THE INTENTION OF PURCHASE BEHAVIOUR TOWARD FAMILY TAKAFUL IN KOTA BHARU, KELANTAN.

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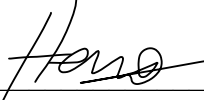Fakulti Keusahawanan dan Perniagaan
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In the name of Allah, the Most Gracious and the Most Merciful.

TABLE OF CONTENT

LIST OF TABLES

LIST OF FIGURES

ABSTRAK

Kertas penyelidikan ini bertujuan untuk mengkaji dan meningkatkan kesedaran dan pengetahuan tentang kepentingan mempunyai takaful keluarga dalam diri setiap orang dan memberi kefahaman tentang takaful keluarga dalam kalangan rakyat bagi memastikan setiap orang mengambil serius tentang memiliki takaful keluarga bagi melindungi ahli keluarga mereka di masa hadapan. Selain itu, kertas kajian ini juga bertujuan untuk menggalakkan orang ramai dan meningkatkan bilangan pembeli takaful keluarga khususnya penduduk di Kota Bharu, Kelantan. Kertas kajian ini menggunakan pendekatan kajian kuantitatif dan pengumpulan data dikumpul melalui borang soal selidik dalam talian yang telah diedarkan melalui e-mel, whatsapp dan aplikasi lain.

Kertas kajian ini menunjukkan bahawa penduduk di kawasan Kota Bharu sudah mempunyai insurans takaful keluarga tetapi masih kurang pengetahuan menegnainya secara mendalam. Masih ada yang tidak percaya menegenai kebaikan takaful keluarga untuk masa depan mereka. Dapatan kajian menunjukkan beberapa faktor sebagai faktor pencetus kepada niat pembelian terhadap takaful keluarga. Justeru, kajian ini dilakukan dengan tujuan untuk mengenal pasti faktor yang boleh mempengaruhi niat pembelian terhadap takaful keluarga di Kota Bharu, Kelantan.

ABSTRACT

This research paper aims to study and raise the awareness and knowledge towards the importance of having family takaful in each person and to give understanding about family takaful among the people to ensure each people take serious about having family takaful to protect their family members in future. Besides, this research paper also aims to encourage people and increase the number of purchaser of family takaful especially the people in Kota Bharu, Kelantan. This research paper is using quantitative research approach and the data collection was collected by online questionnaire that has been distributed through email, whatsapp and other applications.

This research paper indicates that the people within the area of Kota Bharu already have family takaful insurance but still lacking in knowledge upon it in depth which means some people still not believe on how beneficial family takaful is for their future. Findings showed a few factors as the triggering factors to the intention of purchase behavior toward family takaful. It also shows that there also many of people have good knowledge and known well about family takaful. Thus, this study was done with the purpose to identify the contributing factors that may influence the intention of purchase behavior toward family takaful in Kota Bahru,Kelantan.

CHAPTER 1: INTRODUCTION

1.0 INTRODUCTION

There are seven main sections in this chapter, which start with the discussion on the background of the study. This study investigated the intention of purchase behaviour toward family takaful in Kota Bharu, Kelantan. The discussion of the background of the study aims to offer an understanding of the project or suggested argument, the stages and techniques required to show up at the design, the application of the outcomes obtained and effective solutions. Then, the second section in this chapter is the problem statement. The problem statement describes the issues that trigger the researchers to study. Next, the research questions and research objectives of the study are discussed in the next section. The discussion on research objectives enables us to provide guidance which illustrates the research process for the study. While, the discussion on research questions presents the queries which are intended to be answered through this study.

Thereafter, the next section of this chapter is the scope of the study. The scope of a study describes the outcome to which the study space would be researched in the task and clarifies the variables that will be going to operate well within the study. Last but not least, the next section in this chapter discussed the significance of the study and definitions of the term. The significant study which explains how the study contributes such as what it contributes and who are benefited in the study. Lastly, the organization of the study will conclude all the report sections will be discussed during the research.

1.1 BACKGROUND OF THE STUDY

Takaful is a Shariah-compliant insurance which is compliant with Islamic principles. . Takaful encompasses a wide range of Shariah-compliant products, including life takaful, healthcare takaful, and vehicle takaful. Takaful as well refers to the theory of Islamic

insurance is based on consensual cooperation, in which the covered by insurance as well as insurance provider exchange both level of risk and investments. Due to the large Muslim population, Takaful offerings are widely used among Malaysians (Salleh et al., 2013), but there are still some Muslims who tend to favour conventional insurance over takaful for private life insurance (Mansor et al., 2015). Malaysia was the second largest takaful market in the world.

Despite setbacks during the year, the Malaysian takaful industry maintained its upward trend in marketing allowing more Malaysians to benefit from new Family takaful protection. Family takaful New Protection Value of RM 364.2 billion was recorded for the nine months ending 30 September 2020, resulting from RM 4.84 billion New Business Contribution. The New Protection Value and New Business Contribution both increased by 14 percent and 3.2 percent, respectively, as compared to the same period the previous year. Overall, the takaful business added 573,718 new certificates, a 7.2 percent rise over the 535,426 new certifications released during the same time in 2019. Furthermore, the Annual Contribution New Business statistics developed significantly by 6.7 percent to RM 0.99 Billion for the nine months ended 30 September 2020 especially in contrast to the same period last year, while the Single Contribution New Business figures improved significantly by 2.4 percent to RM 3.86 Billion.

When comparing the first 9 months of 2020 to the same time frame last year, the entire in-force sum insured by the family takaful business increased by 12.3 percent, or RM1.06 trillion. There was even a 5.2 percent increase, or 5.36 million certificates of in-force business. This led in a rise in the consumption rate, which would be a ratio of the number of Family Takaful in-force certificates to the overall Malaysian population, which grew to 16.4 percent in 2019 from 15.7 percent in 2018.

The Takaful sector is a powerful and aggressive financial actor, but it has yet to have an impact among Muslims in a particular and Malaysians in general. More study and efforts, as well as brilliant moves, are needed to make them aware of the relevance of takaful products in safeguarding them from harm and risk in their life. Understanding the characteristics that can boost family takaful demand is critical because it appears that traditional insurance is more appealing and that demand for takaful is actually higher. This study will look into the elements that influence the demand for takaful insurance. Muslims were supplied with takaful insurance companies as an alternative to Islamic riba rules (interest), al-maisir (gambling), and al-gharar (uncertainty) practices that are all sharia prohibited.

As for this study, The Theory of Reasoned Action (TRA) model adopted due to its capacity to recognise the deficiencies of the Theory of Planned Behavior (TPB) strategy. The TRA design is based on the relationship between an individual's expectations, attitudes, as well as subjective norms, which would be thought to be appropriate for anticipating takaful consumer behaviours. As a result, the study is inspired to investigate the intention of purchase behaviour toward family takaful in Kota Bharu, Kelantan by using the TRA (Fishbein and Ajzen, 1975) with extra factors along with awareness and perception. A few researchers demonstrated the predictive power of TRA model factors. Fishbein and Ajzen (1975) indicated that the framework improved the relationship between the intention as well as its frameworks, thereby strengthening the dedication goal for a family takaful.

1.2 PROBLEM STATEMENT

The aim of this study is about to identify the factors of the influence the intention of purchase behaviour toward family takaful in Kota Bharu, Kelantan. The researchers identified three major problems as a basis for this study.

First, takaful is different to conventional insurance. The problem was people were not aware of these two types of insurance and they needed to know how takaful is the better choice than conventional insurance. A website from CompareHero.my (2021) explained the difference among takaful and conventional life insurance. So, the difference was takaful is based on mutual cooperation while conventional insurance was based on commercial factors only. Takaful was as plan holders and shareholder's capital which it can only be invested in a shariah-compliant investment fund. It is also free from interest, uncertainty and gambling while conventional has these elements. So, Muslims need to avoid joining conventional insurance as it is a non shariah-compliant fund. Besides, another disadvantage of conventional insurance where its capital is invested in funds and investment channels which are not necessarily shariah-compliant. Family takaful is a subject to shariah laws and government laws so people were better off having this type of insurance to get a good situation in future.

The second issue was where a study from Dar (2005) revealed that more than 82% of respondents did not think Islamic financial items were compliant with shariah. This is the cause of the low number of people who purchase the family takaful. It is also supported by Omer (1992) who argued that Muslims who live in the UK have a high level of ignorance about Islamic finance items. In fact, if they know about the advantages of having family takaful, they definitely will choose it without any reasons. There are some benefits of family takaful where the plan will include education,

mortgage, and health protection. The purchasers of family takaful plan will receive financial benefits that arise from the death or permanent.

Lin (2017) said that the most important financial decision is takaful participation. It is because no one knows what will future holds as in every year, people could die from illness or accidents. Sohail Jaffer who is Deputy CEO, FWU Dubai Services stated that it is good to continue growth in Malaysia's takaful especially in family takaful. However, Malaysia takaful industry is still lags in the performance of total insurance market penetrationand share. A statistic from Datuk Syed Moheeb Syed Kamarulzaman (2010) stated the penetration rate for Malaysia's takaful industry is 10 percent while the industry of conventional insurance is 40 percent. So, this research intends to encourage Malaysian people for participating in family takaful.

1.3 RESEARCH QUESTIONS

In order to achieve the objective above, four research questions had been designed as follows:

RQ 1: Is there any relationship between awareness and the intention of purchase behaviour toward family Takaful in Kota Bharu, Kelantan.

RQ 2: Is there any relationship between religiosity and the intention of purchase behaviour toward family Takaful in Kota Bharu, Kelantan.

RQ 3: Is there any relationship between attitude and the intention of purchase behaviour toward family Takaful in Kota Bharu, Kelantan.

RQ 4: Is there any relationship between subject norm and the intention of purchase behaviour toward family Takaful in Kota Bharu, Kelantan.

1.4 RESEARCH OBJECTIVES

The research inquiries define what the researchers want to discover or browse for as a result of the research. It guides and structures the procedure of gathering and analyzing data to assist researchers in achieving the study's goal. Meanwhile, research goals are the study's intention, which justifies why the study is being conducted (Uma, 2013).

This study was carried out to achieve the following objectives:

RO 1: To examine the relationship between awareness and the intention of purchase behaviour toward family Takaful in Kota Bharu, Kelantan

RO 2: To examine the relationship between religiosity and the intention of purchase behaviour toward family Takaful in Kota Bharu, Kelantan.

RO 3: To examine the relationship between attitude and the intention of purchase behaviour toward family Takaful in Kota Bharu, Kelantan.

RO 4: To examine the relationship between subject norm and the intention of purchase behaviour toward family Takaful in Kota Bharu, Kelantan.

