangkan tentang kebaikan Hibah untuk masa hadapan.

	1	2	3	4	5	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 5) I know that giving a Hibah is a good way to protect my life and my family.
Saya tahu bahawa memberi Hibah adalah cara yang baik untuk melindungi nyawa dan keluarga saya.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

- 6) I saw the social media platforms are full of advertising that promotes Hibah purchasing as a good idea.
Saya melihat platform media sosial penuh dengan pengiklanan yang mempromosikan pembelian Hibah sebagai idea yang baik.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Excellent

APPENDIX C - Gantt Chart PPTA I & II

RESEARCH ACTIVITY	W 1	W 2	W 3	W 4	W 5	W 6	W 7	W 8	W 9	W 10	W 11	W 12	W 13	W 14
Distribution of groups, supervisors, and evaluators														
Final year project process briefing														
Meeting with supervisor (ongoing)														
Database searching & reference manager class														
Confirmation of appropriate title														
CHAPTER 1: INTRODUCTION														
1.1 Background of the study														
1.2 Problem Statement														
1.3 Research Question														
1.4 Research Objectives														
1.5 Scope of the Study														
1.6 Significance of the Study														
1.7 Operational Definition														
1.8 Organization of the Proposal														
CHAPTER 2: LITERATURE REVIEW														
2.1 Introduction														
2.2 Underpinning Theory														
2.3 Previous Studies														
2.4 Conceptual Framework														
2.5 Summary / Conclusion														
CHAPTER 3: METHODOLOGY														
3.1 Introduction														
3.2 Research Design														
3.3 Data Collection Methods														
3.4 Population														
3.5 Sample Size														
3.6 Sampling Techniques														
3.7 Research Instrument														
3.8 Measurement of the Variables														
3.9 Procedure for Data Analysis														

3.10 Summary / Conclusion														
Report Submission FYP 1														
Online Presentation FYP 1														

Gantt Chart PPTA II

RESEARCH ACTIVITY	W 1	W 2	W 3	W 4	W 5	W 6	W 7	W 8	W 9	W 10	W 11	W 12	W 13	W 14
Preparation the Questionnaire														
Discuss with supervisor about Questionnaire														
Start Distribute and Collect Data 30 Respondents														
CHAPTER 4: DATA ANALYSIS AND FINDINGS														
Pilot Test and Analyze Data Using SPSS														
Distribute Questionnaire and Collect Data Respondents														
Analyze Data 265 Respondents by SPSS														
4.1 Introduction														
4.2 Preliminary Test														
4.3 Data Cleaning														
4.4 Demographic Test														
4.5 Descriptive Analysis														
4.6 Reliability Test														
4.7 Pearson Correlation Analysis														
4.8 Conclusion														
CHAPTER 5: DISCUSSION AND CONCLUSION														
5.1 Introduction														
5.2 Key Findings														
5.3 Discussion														
5.4 Implication of the Study														
5.5 Limitation of the Study														
5.6 Recommendation for Future														
5.7 Conclusion														

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT (PPTAI): RESEARCH PAPER (Weight 10%)
(COMPLETED BY SUPERVISOR & EXAMINER)**

Title of Paper: UNDERSTANDING OF HIBAH KNOWLEDGE AMONG BACHELOR OF BUSINESS ADMINISTRATION IN ISLAMIC BANKING AND FINANCE (SAB) STUDENTS IN UNIVERSITY MALAYSIA KELANTAN (UMK).