1.5 SCOPE OF THE STUDY

The study focuses on assessing the intention of purchase behaviour towards family Takaful in Kota Bharu, Kelantan. The population or sample that was used in this study is done by passing out the questionnaire among residents and people who stay in Kota Bharu, Kelantan. The geographical location covered in this study is Kota Bharu, Kelantan.

1.6 SIGNIFICANCE OF THE STUDY

The results of this study will help family takaful among residents and people who stay in Kota Bharu, Kelantan .The experts suggest that the investigation authors will especially assist individuals enhance their understanding about the willingness to purchase family takaful.Furthermore, this study will lead to extract lessons of the research issues which have the prospective to affect the parties involved subjectively and objectively. The

assessing intention of purchase behaviour towards family takaful in Kota Bharu, Kelantan will have a positive and significant relationship with the cases and articles that we study. This relationship will be obtained from further study.

Last but not least, this study is also beneficial for people who stayed at Kota Bharu, Kelantan because they can increase their awareness of takaful schemes and also be able to find out the advantages of takaful.

1.6 DEFINITION OF TERM

1.6.1 Awareness

An article titled *Consideration in the Measurement of Awareness* by K Abdul Gafoor (2012) explained that generally, awareness is a knowledgeable being conscious. In other words, awareness is as cognizant and informed alert which it is the state or ability to perceive.

1.6.2 Religiosity

Anthony W. Hoskin (2019) defined religiosity as varying tendencies by people aims commit themselves into religious beliefs and principles. Besides, many social scientists had measure the term of religiosity by oftentimes asking people to get the rating of themselves about the overall degree of religiosity and the scientist also asking multiple religion-related questions and averaging them (Fernander et al. 2005).

1.7.3 Attitude

As defined by Maichum, Yadav and Pathak (2017) and Sentot (2015), the term of 'attitude' refer to a consumer's preference within an appraisal mechanism which can give response of positive or negative and a clear connection to behavioural intentions.

1.7.4 Subjective Norm

Met et. al (2012) and Sinnappan and Rahman (2011) defined subjective norm made when any person point out their opinions to others. Then, a social pressure will occur if the others person was disagree with the opinions. The result from the expression will affect the mindset of the person.

1.8 ORGANIZATION OF THE STUDY

Chapter one presents about the key aim of this report in this study, the motivation to do the study as well as the scope of the study. Chapter two discusses the literature review that covers a detailed explanation on the underpinning theory, independent variables and also dependent variables. The next chapter is on methodology. This chapter offers an understanding of the research process that has been carried out in this study. Next, chapter four explains the data analysis which presents the descriptive analysis and reliability analysis in order to answer the research questions of the study. Last but not least, chapter five summarized the key findings of the study and also made the recommendations for future research.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

This chapter examines the literature on the intention of purchase behaviour toward family takaful in Kota Bharu, Kelantan. This chapter provides discussions on the variables that can influence the customer's purchase toward family takaful. The discussions on independent variables consist on awareness, religiosity, attitude and subject norm.

This chapter is divided into seven major sections. The first portion is an introductory, and indeed the second portion seems to be about the foundation concept, that will be discussed. Third section was previous study that explained about independent variables of the study. Next is section three which explains the hypothesis statement of the study and followed by the conceptual framework. A conceptual framework is a drafted or graphic illustration of a variable's projected relationship with the other variable. The last section is the conclusion section which concludes overall the discussion in this chapter.

2.2 UNDERPINNING THEORY

2.2.1 Theory of Reasoned Action

Theory of reasoned action (TRA) used as tool to explain the human action with the relationship between attitudes and behavior. It is focus on how individuals will responses and takes action based on their pre-existing attitudes and behavioral intentions. Martin Fishben and Icek Ajzen (1967) created the theory from previous research together.
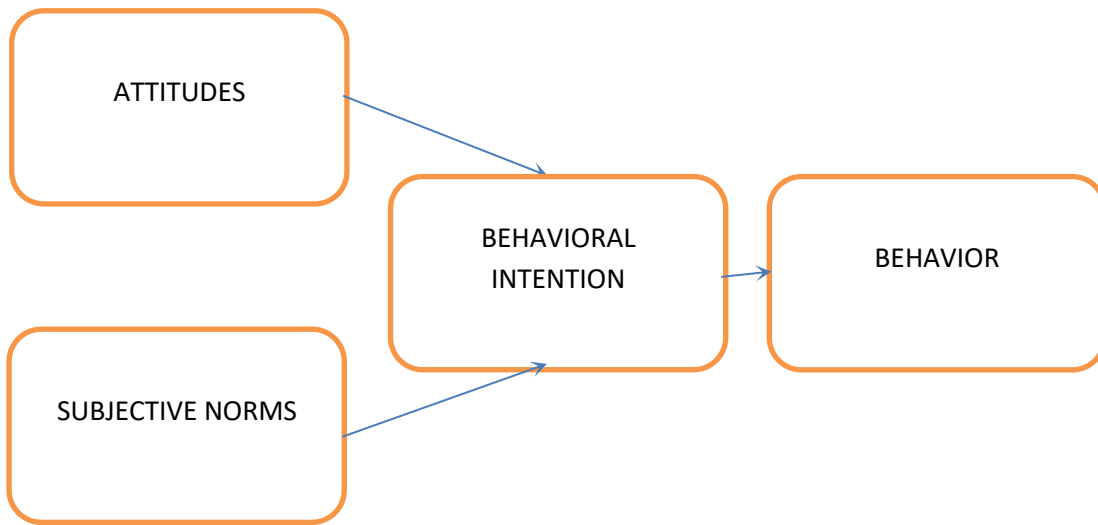
Figure 1: Theory of reasoned action, adapted from Fishben and Ajzen

2.3 PREVIOUS STUDY

INDEPENDENT VARIABLE

2.3.1 AWARENESS

Awareness is a factor that influences Malaysian consumers' intentions to adopt a takaful based on a perception of a higher consumer awareness toward family takaful, which influences them to be more favourable and intent on purchasing Islamic insurance services. The first expression of a consumer's choice of takaful is awareness, and thus awareness has an effect on the choice of takaful. According to the researchers (Dinev and Hu, 2007; Yuan and Jang, 2008; Yaseen, 2011), there is a significant positive relationship between awareness and intention to participate in takaful products. As a result, one of the most important factors in the adoption of takaful is consumer curiosity.In addition, the factors of awareness that have a positive relationship with the level of awareness on purchasing takaful are showed by education level ,religion orientation and distribution channel. Therefore, according to (Hameed, Azeem, Ali, Nadeem, & Amjad, 2017), the increase in takaful demand is dependent on an increase in education level, religious orientation, and distribution channel.

10

However, if takaful awareness in the society is low, it will have a negative impact on takaful preferences (Ismail et al., 2013; Mohamad & Majid, 2016).

Apart from that, Malaysia customers' willingness to purchase takaful if they are aware on takaful products that feel secures and avoid from misunderstanding. According to Izhar (2010), stated that the lack of understanding of Islamic banking, finance and insurance is due to the lack of awareness in Islamic insurance products. The percentage of Muslims who purchase Islamic insurance has decreased due to a lack of knowledge about the concept and existence of takaful. Hence, the lack of Takaful knowledge will affect a person's motivation and preferences for takaful products (AlNemer, 2015). Customers' intentions and consumption of takaful will be influenced by a lack of awareness and understanding of takaful (Husin & Rahman, 2013). However, customer acceptance of takaful products will increase as they gain a better understanding and knowledge of takaful. According to the researchers Maiyaki and Ayuba (2015), there is a significant influence on takaful awareness and customer attitude in Kano Metropolis, Nigeria.

2.3.2 RELIGIOSITY

Muslims nowadays prefer to purchase takaful rather than traditional insurance because of their religious beliefs. According to Zakaria et al. (2016) showed that Muslim prefer to purchase Islamic insurance rather than conventional insurance. Numerous studies have also found a link between religiosity and takaful preference. According to (Husin & Rahman 2013), Muslims who have a strong knowledge of Islam prefer to invest in takaful products, which increase takaful demand. As a result, people with more religious beliefs are more likely to use takaful insurance because it is consistent with their beliefs and social norms. In addition, according to other researchers, the strong religious belief is one of the reasons why Muslims participate in family takaful. Arifin et al. (2014) discovered three highly

recommended measurements for religiosity: non-necessary Islamic practices, necessary Islamic practices, and faith and belief.

Furthermore, Islam emphasises the importance that Muslims place on these five elements in order to avoid harm and damage to oneself. takaful is one of the five necessities listed in the maqasid shariah (darruriyat). This is supported by Fisher (2013), who conducted a study that found a strong positive relationship between takaful implementation and attaining the Maqasid Shari'ah. It means that people buy takaful to prevent or reject mafsadah (harm) in all aspects of their lives. As a result, the results show that customers are willing to buy Takaful on their behalf in order to protect and preserve themselves. Takaful is one option for Muslim wealth protection. According to Syahida Abdullah and Hafas Furqani (2012), takaful offers Muslims a Shari'ah-compliant alternative for wealth protection. Therefore, takaful ensures family continuity, particularly for breadwinners, in the event of death or total permanent disability. Takaful's risk management concept is well within the Maqasid al-Shariah perspective of protecting life, wealth, and dignity against misfortune (Abdullah, 2012).

2.3.3 ATTITUDE

The intention of a Muslim in selecting a Takaful is based on their perception, which is related to their attitude. When a person takes an active approach to accepting behaviour, the likelihood of performing that action increase. It is also claimed that customer attitude and behaviour toward a specific object are related. According to Syed and Nazura (2011), people's intentions to participate in family takaful schemes are influenced by their attitude toward participating in family takaful schemes. As a result, consumers with high positive attitudes appeared to have greater intentions to participate in takaful schemes. Furthermore, how a person evaluates Sharia insurance

products influences their attitude. A person who gives a positive rating to a takaful product has a positive attitude toward takaful and thus perceives it positively.

In the studies of Echchabi and Echchabi (2013), they have a positive attitude and intend to purchase Islamic insurance. According to the research, the employed t-test revealed that the mean difference value for the attitude variable is significant. It means that people have a strong attitude, which leads to a strong desire to buy Islamic insurance services. Hence, the results indicate that customers are willing to purchase Islamic insurance. Aside from that, research based on 340 samples shows that in the Maldives, the relationship between attitude and choice of Islamic insurance is strongly positive. When a customer has a strong positive attitude, they will purchase Islamic insurance. In brief, similar to the case of Islamic insurance, attitude is an important determinant of acceptance on a specific use of a system. 2016 (Shabiq & Hassan).

2.3.4 SUBJECT NORM

Subjective norms or social influence are another factor that influences Muslims' intention to choose Takaful based on their perception. People and channels such as family, relatives, friends, social media, and the media can all influence a person's behaviour. If a person perceives strong societal pressure in favour of takaful demand, he or she may opt for takaful. A person with a low subjective norm, on the other hand, is less likely to be interested in purchasing takaful. Husin et al. (2016) conducted research on the relationship between mass media and word of mouth toward subjective norms and the perception of takaful demand in Malaysia. As a result of conducting a survey and obtaining a result, the research Husin et al. (2016) stated that word of mouth and mass media would affect subjective norm and subjective norm is

significantly affect Takaful demand intention. This result may be carried out by Takaful operators in order to focus on social influence when providing Islamic insurance.

2.4 HYPOTHESES STATEMENT

Hypothesis is the one element that is important in a research paper. According to Shona McCombes (2019), the purpose of the hypothesis is the prediction of researchers about the research which is carried out by them. Then, several hypotheses need to be discussed about the different aspects of the research question, especially when making a research paper. The researcher cannot just simply make hypotheses but need to relate them with the existing theories and knowledge.

The hypothesis is also a temporary answer to answer your research questions that have not been tested. It is also important to refer to the research objective to make the hypothesis. The researcher will build the hypothesis by entering the independent variable and dependent variable of research. So, there are four elements needed to make a hypothesis: a research question, research objective, independent variable and dependent variable.

For this research paper which is titled "Assessing the intention of purchase behaviour toward family takaful in Kota Bharu, Kelantan". There are four independent variables in this study: awareness, religiosity, attitude, and subject norm.

H1: There is a positive relationship between awareness and the intention of purchase behaviour toward family takaful in Kota Bharu Kelantan.

H2: There is a positive relationship between religiosity and the intention of purchase behaviour toward family takaful in Kota Bharu Kelantan.

H3: There is a positive relationship between attitude and the intention of purchase behaviour toward family takaful in Kota Bharu Kelantan.

H4: There is a positive relationship between subject norm and the intention of purchase behaviour toward family takaful in Kota Bharu Kelantan.

2.5 CONCEPTUAL FRAMEWORK

Independent Variables   **Dependent variable**
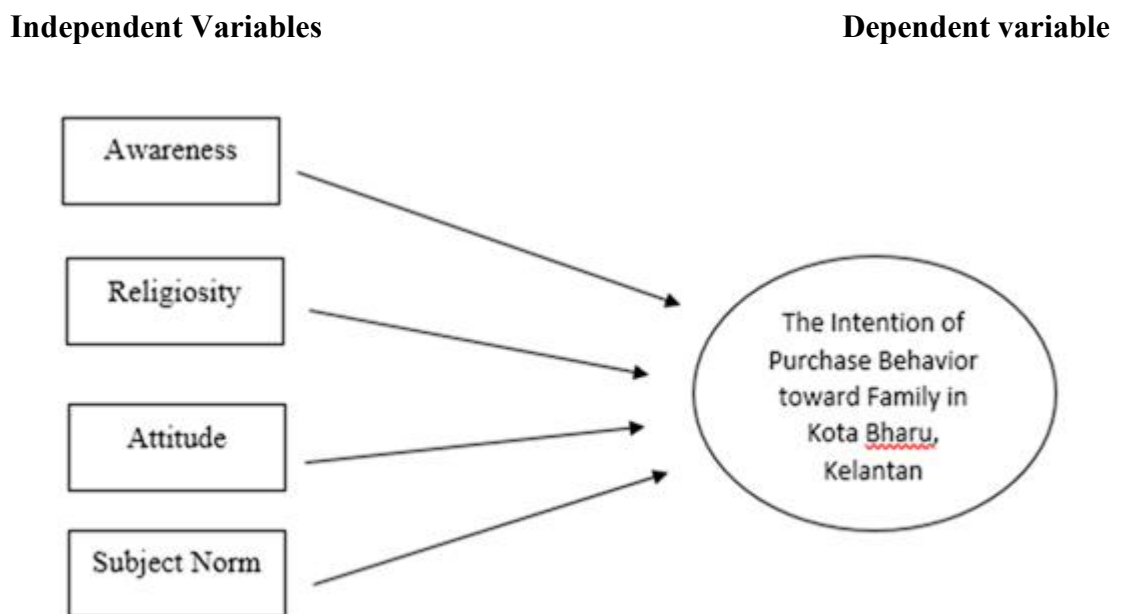
Figure 2.1: Conceptual Framework of this Study

2.7 SUMMARY/CONCLUSION

This chapter highlights the paper analyses of the study and gives a summary of the research with said independent variable factors that impact the intention of purchasing behaviors. Firstly, an awareness which is a variable should be evaluated to gain a thorough understanding of why Malaysian consumers prefer takaful over a wide range of conventional

insurance options. Secondly, an examination of study on consumer views of Islamic finance products finds that study on traditional financial products as well as institutions has become less thorough and rich. Then, the subjective norm is a situation in which persons convey their thoughts, principles, and opinions to others, as well as social pressure that happens when obedience with others is not encountered, affecting an individual's state of mind. In closing, the intention is the desired result of an action, as well as it can be either scheduled or unexpected.

CHAPTER3: RESEARCH METHODOLOGY

3.1 INTRODUCTION

In this chapter three, there are six main parts which are the introduction, research design, data collection method, sampling design, research instruments development, and procedure for data analysis. Research design will explained about quantitative methods that are used in the research. Data collection method explained about the online questionnaire to distribute to the respondents. Next section is sampling design where it is explained about the population, sample size and sampling techniques. Then, this chapter also include the research instruments development which discussed about the material that used in the online questionnaire. Lastly, the procedure of data analysis discussed about the three types of analysis that was used to analyses the data. It is about descriptive, reliability and spearman's correlation analysis. Then, the summary of this chapter will summarize each section in detail.

3.2 RESEARCH DESIGN

Research design is a researcher's research layout is the structure for the strategies and processes. The layout enables the research teams to focus on study methodologies that are appropriate for the specific topic issue and establish their study results for progress.

Quantitative research is used when statistical findings are required to gather implementable insights. Statistics include an improved understanding of making important business decisions. Quantitative study layout techniques are required for the development of any organisation. Furthermore, the Theory of Reasoned Action (TRA) was chosen to accomplish the primary goal of this research which was to investigate the intention of purchase behaviour toward family takaful in Kota Bharu, Kelantan.

3.3 DATA COLLECTION METHODS

There are two forms of data resources in this research: primary data and secondary data. Primary data is gathered exclusively from individuals, institutions, or individuals, whereas secondary information is retrieved from sources that already exist. For instance, articles, journals, official documents, online pages, and books (Sekaran, 2006). Questionnaires are made up of a sequence of open-ended or firmly shut inquiries that responders must answer. To distribute surveys, you can use the phone, mail, broadcast in a public area or an institute, emails, or fax.

The primary data for this research was gathered through distributing a self-administered survey-based questionnaire. The questionnaire will be delivered to Kota Bharu, Kelantan residents. The questionnaire is made up of five pieces, and responders must fulfill each one. The convenience sampling approach is the greatest fit for this investigation. This convenience sampling approach is often used in behavioural intention investigations (Jin and Kang, 2011; Letchumanan and Rohani, 2011; Suddin et al., 2009).

3.4 STUDY POPULATION

 The population of the study is the population to which the researchers wish to generalize the finding of the study. A population is a larger group of people, institutions or things that share one or more characteristics and are the subject of a study. It is made up of all instances of individuals or elements that meet specific criteria (Kenton, 2019). Others define a population which is a discrete community of people whether there is a country or a group of people who share a personality trait.

In this study, the population in this research focused on people in Kota Bharu,Kelantan. According to the website of Kota Bharu, Malaysia Metro Area Population (2020), there were a total of 348,000 people in Kota Bharu.

3.5 SAMPLE SIZE

According to the website of Kota Bharu, Malaysia Metro Area Population (2020), there were a total of 384,000 people in Kota Bharu,Kelantan. Because of the enormous population, the researchers require a large sample size in order to obtain more trustworthy, meaningful and accurate data (ThayerHart, Dykema, Elver, Schaeffer & Stevenson, 2010). However, a sample size of 30 to 500 individuals is sufficient for research (Roscoe, 1975). Out of the population, only 320 respondents will be involved in this research.

3.6 SAMPLING TECHNIQUES

Convenience sampling is a technique used by research groups to collect market study data from a readily accessible sample of survey participants. It is the most generally used sampling method because it is extremely quick, simple, and inexpensive. Representatives are often approachable to be a representative sample in several situations. There are a few advantages of using convenience sampling. Firstly, the data can be collected quickly. The researcher uses this technique for the instant collection of data when resources are limited. In contrast to methods such as basic random sampling, the regulations for gathering components for the sample are the least complex. Data collection takes very little time as a result of its simplification.

Secondly, the cost of the sample is economical. Those certain probability sampling techniques require a significant investment of cost and resources when tried to compare to convenience sampling. It enables research teams to create more sample data with little or no investment and in a short time frame of time. Last but not least, the collection of data is easy and approachable.

As a result, a sample group will be selected among the purchasers of family takaful in Kota Bharu, Kelantan. Researchers design a questionnaire and disseminate it to members of the population who are in Kota Bharu,Kelantan. The researchers will randomly give google form through email or whatsapp application to distribute the questionnaire.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

A survey questionnaire will be used as an instrument to collect data for this study. The questionnaire will be distributed to 320 respondents in Kota Bharu, Kelantan and will be analyzed. The questionnaire is divided into three sections: section A, section B and section C. Section A includes questions about the respondent's socio-demographic profile, such as gender, age, religion, occupation and income. Section B and C contains degree questions for

respondents in Kota Bharu, Kelantan about the intention of purchase behaviour toward family Takaful.

Table 1: Level of Likert Scale ("5 Point Likert Scale", 2010)

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1	2	3	4	5

Author: Preedy V.R. and Watson R.R.

The questionnaire was created in the traditional benchmark Likert format, with a 5-point Likert Scale (1-Strongly Disagree to 5-Strongly Agree) (Maichum et al., 2017). This study aims to collect information from respondents.

3.8 PROCEDURE FOR DATA ANALYSIS

In terms of data analysis software, the Statistical Kit for Social Science (SPSS) Statistic 26 programming will be used for the information breaking down method, which incorporates two key prerequisites which is altering and coding. Data analysis is the method involved with changing over crude data gained from target respondents through survey into something usable and accommodating for this research. The researchers will be able to study the relationship between the dependent variable (intention) and independent variables (awareness, religiosity, attitude and subjective norm) as a result of the analysis. A statistical graphic and table will be used to present the data.