Student's Name: NUR AINA BINTI RIZAL

Student's Name: NUR AINA EZATUL HUSNA BINTI ZAKARIA

Student's Name: NUR ALIA AMYRA BINTI ZAINUN ARIFIN

Student's Name: NUR ALYA SYAFIQAH BINTI ALIM

Matric No. A20A1663

Matric No. A20A1664

Matric No. A20A1672

Matric No. A20A1674

CATEGORY	POOR (1-3)	AVERAGE (4-6)	GOOD (7-9)	EXCELLENT (10-12)	SCORE
Abstract	Problem is vague, does not provide a summary of the whole project	Summarizes problem, method, results and conclusions with limited details	Summarizes problem, method, results, and conclusions but lacks some details	Clearly states problem to be resolved, coherently summarizes method, results, and conclusions	$\frac{\quad}{12} \times 5$ =
Introduction	Fails to identify a relevant research topic or is not clearly defined and/or the paper lacks focus throughout.	Identifies a research topic but may be too broad in scope, somewhat unclear and needs to be developed further.	Identifies a relevant research topic that provides adequate direction for the paper with some degree of interest for the reader.	Identifies a relevant research topic that provides direction for the paper that is engaging and thought provoking.	$\frac{\quad}{12} \times 15$ =
Research Methods	Little of explanation provided for the choice of methodology and few links made to the research objective. Research methodology is no connection to the theoretical framework	Some explanation provided for the choice of methodology and its links to the research objective. Research methodology is limited connection to the theoretical framework.	A good explanation of the choice of methodology and its links to the research objective. Research methodology is provided connection to the theoretical framework	Clear explanation of the choice of methodology and its links to the research objective. Research methodology is clearly supports the theoretical framework.	$\frac{\quad}{12} \times 15$ =
Analysis and Discussion	Demonstrates a lack of understanding and inadequate analysis of the research topic. Analysis is superficial based on opinions and preferences rather than critical analysis.	Demonstrates general understanding with limited critical analysis of the research topic. Summarizes perspectives, counter-arguments, or opposing positions.	Demonstrates an understanding and some critical analysis of the research topic. Adequately compares/contrasts perspectives, counter-arguments, or opposing positions but broader connections and/or implications are not as thoroughly explored.	Demonstrates a sophisticated understanding and careful, critical analysis of the research topic. Compares/contrasts perspectives, considers counter arguments or opposing positions, and draws original and thoughtful conclusions with future implications.	$\frac{\quad}{12} \times 30$ =

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT (PPTAII): RESEARCH PAPER (Weight 10%)
(COMPLETED BY SUPERVISOR & EXAMINER)**

Conclusion and Future Research	Presents a conclusion, irrelevant recommendations and/or implications for future research	Presents a conclusion, limited recommendations and/or implications for future research	Presents a conclusion, logical recommendations and/or implications for future research	Presents a coherent conclusion, clear recommendations and/or implications for future research	____ x 15 12 =
Organization	Paper lacks logical organization and impedes readers' comprehension of ideas.	Paper is somewhat organized, although occasionally ideas from paragraph to paragraph may not flow well and/or connect to the central position or be clear as a whole.	Paper is adequately organized. Ideas are arranged reasonably with a progression of thought from paragraph to paragraph connecting to the central position.	Paper is effectively organized. Ideas are arranged logically, flow smoothly, with a strong progression of thought from paragraph to paragraph connecting to the central position.	____ x 10 12 =
Format and References	Frequent errors in spelling, grammar, punctuation, spelling, usage, and/or formatting. Does not cite sources.	Some errors in spelling, grammar, punctuation, usage, and/or formatting. Citation style is either inconsistent or incorrect.	Minor errors in grammar, punctuation, spelling, usage, and/or formatting. APA citation style is used in both text and references.	Basically free from grammar, punctuation, spelling, usage, or formatting errors. APA citation style is used in both text and references.	____ x 10 12 =
TOTAL (100 MARKS)					
GRAND TOTAL (10%)					

Name of Examiner: MR. ZUL KARAMI BIN CHE MUSA

Date: 27 JANUARY 2024

Name of Supervisor: DR. HASANNUDDIIN BIN HASAN

Recommended For Best Paper Award: **Yes / No**

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

Student's Name: NUR AINA BINTI RIZAL
Student's Name: NUR AINA EZATUL HUSNA BINTI ZAKARIA
Student's Name: NUR ALIA AMYRA BINTI ZAINUN ARIFIN
Student's Name: NUR ALYA SYAFIQAH BINTI ALIM
Name of Supervisor: DR. HASANNUDDIIN BIN HASAN
Research Topic: UNDERSTANDING OF HIBAH KNOWLEDGE AMONG BACHELOR OF BUSINESS ADMINISTRATION IN ISLAMIC BANKING AND FINANCE (SAB)
 STUDENTS IN UNIVERSITY MALAYSIA KELANTAN (UMK).

Matric No. A20A1663
Matric No. A20A1664
Matric No. A20A1672
Matric No. A20A1674
Name of Programme: SAB



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	Content of report is written less systematic with include fairly Background of study, Problem Statement, Research Objective, Research Question	Content of report is written systematic with include good Background of study, Problem Statement, Research	Content of report is written very systematic with excellent Background of study, Problem Statement, Research Objective,		

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

			and unscientific with unsearchable topic.	and less scientific with fairly researchable topic.	Objective, Research Question and scientific with good researchable topic.	Research Question and scientific with very good researchable topic.		
2.	Overall report format (5 MARKS)	Submit according to acquired format	The report is not produced according to the specified time and/or according to the format	The report is produced according to the specified time but fails to adhere to the format.	The report is produced on time, adheres to the format but with few weaknesses.	The report is produced on time, adheres to the format without any weaknesses.	___ x 0.25 (Max: 1)	
		Writing styles (clarity, expression of ideas and coherence)	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	___ x 0.25 (Max: 1)	
		Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	___ x 0.25 (Max: 1)	