3.8.1   Descriptive Analysis

Descriptive analysis was about describing, aggregating and presenting the associations between the constructs. This study used online surveys through questionnaire design which has numerous benefits. For example, the benefits of using an online survey design can take a short time to cover a broader location. Online surveys are also more economical than conventional survey approaches. The data collection can be much faster and save energy during the research process.

This concept can be selected to fulfill the main objective of any study to find a good result at the end of the research. The analysis was called statistical nature where questionnaire designs were used as the tool for collecting the data in the research process.

3.8.2   Reliability Analysis

Reliability analysis refers to the consistency of a measure. It talked about the properties of measurement scales and the items that compose the scales. The most common statistic that was used by past researchers was Cronbach's Alpha. The reliability value regulations are shown in a table.

Table 2: The Rules of Thumb about Cronbach's Alpha Coefficient

Cronbach's Alpha	Strength of Association
< 0.6	Poor
0.6 to < 0.7	Moderate
0.7 to < 0.8	Good
0.8 to < 0.9	Very Good

0.9 >	Excellent

Source: Hair et al. (2003); Essential of Business Research Method

3.8.3   Spearman's Correlation Analysis

The monotonic relationship between two continuous or ordinal variables is evaluated using Spearman's Correlation Analysis. Rather than using raw data, the Spearman correlation coefficient is based on the ranked values for each variables.

Table 3: Rule of Thumb about Correlation Coefficient Size

Correlation Coefficient Size	Strength
± 0.91 to 1.00	Very Strong
± 0.71 to 0.90	Strong
± 0.51 to 0.70	Medium
± 0.31 to 0.50	Weak
± 0.1 to 0.30	Very Weak
±0.00	No Correlation

Author: Nurul Muizzah Johari

3.9 SUMMARY/CONCLUSION

In conclusion, this chapter concludes by describing in detail the use of the quantitative analysis approach during the research. The questionnaire design distributes to collect the information, collect the data which was addressed in great detail by going through the questionnaire approach. This study also has linked with the Theory of Reasoned Action (TRA) model with a few variables for the intention of purchase behaviour toward family takaful. Then, the questionnaires will be used in this study as part of the instruments to collect data for data analysis which is carried out using SPSS software in the test's identifiable proof.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

In chapter 4, the researchers gathered the information and data for the intention of purchase behaviour toward family Takaful in Kota Bharu, Kelantan. The data were obtained from a questionnaire through a Google form. All the data that are produced from this study will show the inference based on the objectives of the study. Furthermore, this chapter also represents the empirical results to validate research hypotheses as well as the data analysis. Chapter 4 includes nine main sections. The first section presents an introduction and then it continues with preliminary analysis and demographic profile of the respondents. Next, the fourth part will be descriptive analysis and the fifth part will report the reliability analysis. In addition, the normality analysis and correlation analysis will be the sixth and seventh part in this chapter. The eighth section explains the hypothesis test and the final part is a brief summary of this chapter.

4.2 PRELIMINARY ANALYSIS

The study was conducted at Kota Bharu, Kelantan and the researcher concentrated on people who live in Kota Bharu, Kelantan. About 320 people are used as samples that can be obtained from the population. A number of questionnaires via google form that is related to Takaful were given out to all the people in Kota Bharu through social media. The respondents are people from 21 to 51 and above. The data were analyzed using SPSS 26.0 for data entry accuracy, missing values and violation of multivariate statistical assumptions. All 320 questionnaires were valid for data analysis.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

This section shows the demographic profile of respondents who intend to purchase family takaful, which includes age, gender, religion, highest education level, occupation, and income. In the studies from section A of the questionnaire, the respondent profiles were addressed in depth.

4.3.1 Age

Table 4.1 Respondent's Age

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30	133	41.4	41.4	41.4
	31-40	70	21.8	21.8	63.2
	41-50	79	24.6	24.6	87.9
	51 and above	39	12.1	12.1	100.0
	Total	321	100.0	100.0	
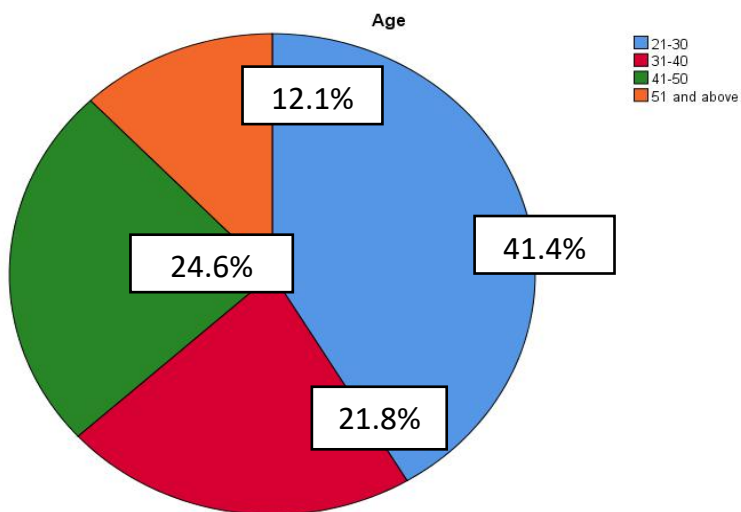
Figure 4.1 Percentage of Respondent by Age

Based on table 4.1 and figure 4.1, the results show that 321 respondents have been grouped into four categories of age range. The first age range is 21–30 years old are the highest number of respondents with 133 (41.4%) respondents. The second age range is 31-40 years old with 70 (21.8%). The third age range is 41-50 years old with the number of respondents involved in the survey 79 (24.6%) while the fourth age range is 51 years old and above are the lowest number of respondents with 39 similar to 12.1%.

4.3.2 Gender

Table 4.2 Respondent's Gender

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	137	42.7	42.7	42.7
	Female	184	57.3	57.3	100.0
	Total	321	100.0	100.0	
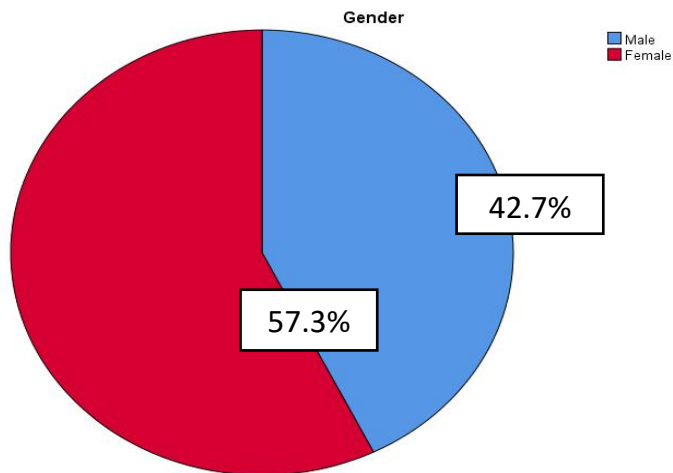
Figure 4.2 Percentage of Respondents By Gender

Based on table 4.2 and figure 4.2 shows that the gender of the respondents involved in this survey. We can see that most of the respondents are female with percentages of 57.3% while the percentage of the male respondents is 42.7%. From the total number of 321 respondents, 184 respondents are female while 137 respondents are male.

4.3.3 Religion

Table 4.3 Respondent's Religion

Religion

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Muslim	167	52.0	52.0	52.0
	Non muslim	154	48.0	48.0	100.0
	Total	321	100.0	100.0	
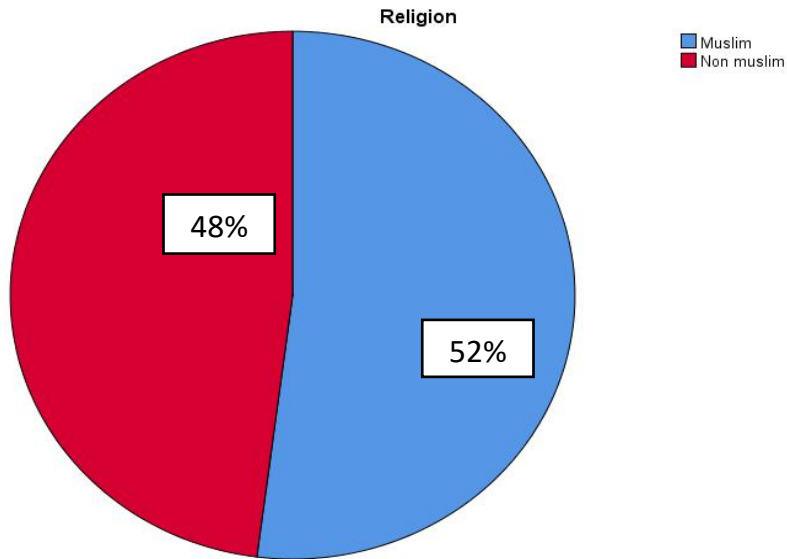
Figure 4.3 Percentage of Respondents By Religion

Based on table 4.3 and figure 4.3 shows that the output of religion of respondents has been divided into 2 categories which are Muslim and non- Muslim. From the survey, we can see the most respondents involved in the survey is Muslim 167 with a percentage of 52 while the respondents of non-Muslim are 154 (48%).

4.3.4 Highest Education Level

Table 4.4 Respondent's highest education level

Highest education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	52	16.2	16.2	16.2
	STPM / MATRIC / DIPLOMA	61	19.0	19.0	35.2
	DEGREE	84	26.2	26.2	61.4

MASTER	76	23.7	23.7	85.0
PHD	48	15.0	15.0	100.0
Total	321	100.0	100.0	
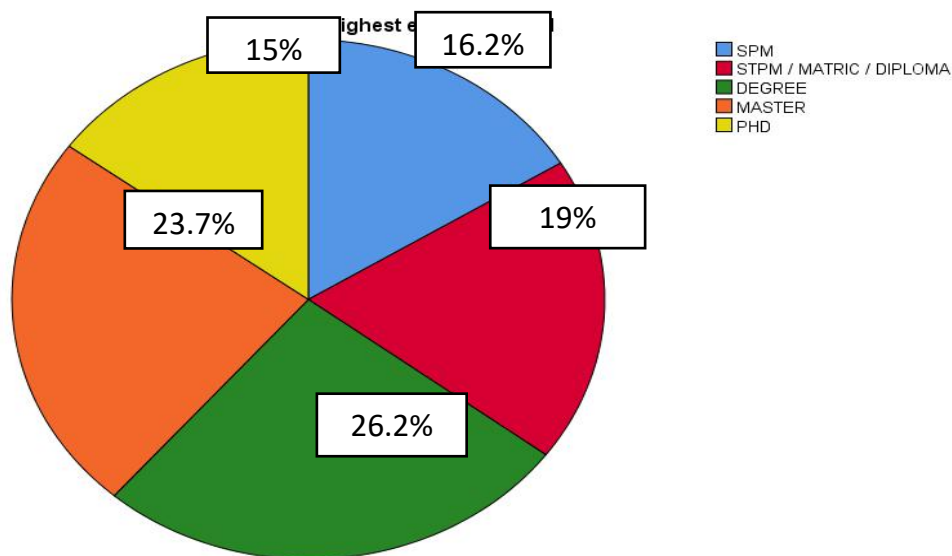
Figure 4.4 Percentage of Respondents By Highest Education Level

Based on table 4.4 and figure 4.4 shows the highest education level of respondents involved in this survey. The results show there are five categories of the higher education level of respondents which are SPM, STPM/Matric/Diploma, Degree, Master and PhD. The first category is SPM with 52 (16.2%) respondents. The second category of higher education level is STPM/Matric/Diploma with the percentage of 19 and 61 respondents on this survey. The third category is Degree are the higher number of level education of respondents with 84 (26.2%) respondents while the fourth category of higher education level is Master 76 (23.7%) and the last category is PHD which the lowest number of respondents with 48 and 15%.

4.3.5 Occupation

Table 4.5 Respondent's Occupation

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Public sector	80	24.9	24.9	24.9
	Private sector	67	20.9	20.9	45.8
	Self employed	96	29.9	29.9	75.7
	Student	78	24.3	24.3	100.0
	Total	321	100.0	100.0	
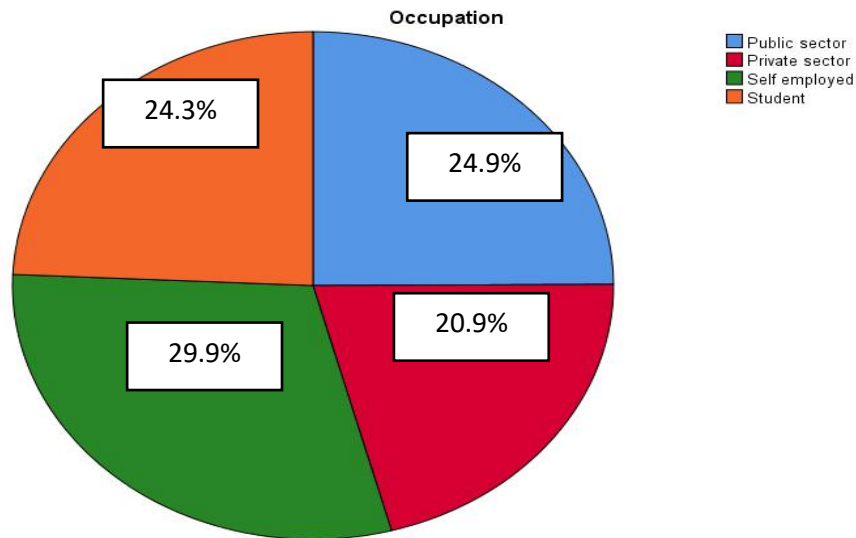
Figure 4.5 Percentage of Respondents By Occupation

Based on table 4.5 and figure 4.5 shows the occupation involved in the survey that has been divided into four types which are private sector, public sector, self-employed and students. The higher number of the respondent in occupation is self-employed 96 respondents with the percentage of 29.9 while the lowest number of respondents in the private sector with the number of respondents is 67 and the percentage result for that is 20.9. Meanwhile, the results for both types of occupation are slightly close for the public sector and students which are 80 and 78 respondents with a percentage of 24.9 and 24.3.

4.3.6 Income

Table 4.6 Respondent's Income

Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below RM2000	122	38.0	38.0	38.0
	RM2001 - RM4000	127	39.6	39.6	77.6
	RM4001 and above	72	22.4	22.4	100.0
	Total	321	100.0	100.0	
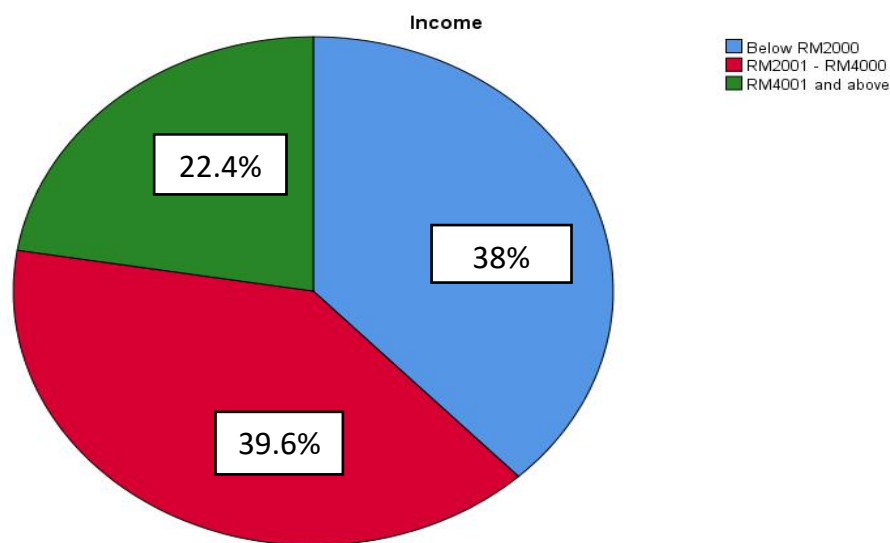
Figure 4.6 Percentage of Respondents By Income

Based on table 4.6 and figure 4.6 shows a result of respondent's income that divide into three categories of rate income. The higher number of income respondents involve in this survey is between RM 2001 – RM 4000 which are 127 (39.6%) while the lowest number of

respondents in categories of income is RM 4001 and above are 72% with a percentage of 22.4.

4.4 DESCRIPTIVE ANALYSIS

4.4.1 Dependent Variable and Independent Variable

The descriptive analysis examined five variables, including the dependent and independent variables. Table 4.7 contains a summary of the mean and standard deviation. According to the summary, the highest mean value was from intention, which was 3.9763, indicating that respondents agreed more on this variable, while the lowest mean value was from awareness, which was 3.8810, indicating that respondents agreed less on this variable in this analysis. The data set of 321 respondents with a standard deviation less than one shows that the values were more reliable.

Table 4.7 Dependent Variable (DV) and Independent Variable (IV)

	Mean	Std.Deviation	N
Intention (DV)	3.9763	.00769	321
Awareness (IV)	3.8810	.98751	321
Religiosity (IV)	3.8903	.98091	321
Attitude (IV)	3.9626	.99554	321
Subject Norm (IV)	3.9470	.96595	321

4.4.2 Descriptive Statistics for Awareness

The table 4.8 below shows the means and standard deviations of the awareness of purchase behaviour toward family Takaful in Kota Bharu, Kelantan. The means of the relationship result in the range from 3.93 to 4.03 while the standard deviation is in the range from 1.133 to 1.158. From the analysis, all of these indicate the respondent agreed with the questions that ask in the questionnaire, which means that most of them are aware of purchasing of family Takaful.

Table 4.8 Descriptive Statistics for Awareness

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
I am familiar with the Takaful concept and products offerings	321	1	5	3.73	1.190	1.417
I am aware of the distinctions between insurance and Takaful	321	1	5	3.85	1.107	1.225
I am aware product in family Takaful strictly guidance under shariah compliance	321	1	5	3.90	1.169	1.368
Awareness of Takaful should be done at an early age. Example: pre-university	321	1	5	4.01	1.151	1.325

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Takaful companies need to promote awareness with more advertising on products and services	321	1	5	3.91	1.177	1.386
Valid N (listwise)	321					

4.4.3 Descriptive Statistics for Religiosity

There are five items that have been summarized in table 4.9 above, where the means and standard deviations have been measured for the statistics of religiosity that determine the purchase behaviour toward family Takaful in Kota Bharu, Kelantan. The mean ranged is from 3.83 to 3.96 while the standard deviation range is from 1.095 to 1.191. There was there was a slight difference between the highest and lowest mean of statement. All of these indicate the respondent agreed with the questions that ask in the questionnaire, which means that religiosity is also one of the factors that determine the intention of purchasing behaviour toward family Takaful.

Table 4.9 Descriptive Statistics for Religiosity

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
I believe family Takaful is free from interest (riba)	321	1	5	3.86	1.165	1.356
I believe that family Takaful is based on the Islamic principle of business implementation	321	1	5	3.88	1.095	1.198

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
I believe family Takaful is in line with Islamic philosophy	321	1	5	3.96	1.114	1.242
I believe family Takaful is free from fraud	321	1	5	3.92	1.131	1.278
I believe family Takaful is based on Al-Quran and Hadith	321	1	5	3.83	1.191	1.417
Valid N (listwise)	321					

4.4.4 Descriptive Statistics for Attitude

As table 4.10 below shown, five items have been summarized with means and standard deviations to measure the statistics of purchase family Takaful that determine the intention behaviour among residents in Kota Bharu, Kelantan. The mean range is from 3.91 to 4.01 while the standard deviation range is from 1.096 to 1.185. The highest mean score for the item is the belief that purchasing of family Takaful is beneficial (M=4.01, S.D=1.186) and the lowest mean score is the belief purchase family Takaful is valuable (M=3.91, S.D=1.185)

Table 4.10 Descriptive Statistics for Attitude

	N	Minimum	Maximum	Mean	Std. Deviation	Variance

I believe that purchasing family Takaful is beneficial	321	1	5	4.01	1.186	1.406
I believe the purchase of family Takaful is a good idea	321	1	5	3.95	1.096	1.201
I believe the purchase of family Takaful is valuable	321	1	5	3.91	1.185	1.405
I would be happy if I purchase family Takaful	321	1	5	3.96	1.130	1.276
I believe the purchase of family Takaful can protect us in future	321	1	5	3.98	1.132	1.281
Valid N (listwise)	321					

4.4.5 Descriptive Statistics for Subject Norm

The last independent variable is the subject norm on the intention of purchase behaviour toward family Takaful in Kota Bharu, Kelantan which contains 5 questions. As mentioned in the table above, the mean range is from 3.88 to 4.00 while the standard deviation range is from 1.058 to 1.188. . The highest mean score for the item is believed in transparent of Takaful operations concepts (M=4.00, S.D=1.101) and the lowest mean score is on confident to choose Takaful because of its image and reputation (M=3.88, S.D=1.151). Generally, most

of the respondents have a good and positive towards on intention of purchasing family Takaful.