FKP

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

		Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	___ x 0.25 (Max: 1)	
		Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	___ x 0.25 (Max: 1)	
3.	Research Findings and Discussion (20 MARKS)		Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	___ x 1 (Max: 4)	
			Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	___ x 1 (Max: 4)	
			Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	___ x 1 (Max: 4)	
			Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant	Data analysis is adequately supported with relevant	Data analysis is strongly supported with relevant	___ x 1 (Max: 4)	

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

			output/figures/tables and etc.	output/figures/table and etc.	output/figures/table and etc.			
		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)							

FKP

UNIVERSITI
MALAYSIA
KELANTAN

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT (PPTAI): REFLECTIVE NOTE (Weight 20%)
(COMPLETED BY SUPERVISOR)**

Student's Name: NUR AINA BINTI RIZAL

Matric No. A20A1663

Name of Supervisor: DR. HASANNUDDIIN BIN HASAN

Name of Programme: SAB

Research Topic: UNDERSTANDING OF HIBAH KNOWLEDGE AMONG BACHELOR OF BUSINESS ADMINISTRATION IN ISLAMIC BANKING AND FINANCE (SAB) STUDENTS IN UNIVERSITY MALAYSIA KELANTAN (UMK).

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Determination	Is not determined and does not put in any effort in completing the research report	Is determined but puts in little effort in completing the research report	Is determined and puts in reasonable effort in completing the research report	Is very determined and puts in maximum effort in completing the research report	____ x 1 (Max: 4)	
2.	Commitment	Is not committed and does not aim to complete on time and/ or according to the requirements	Is committed but makes little effort to complete according to the requirements	Is committed and makes reasonable effort in fulfilling some of the requirements	Is very committed and makes very good effort in fulfilling all the requirements, without fail.	____ x 1 (Max: 4)	
3.	Frequency in meeting supervisor	Has not met the supervisor at all.	Has met the supervisor but less than five times.	Has met the supervisor for at least five times.	Has met the supervisor for more than five times.	____ x 1 (Max: 4)	
4.	Take corrective measures according to supervisor's advice	Has not taken any corrective action according to supervisor's advice.	Has taken some corrective actions but not according to supervisor's advice, or with many mistakes.	Has taken some corrective actions and most are according to supervisor's advice, with some mistakes.	Has taken corrective actions all according to supervisor's advice with few mistakes.	____ x 1 (Max: 4)	
5.	Initiative	Does not make any initiative to do the research.	Make the initiative to work but requires consistent monitoring.	Make the initiative to do the research with minimal monitoring required.	Makes very good initiative to do the research with very little monitoring required.	____ x 1 (Max: 4)	
TOTAL (20 MARKS)							/20

FKP

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT (PPTAI): REFLECTIVE NOTE (Weight 20%)
(COMPLETED BY SUPERVISOR)**

Student's Name: NUR AINA EZATUL HUSNA BINTI ZAKARIA

Matric No. A20A1664

Name of Supervisor: DR. HASANUDDIIN BIN HASAN

Name of Programme: SAB

Research Topic: UNDERSTANDING OF HIBAH KNOWLEDGE AMONG BACHELOR OF BUSINESS ADMINISTRATION IN ISLAMIC BANKING AND FINANCE (SAB) STUDENTS IN UNIVERSITY MALAYSIA KELANTAN (UMK).

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Determination	Is not determined and does not put in any effort in completing the research report	Is determined but puts in little effort in completing the research report	Is determined and puts in reasonable effort in completing the research report	Is very determined and puts in maximum effort in completing the research report	____ x 1 (Max: 4)	
2.	Commitment	Is not committed and does not aim to complete on time and/ or according to the requirements	Is committed but makes little effort to complete according to the requirements	Is committed and makes reasonable effort in fulfilling some of the requirements	Is very committed and makes very good effort in fulfilling all the requirements, without fail.	____ x 1 (Max: 4)	
3.	Frequency in meeting supervisor	Has not met the supervisor at all.	Has met the supervisor but less than five times.	Has met the supervisor for at least five times.	Has met the supervisor for more than five times.	____ x 1 (Max: 4)	
4.	Take corrective measures according to supervisor's advice	Has not taken any corrective action according to supervisor's advice.	Has taken some corrective actions but not according to supervisor's advice, or with many mistakes.	Has taken some corrective actions and most are according to supervisor's advice, with some mistakes.	Has taken corrective actions all according to supervisor's advice with few mistakes.	____ x 1 (Max: 4)	
5.	Initiative	Does not make any initiative to do the research.	Make the initiative to work but requires consistent monitoring.	Make the initiative to do the research with minimal monitoring required.	Makes very good initiative to do the research with very little monitoring required.	____ x 1 (Max: 4)	
TOTAL (20 MARKS)							/20