Table 4.11 Descriptive Statistics for Subject Norm

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
I choose Takaful because of the reliability of its products and services	321	1	5	3.96	1.188	1.411
I believe Takaful provides correct and accurate product and service information to consumers	321	1	5	3.99	1.058	1.119
I believe in transparent Takaful operations and concepts	321	1	5	4.00	1.101	1.213
I believe in fair and fast Takaful claims service	321	1	5	3.91	1.080	1.166
I am confident to choose Takaful because of its image and reputation	321	1	5	3.88	1.151	1.326

	N				Std.	
		Minimum	Maximum	Mean	Deviation	Variance
Valid N (listwise)	321					

4.4.6 Descriptive Statistics for Intention

Based on the table 4.12 below shows the descriptive statistics of the dependent variable which is the intention of purchase behaviour toward family Takaful in Kota Bharu, Kelantan. There are five factors that might influence purchase behaviour toward family Takaful in Kota Bharu. A linear equation was formed between four independent variables which simply accommodate the input value and one dependent variable which is the relevant output.

Table 4.12 Descriptive Statistics for Intention

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Given the chance, I predict I will purchase a family Takaful scheme in future	321	1	5	4.00	1.158	1.341
In my opinion,Takaful is more secure for the future	321	1	5	3.97	1.120	1.255
I expect to choose family Takaful scheme	321	1	5	3.95	1.150	1.323

By taking Takaful, I can secure myself and my family	321	1	5	4.03	1.133	1.283
Muslims should choose Takaful over other insurance	321	1	5	3.93	1.204	1.451
Valid N (listwise)	321					

4.5 REALIBITY TEST

In this study, the researcher used Cronbach's Alpha to examine the data's reliability, or if the data satisfies the usual assessment for internal consistency. Internal consistency reliability may be described as an evaluation for the respondents' replies to see if they are consistent throughout all sections (Sekaran & Bougie, 2016). Cronbach's Alpha is a statistic or tool used to assess the consistency of respondents' replies to a collection of questions meant to gauge the overall goal of the study (Saunders et al., 2016).

Table 4.13 Rules of Thumb about Cronbach's Alpha Coefficient

Cronbach's Alpha	Strength of Association
<0.6	Poor
0.6 to <0.7	Moderate
0.7 to <0.8	Good
0.8 to <0.9	Very Good
0.9 >	Excellent

Sources: Hair et al. (2003)

The main objective of the reliability test is to identify the stability of the data gathered. Cronbach's Alpha takes the value between 0 and 1, where the value that closer to 1 means the more reliable of the scale for the variable. The more reliable a set of scale is the more confidence the researches while conducting the research, meaning that the results and findings data are safe to be used. As below, the results have been shown

4.5.1 Reliability Test

Table 4.14 Reliability Awareness on Purchase Takaful Family

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.905	.906	5

From table 4.14, the result indicates that Cronbach's alpha for fifth-item of awareness measure is 0.905. Cronbach's Alpha Based on Standardized Items are 0.906 which is excellent range. The minimum value that perceived acceptable for this study is 0.6. Thus, the value can be considered as good and reliable to be used. This result show that the study has the high internal consistency of the item in measuring concepts. In other words, the questionnaires being used in this study about the awareness on intention of purchase family Takaful are acceptable to be used.

Table 4.15 Reliability Religiosity on Purchase Takaful Family

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.913	.913	5

From table 4.15, the result indicates that Cronbach's alpha for fifth-item of religiosity measure is 0.913. Cronbach's Alpha Based on Standardized Items are 0.913 which is excellent range. The minimum value that perceived acceptable for this study is 0.6. Thus, the value can be considered as good and reliable to be used. This result show that the study has the high internal consistency of the item in measuring concepts. In other words, the questionnaires being used in this study about religiosity on intention of purchase family Takaful are acceptable to be used.

Table 4.16 Reliability Attitude on Purchase Takaful Family

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.919	.919	5

From table 4.16, the result indicates that Cronbach's alpha for fifth-item of attitude measure is 0.919. Cronbach's Alpha Based on Standardized Items are 0.919 which is excellent range. The minimum value that perceived acceptable for this study is 0.6. Thus, the value can be considered as good and reliable to be used. This result show that the study has the high internal consistency of the item in measuring concepts. In other words, the questionnaires being used in this study about the attitude on intention of purchase family Takaful are acceptable to be used.

Table 4.17 Reliability Subject Norm on Purchase Takaful Family

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.916	.917	5

From table 4.17, the result indicates that Cronbach's alpha for fifth-item of subject norm measure is 0.916. Cronbach's Alpha Based on Standardized Items are 0.917 which is excellent range. The minimum value that perceived acceptable for this study is 0.6. Thus, the value can be considered as good and reliable to be used. This result show that the study has the high internal consistency of the item in measuring concepts. In other words, the

questionnaires being used in this study about the subject norm on intention of purchase family Takaful are acceptable to be used.

Table 4.18 Reliability Dependent Variable

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.922	.923	5

From table 4.18, shows that the results of the reliability statistic for the dependent variable which is the intention of purchase behaviour toward family Takaful was acceptable and reliable to measure all the independent variable. As shown on the table above, the Cronbach's Alpha for intention of purchase family Takaful was determined by five items shows the alpha coefficient of 0.922. The strength of association is very good because the range is between 0.80 to < 0.90. Cronbach's Alpha Based on Standardized Items are 0.923 which is a excellent range.

4.6 NORMALITY TEST

The normality test determines the sample size distribution. This is required to determine whether the sample gathered falls within an acceptable range and the sample's skewness. The non-parametric technique will be used for subsequent tests if the samples are not normally distributed and if the parametric technique will be used if the samples are normally distributed. Because the sample size is larger in this test, Kolmogorov-Smirnov will be used.

Table 4.19 Test of Normality

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Intention	.167	321	.000	.847	321	.000
Awareness	.178	321	.000	.865	321	.000
Religiosity	.177	321	.000	.874	321	.000
Attitude	.164	321	.000	.862	321	.000
Subjectnorm	.172	321	.000	.864	321	.000

a. **Lilliefors Significance Correction**

Since the p-value of 0.000 is less than the significance level of 0.05, we would reject the null hypothesis in each case and conclude that there is sufficient evidence to say.

4.6.1   Correlation

Correlation analysis is a statistical method used to evaluate the strength of relationship between two quantitative variables. A high correlation means that two or more variables have a strong relationship with each other, while a weak correlation means that the variables are hardly related. In other words, it is the process of studying the strength of that relationship with available statistical data. Therefore, the result is Spearman correlation analysis to find the relationship between the variables.

Table 4.20 : Rule of Thumb about Correlation Coefficient Size

Correlation Coefficient Size	Strength
± 0.91 to 1.00	Very Strong
± 0.71 to 0.90	Strong
± 0.51 to 0.70	Medium
± 0.31 to 0.50	Weak
± 0.1 to 0.30	Very Weak
±0.00	No Correlation

Source: Nurul Muizzah Johari

Correlations

			Intention	Awareness
Spearman's rho	Intention	Correlation Coefficient	1.000	.832**
		Sig. (1-tailed)	.	.000
		N	321	321
	Awareness	Correlation Coefficient	.832**	1.000
		Sig. (1-tailed)	.000	.
		N	321	321

**. Correlation is significant at the 0.01 level (1-tailed).

Correlations

			Intention	Religiosity
Spearman's rho	Intention	Correlation Coefficient	1.000	.804**
		Sig. (1-tailed)	.	.000
		N	321	321
	Religiosity	Correlation Coefficient	.804**	1.000
		Sig. (1-tailed)	.000	.
		N	321	321

**. Correlation is significant at the 0.01 level (1-tailed).

Correlations

			Intention	Attitude
Spearman's rho	Intention	Correlation Coefficient	1.000	.869**
		Sig. (1-tailed)	.	.000
		N	321	321
	Attitude	Correlation Coefficient	.869**	1.000
		Sig. (1-tailed)	.000	.
		N	321	321

**. Correlation is significant at the 0.01 level (1-tailed).

Correlations

			Intention	Subjectnorm
Spearman's rho	Intention	Correlation Coefficient	1.000	.856**
		Sig. (1-tailed)	.	.000
		N	321	321
	Subjectnorm	Correlation Coefficient	.856**	1.000
		Sig. (1-tailed)	.000	.
		N	321	321

**. Correlation is significant at the 0.01 level (1-tailed).

Variables	Correlation
Awareness	0.832
Religiosity	0.804
Attitude	0.869
Subject Norm	0.856

4.7 HYPOTHESES TESTING

Hypothesis testing was conducted in this research in order to justify the pre assumption hypothesis created at the beginning of this research. Data collected from residents around Kota Bharu, Kelantan were then analyzed through spearman correlation analysis to determine the true relationship of the independent and dependent variables.

4.7.1 HYPOTHESIS 1

	Hypothesis	Correlation	Result
H1	There is a positive relationship between awareness and the intention of purchase behaviour toward family takaful in Kota Bharu Kelantan	0.832	strong positive correlation

The hypothesis testing between independent variable and dependent variable intention of purchase behaviour toward the family of takaful. The result showed that there was a significant positive relationship between awareness and intention (r = 0.832, p < 0.001). This implies that awareness has a strong positive correlation between intention of takaful.

4.7.2 HYPOTHESIS 2

	Hypothesis	Correlation	Result
H2	There is a positive relationship between religiosity and the intention of purchase behaviour toward family takaful in Kota Bharu Kelantan	0.804	strong positive correlation

The second independent variable religiosity shows a significant positive relationship between religiosity and intention of takaful (r = 0.804, p < 0.001). This indicates that religiosity has a strong positive correlation to the intention of takaful.

4.7.3 HYPOTHESIS 3

	Hypothesis	Correlation	Result
H3	There is a positive relationship between attitude and the intention of purchase behaviour toward family takaful in Kota Bharu Kelantan	0.869	strong positive correlation

The third independent variable is attitude shows that there was significant positive relationship between attitude and intention of takaful (r = 0.869, p < 0.001). This implies a strong positive correlation to the intention of takaful. The significance of P value is .000 which is less than the highly significant level 0.001.

4.7.4 HYPOTHESIS 4

Hypothesis	Correlation	Result

H4	There is a positive relationship between subject norm and the intention of purchase behaviour toward family takaful in Kota Bharu Kelantan	0.856	strong positive correlation

The last independent variable shows a significant positive relationship between subject norm and intention of takaful (r = 0.856, p < 0.001). This implies that the subject norm a strong positive correlation between intention of takaful.

4.8 SUMMARY/CONCLUSION

Variables	Awareness	Religiosity	Attitude	Subject Norm
Correlation	0.832	0.804	0.869	0.856

In a nutshell, chapter 4 discusses the information about the outcome analysis that has been obtained through the questionnaire as well as the data analysis by using SPSS. Furthermore, the questionnaire survey was tasked to support descriptive analysis, reliability analysis, including correlation analysis. The significance of the research question had also been decided by the researcher.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

The result of this study is discussed in this chapter. The key findings and discussion of the hypothesis that had been constructed to investigate the relationship between the intention of purchase behaviour toward family Takaful in Kota Bharu, Kelantan. Finally, to support the future researcher when conducting a similar study, the discussion on limitations and recommendations also discussed in this section.

5.2 KEY FINDINGS

In this research, the researchers had managed to collect data using the research instrument (questionnaire) and after analyzing the data using IBM SPSS Statistics version 26, the result for the test was obtained. Through referring to the research objectives in chapter 1, the relationship between the variables had been established because the value of the result for the variables as shown as coefficient values are significant.

Based on the study that has been done, it clearly shows that attitude has the most reliable and valid data on the intention of purchase behaviour toward family Takaful in Kota Bharu, Kelantan .The Cronbach's alpha for attitude is the highest compared to the awareness, religiosity and subject norm. The value of Cronbach's alpha for attitude is 0.919 followed by awareness (0.905), religiosity (0.913) and subject norm (0.916). This can be concluded that attitude has the highest internal consistency for its item. From the results for Cronbach's alpha of knowledge in this study, the mean for the fifth item of attitude measure 0.919 which falls under the scale of agree. This basically means that overall, the respondents agree about the significance of attitude towards the intention of purchase behaviour toward family Takaful.

Subject norm, has the second most reliable and valid data on the intention of purchase behaviour toward family Takaful in Kota Bharu, Kelantan with the Cronbach alpha of 0.916 has a slight higher of mean 19.74 but still in the same category, specifically agree. Thus, most of the respondents agree that religiosity towards intention can lead to the behaviour on purchase of family Takaful.

On the other hand, awareness and religiosity has the least reliable and valid data compare to the previous variables intention of purchase behaviour toward family Takaful in Kota Bharu, Kelantan The variables of awareness and religiosity has the lowest score for Cronbach's alpha with 0.905 and 0.913 respectively but still considered contained high internal consistency as it exceeds the minimum value of 0.6 for cronbach alpha.

5.3 DISCUSSION

5.3.1 There is a positive relationship between awareness and the intention of purchase behaviour toward family takaful in Kota Bharu Kelantan.

Since the p value of 0.000 is less than the significance level of 0.05, we can conclude that awareness has a significant influence on purchase intention towards family takaful in Kota Bharu Kelantan.

5.3.2 There is a positive relationship between religiosity and the intention of purchase behaviour toward family takaful in Kota Bharu Kelantan.

The finding that religiosity can positively impact intention through belief is consistent with the argument that consumer beliefs will determine their reliability (Benedicktus et al., 2010; Edelman, 2011). Mansor et al. (2015) stated that in terms of takaful, religiosity is considered to be very important. The literature supports the current

finding that a consumer's religious beliefs help in developing a positive attitude to purchase a family takaful scheme to protect them from any financial or life risks.

5.3.3 There is a positive relationship between attitude and the intention of purchase behaviour toward family takaful in Kota Bharu Kelantan.

This study hypothesized that attitude was positively related to the intention to buy behaviour towards family takaful in Kota Bharu Kelantan. This can be evidenced through the correlation analysis of the results of a significant positive relationship between awareness and intention ($r = 0.832$, $p < 0.001$). The results illustrate that aspects of attitude and intention are positively related. This means that a positive attitude to buy family takaful will lead to a positive buying intention

5.3.4 There is a positive relationship between subject norm and the intention of purchase behaviour toward family takaful in Kota Bharu Kelantan.

The subjective norm factor, with the finding that the relationship between subjective norm and intention ($r = 0.856$, $p < 0.001$) is a strong positive correlation that has purchase intention towards family takaful in Kota Bharu Kelantan. As shown by Fishbein and Ajzen (1975), subjective norms are identified as perceptions of an individual's social pressure to interest or not. The subjective norm is an individual's interpretation of whether an important reference approves or disapproves of an action (Ajzen and Fishbein, 1980). In addition, the results indicate that subjective norms play an important role in shaping family takaful purchase intentions in Kota Bharu Kelantan.

5.4 IMPLICATIONS OF THE STUDY

The result of our research in this study by the respondents from Kota Bharu, Kelantan is concluded and the discussion on the question and results of the intention of purchase behaviour toward family takaful were presented. Furthermore, the explanation will focus on the effects of the study conducted on all parties involved. With this explanation, the involved parties can take action and make an effort to spread knowledge about family takaful especially among Muslim people.

According to the findings from the study conducted, the majority of the respondents are already aware and have some knowledge about family takaful and its benefits. The respondents gained knowledge about family takaful when they knew takaful was more beneficial after they answered the questionnaire. Based on the result of our research, they already purchased a family takaful in order to ensure their future will not have any problems. The four factors that were mentioned in the research were accepted by the respondents as it is a real thing that happened to people nowadays such as they were not aware of family takaful which can bring them benefits in future. In fact, it is clear that public people still do not have knowledge and understanding about family takaful.

5.5 LIMITATIONS OF THE STUDY

Due to pandemic Covid-19 which had started in Malaysia in late January 2020, it has affected people's daily normal life and also during the completion of this research paper. Researchers were unable to meet up and approach some of the informants due to the pandemic and the researchers made other ways to solve the problem by preparing an online questionnaire to the involved parties. These situations were quite disturbing and inconvenient for the researchers to diligently make closer approaches for the informants for much more accurate information. But, the researcher succeeded in controlling the problem to avoid any reasons which can be a

major problem to finish the research paper. The researchers tolerated each other and understood each other's situation.

Apart from that, this research also faced other conflicts which some of the parties as respondents refused for cooperation to answer the questionnaire. Researchers have many target respondents to finish this research. When some parties did not cooperate and refused to answer the online question, some delays happened to finish the research. Besides, they were not serious while answering the question such as not reading the question carefully before answering the questions. There is no doubt that researchers were honestly disappointed with the informants because researchers believed that informants may have adequate information regarding the research project.

5.6 RECOMMENDATION/ SUGGESTION FOR FUTURE RESEARCH

Firstly, the significant public receptiveness and need for takaful as they should be more active in raising public awareness and knowledge regarding takaful products in an effort to get excellent consumers, retention, commitment, as well as cooperation. To engage potential consumers, they need to create more equitable distribution and communication channels. People should be able to obtain greater knowledge and comprehension of takaful, as well as be aware of their coverage and savings options.

In the future, this can take place in different states as we can see the difference in the understanding of family takaful around Malaysia. This research can be also explored in different scope as in economics or the importance of takaful. The takaful agents can use this outcomes of this research to explain their commitment to creating, developing, and implementing relevant marketing and awareness interventions so that Takaful goods and revenues could expand widely throughout Malaysia This might cause Malaysians in generally, and Malaysian Muslims in particular, to value Shariah-compliant Takaful goods even more.

Non-Muslims in Malaysia and throughout the world may be interested in purchasing Takaful items if they have a thorough understanding of Takaful operations and the righteousness it extends to humanity.

Then, there are few more independent variables we might use to explore in this research such as education level, saving rate or employment. This research can even be used to identify the important determinants that bring family takaful demand in Malaysia or any states in particular by using products, advertising and reputation as their independent variable and family takaful as their dependent variable.

In a nutshell, they ought to be more devoted to promoting the growth of the takaful sector. Furthermore, this research has implications for the broader public in the sense that they will have a greater knowledge of takaful. They would also be aware of the importance of takaful in managing the risk. It can inspire individuals to work harder and earn more money, as well as to choose to defend and better their lives via voluntary cooperation as well as cooperation.

5.7 CONCLUSION

Based on the research, the study found out the factors that influence the intention purchase behaviour toward the family takaful in Kota Bharu Kelantan. Regarding the family takaful, the discovery shows that there are four variables which are awareness, religiosity, attitude and subject norm. We can say that all variables are positively related to the intention of purchase behaviour toward family takaful in Kota Bharu Kelantan. As for that, we could say for awareness that the people around Kota Bharu Kelantan know about family takaful. Next, the discovery that religion can favourably influence intention via attitude is inherent in the concept that customer beliefs shape their trustworthiness. The findings show that attitudes and intentions are associated beneficially. This suggests that a positive approach to purchasing family takaful will result in a positive purchase intention. Subjective norms are

defined as a person's impressions of societal expectations to do or refrain from performing an

activity of responsibility. The subjective norm is a person's assessment of whether a

significant standard accepts or disagrees with certain conduct.

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APPENDIX A

GANTT CHART

Month/ Research Activity	March	April	May	June	July	August	September	October	November	December	January
Briefieng PPTA I and distribution the guidelines	▓										
Meeting with supervisors and groupmates	▓	▓	▓								
Proposal/Draft	▓	▓	▓								
Proposal Submission				▓							
Presentation and correction PPTA 1				▓	▓	▓	▓				
Briefing PPTA II								▓			

Task											
Data Collection								▓	▓	▓	
Data Analysis								▓	▓	▓	
Discussion For Report, Research Paper and E-poster											▓
Submission Research Paper and E-poster Presentation											▓
Report Writing and Final Submission PPTA II											▓

APPENDIX B

DRAFT OF QUESTIONNAIRE

THE INTENTION OF PURCHASE BEHAVIOUR TOWARD FAMILY TAKAFUL IN KOTA BHARU, KELANTAN. / NIAT TINGKAH LAKU PEMBELIAN TERHADAP TAKAFUL KELUARGA DI KOTA BHARU, KELANTAN.

Assalamualaikum & Greetings to all.

Dear Respondents,

We are fourth year students from University Malaysia Kelantan (UMK), Faculty of Entrepreneurship and Business pursuing Degree in Bachelor of Business Administration (Islamic Banking and Finance) with Honours. We are currently conducting a research survey about The Intention Of Purchase Behaviour Towards Family Takaful In Kota Bharu, Kelantan. The objective of this survey are to study is about the factors that influence Malaysian consumers' intention to purchase a takaful family scheme.

The questionnaires will take about 5 to 10 minutes. We assure your answer will be completely confidential and used for academic purpose only. Your participant to this study is greatly appreciate.

Thank you for your participation. We really appreciate it if you kindly give our some feedback on this survey questionnaire. Your personal data will not be disclosed nor used for any other purpose than educational research.

Assalamualaikum & Salam Sejahtera semua.