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT (PPTAI): REFLECTIVE NOTE (Weight 20%)
(COMPLETED BY SUPERVISOR)**

Student's Name: NUR ALIA AMYRA BINTI ZAINUN ARIFIN

Matric No. A20A1672

Name of Supervisor: DR. HASANUDDIIN BIN HASAN

Name of Programme: SAB

Research Topic: UNDERSTANDING OF HIBAH KNOWLEDGE AMONG BACHELOR OF BUSINESS ADMINISTRATION IN ISLAMIC BANKING AND FINANCE (SAB) STUDENTS IN UNIVERSITY MALAYSIA KELANTAN (UMK).

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Determination	Is not determined and does not put in any effort in completing the research report	Is determined but puts in little effort in completing the research report	Is determined and puts in reasonable effort in completing the research report	Is very determined and puts in maximum effort in completing the research report	____ x 1 (Max: 4)	
2.	Commitment	Is not committed and does not aim to complete on time and/ or according to the requirements	Is committed but makes little effort to complete according to the requirements	Is committed and makes reasonable effort in fulfilling some of the requirements	Is very committed and makes very good effort in fulfilling all the requirements, without fail.	____ x 1 (Max: 4)	
3.	Frequency in meeting supervisor	Has not met the supervisor at all.	Has met the supervisor but less than five times.	Has met the supervisor for at least five times.	Has met the supervisor for more than five times.	____ x 1 (Max: 4)	
4.	Take corrective measures according to supervisor's advice	Has not taken any corrective action according to supervisor's advice.	Has taken some corrective actions but not according to supervisor's advice, or with many mistakes.	Has taken some corrective actions and most are according to supervisor's advice, with some mistakes.	Has taken corrective actions all according to supervisor's advice with few mistakes.	____ x 1 (Max: 4)	
5.	Initiative	Does not make any initiative to do the research.	Make the initiative to work but requires consistent monitoring.	Make the initiative to do the research with minimal monitoring required.	Makes very good initiative to do the research with very little monitoring required.	____ x 1 (Max: 4)	
TOTAL (20 MARKS)							/20

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT (PPTAI): REFLECTIVE NOTE (Weight 20%)
(COMPLETED BY SUPERVISOR)**

Student's Name: NUR ALYA SYAFIQQAH BINTI ALIM
Name of Supervisor: DR. HASANNUDDIIN BIN HASAN
Research Topic: UNDERSTANDING OF HIBAH KNOWLEDGE AMONG BACHELOR OF BUSINESS ADMINISTRATION IN ISLAMIC BANKING AND FINANCE (SAB) STUDENTS IN UNIVERSITY MALAYSIA KELANTAN (UMK).

Matric No. A20A1674
Name of Programme: SAB

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Determination	Is not determined and does not put in any effort in completing the research report	Is determined but puts in little effort in completing the research report	Is determined and puts in reasonable effort in completing the research report	Is very determined and puts in maximum effort in completing the research report	____ x 1 (Max: 4)	
2.	Commitment	Is not committed and does not aim to complete on time and/ or according to the requirements	Is committed but makes little effort to complete according to the requirements	Is committed and makes reasonable effort in fulfilling some of the requirements	Is very committed and makes very good effort in fulfilling all the requirements, without fail.	____ x 1 (Max: 4)	
3.	Frequency in meeting supervisor	Has not met the supervisor at all.	Has met the supervisor but less than five times.	Has met the supervisor for at least five times.	Has met the supervisor for more than five times.	____ x 1 (Max: 4)	
4.	Take corrective measures according to supervisor's advice	Has not taken any corrective action according to supervisor's advice.	Has taken some corrective actions but not according to supervisor's advice, or with many mistakes.	Has taken some corrective actions and most are according to supervisor's advice, with some mistakes.	Has taken corrective actions all according to supervisor's advice with few mistakes.	____ x 1 (Max: 4)	
5.	Initiative	Does not make any initiative to do the research.	Make the initiative to work but requires consistent monitoring.	Make the initiative to do the research with minimal monitoring required.	Makes very good initiative to do the research with very little monitoring required.	____ x 1 (Max: 4)	
TOTAL (20 MARKS)							/20

KELANTAN