Responden yang dihormati,

Kami merupakan pelajar tahun empat dari Universiti Malaysia Kelantan (UMK), Fakulti Keusahawanan dan Perniagaan yang mengikuti Ijazah Sarjana Muda Pentadbiran Perniagaan (Perbankan dan Kewangan Islam) dengan Kepujian. Kami sedang menjalankan kajian tentang Niat Tingkah Laku Pembelian Terhadap Takaful Keluarga Di Kota Bharu, Kelantan. Objektif tinjauan ini

adalah untuk mengkaji tentang faktor-faktor yang mempengaruhi niat pengguna Malaysia terhadap pembelian skim takaful keluarga.

Soal selidik akan mengambil masa kira-kira 5 hingga 10 minit. Kami memastikan jawapan anda akan dirahsiakan sepenuhnya dan digunakan untuk tujuan akademik sahaja. Penyertaan anda dalam kajian ini amat dihargai.

Terima kasih atas penyertaan anda. Kami amat menghargai jika anda memberi maklum balas dalam soal selidik tinjauan ini. Data peribadi anda tidak akan didedahkan atau digunakan untuk sebarang tujuan selain daripada penyelidikan pendidikan.

MUHAMMAD FAYYARD BIN MOHAMAD ROSDI (A18A0355)

NANTHINI A/P LINGAM (A18A0409)

NIK INTAN IKHWANI BINTI SHAFIE (A18A0419)

NOR FARA HANA BINTI AB AZIZ (A18B1226)

SECTION A : DEMOGRAPHIC RESPONDENT BAHAGIAN A : PROFIL DEMOGRAFI

Please specify your answer by placing tick (/) on the relevant questions will be used to figure out the respondent's general information.

Sila nyatakan jawapan anda dengan meletakkan tanda (/) pada jawapan yang berkaitan. Soalan - soalan berikut akan digunakan untuk mengetahui maklumat am para tersebut.

1. AGE / UMUR
2. GENDER / JANTINA
3. RELIGION / AGAMA
4. HIGHEST EDUCATION LEVEL / PERINGKAT PENDIDIKAN TERTINGGI
5. OCCUPATION / PEKERJAAN
6. INCOME / PENDAPATAN

SECTION B : INTENTION OF PURCHASE FAMILY TAKAFUL . / BAHAGIAN B : NIAT MEMBELI TAKAFUL KELUARGA.

Instruction : please read each of item carefully and answer honestly to the following question and tick (/). The questionnaire scale are as follow :

 1- strongly disagree , 2- disagree , 3 - moderate , 4 - agree , 5 - storngly agree

Arahan : Sila baca setiap item dengan teliti dan jawab soalan berikut dengan jujur dan tandakan (/). Skala soal selidik adalah berikut dengan jujur dan tandakan (/). Skala soal selidik adalah seperti berikut:

 1 - sangat tidak setuju , 2 - tidak setuju , 3 - sederhana , 4 - setuju , 5 - sangat setuju

1. Given the chance, I predict I will purchase family takaful scheme in future / Jika diberi peluang, saya meramalkan saya akan membeli skim takaful keluarga pada masa hadapan

2. In my opinion, takaful is more secure for the future / Pada pendapat saya, takaful lebih terjamin untuk masa hadapan

3. I expect to choose family takaful scheme / Saya menjangkakan untuk memilih skim takaful keluarga

4. By taking takaful I can secure myself and my family / Dengan mengambil takaful saya boleh menjamin diri saya dan keluarga saya

5. Muslims should choose takaful over other insurance / Umat Islam hendaklah memilih takaful berbanding insurans lain

SECTION C : FACTORS AFFECTING THE INTENTION OF PURCHASE BEHAVIOR ON FAMILY TAKAFUL . / BAHAGIAN C : FAKTOR-FAKTOR YANG MEMPENGARUHI NIAT TINGKAH LAKU PEMBELIAN TERHADAP TAKAFUL KELUARGA

Using the provided scale of 1 until 5, where 1 means you strongly disagree and 5 means that you strongly agree. Please placing only ONE tick (/) on the relevant answer provided that best represent your opinion based on each statement below.

Menggunakan skala yang disediakan 1 sehingga 5 , di mana 1 bermaksud anda sangat tidak bersetuju dan 5 bermaksud anda sangat bersetuju. Sila tandakan SATU (/) sahaja pada jawapan yang berkaitan dengan syarat yang terbaik untuk mewakili pandangan anda pada setiap kenyataan di bawah.

AWARENESS / KESEDARAN

1. I am familiar with the Takaful concept and products offerings / Saya biasa dengan konsep dan penawaran produk Takaful.

2. I am aware of the distinctions between insurance and Takaful / Saya sedar tentang perbezaan antara insurans dan Takaful.

3. I am aware product in family takaful strictly guidance under shariah compliance / Saya mengetahui produk dalam takaful keluarga dengan panduan ketat di bawah pematuhan syariah

4. Awareness of Takaful should be done at an early age. Example: pre-university / Kesedaran tentang Takaful perlu dilakukan pada usia awal. Contoh: pra-universiti

5. Takaful companies need to promote awareness with more advertising on products and services / Syarikat takaful perlu menggalakkan kesedaran dengan lebih banyak pengiklanan pada produk dan perkhidmatan.

RELIGIOSITY / AGAMA

1. I believe family takaful is free from interest (riba) / Saya percaya takaful keluarga bebas daripada faedah (riba).

2. I believe that family takaful is based on the Islamic principle of business implementation / Saya percaya bahawa takaful keluarga adalah berdasarkan prinsip Islam dalam pelaksanaan perniagaan.

3. I believe family takaful is in line with Islamic philosophy / Saya percaya takaful keluarga adalah selaras dengan falsafah Islam

4. I believe family takaful is free from fraud / Saya percaya takaful keluarga bebas daripada penipuan

5. I believe family takaful is based on Al- Quran and Hadith / Saya percaya takaful keluarga adalah berdasarkan Al- Quran dan Hadis

ATTITUDE / SIKAP

1. I believe that purchasing family takaful is beneficial / Saya percaya bahawa pembelian takaful keluarga adalah berfaedah.

2. I believe purchase of family takaful is a good idea / Saya percaya pembelian takaful keluarga adalah idea yang baik.
3. I believe purchase of family takaful is valuable / Saya percaya pembelian takaful keluarga adalah bernilai.

4. I would be happy if I purchase family takaful / Saya akan gembira jika saya membeli takaful keluarga.

5. I believe purchase of family takaful can protect us in future / Saya percaya pembelian takaful keluarga boleh melindungi kita pada masa hadapan.

SUBJECT NORM / PERKARA NORMA

1. I choose takaful because of the reliability of its products and services / Saya memilih takaful kerana kebolehpercayaan produk dan perkhidmatannya.

2. I believe takaful provides correct and accurate product and service information to consumers / Saya percaya takaful menyediakan maklumat produk dan perkhidmatan yang betul dan tepat kepada pengguna

3. I believe in transparent takaful operations and conceI believe takaful provides correct and accurate product and service information to consumers / Saya percaya takaful menyediakan maklumat produk dan perkhidmatan yang betul dan tepat kepada penggunapts / Saya percaya pada operasi dan konsep takaful yang telus.

4. I believe in fair and fast takaful claims service / Saya percaya dengan perkhidmatan tuntutan takaful yang adil dan pantas.

5. I am confident to choose takaful because of its image and reputation / Saya yakin untuk memilih takaful kerana imej dan reputasinya.

THANK YOU @ TERIMA KASIH !

Thank you for taking the time to complete this survey. We truly value the information you have provided. We really appreciate your time.

Terima kasih kerana meluangkan masa untuk melengkapkan tinjauan ini. Kami sangat menghargai maklumat yang anda berikan. Kami sangat menghargai masa anda.

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BORANG KELULUSAN PENYERAHAN

LAPORAN AKHIR PROJEK PENYELIDIKAN TANPA JILID

Kepada,

Dekan,

Fakulti Keusahawanan dan Perniagaan

Universiti Malaysia Kelantan

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

Saya, <u>DR NUR FARAHIAH BINTI AZMI</u> , penyelia kepada pelajar berikut, bersetuju membenarkan penyerahan dua (2) naskah draf akhir Laporan Akhir Projek Penyelidikan Tahun Akhir tanpa jilid untuk pentaksiran.

Nama Pelajar: <u>**NANTHINI A/P LINGAM**</u> **No Matrik:** <u>**A18A0409**</u>

Tajuk Penyelidikan:

<u>THE INTENTION OF PURCHASE BEHAVIOUR TOWARD FAMILY TAKAFUL IN KOTA BHARU, KELANTAN</u>

Sekian, terima kasih

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

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

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Name of Programme: BACHELOR OF BUSINESS ADMINISTRATION (ISLAMIC BANKING AND FINANCE) WITH HONOURS

Name of Supervisor: DR NUR FARAHIAH BINTI AZMI

Research Topic: THE INTENTION OF PURCHASE BEHAVIOUR TOWARD FAMILY TAKAFUL IN KOTA BHARU, KELANTAN.

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

	chable topic)		search Question and unscientific with unsearchable topic.	earch Question and less scientific with fairly researchable topic.	ive, Research Question and scientific with good researchable topic.	search Question and scientific with very good researchable topic.	____ x 1.25 (Max: 5)
2.	**Overall report format (5 MARKS)**	***Submit according to acquired format***	The report is not produced according to the specified time and/ or according to the format	The report is produced according to the specified time but fails to adhere to the format.	The report is produced on time, adheres to the format but with few weaknesses.	The report is produced on time, adheres to the format without any weaknesses.	____ x 0.25 (Max: 1)
		Writing styles (clarity, expression of ideas and coherence)	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	____ x 0.25 (Max: 1)
		Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	____ x 0.25 (Max: 1)
		Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	____ x 0.25 (Max: 1)
		Format organizing	Writing is disorganized and underdeveloped with no transitions or	Writing is confused and loosely organized. Transitions are weak	Uses correct writing format. Incorporates a	Writing include a strong beginning, middle, and e	

		(cover page, spacing, alignment, format structure, etc.)	closure.	and closure is ineffective.	coherent closure.	nd with clear transitions and a focused closure.	____ x 0.25 (Max: 1)	
3.	**Research Findings and Discussion (20 MARKS)**	Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	____ x 1 (Max: 4)	
		Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	____ x 1 (Max: 4)	
		Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	____ x 1 (Max: 4)	
		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	____ x 1 (Max: 4)	
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	____ x 1 (Max: 4)	
4.	**Conclusion and Recommendations (15 MARKS)**	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	____ x 1.25 (Max: 5)	
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	____ x 1.25 (Max:5)	

		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	____ x 1.25 (Max:5)	
					TOTAL (50 MARKS)		