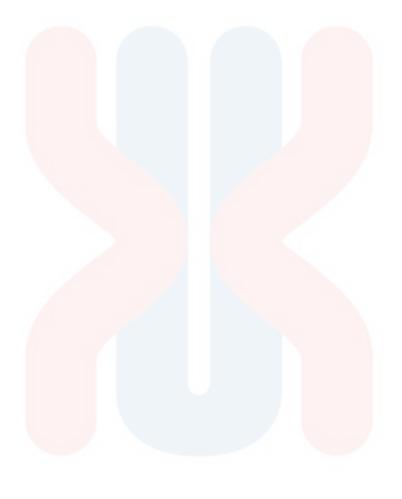# THE AWARENESS OF UNCERTAINTY (GHARAR) IN ONLINE SHOPPING AMONG UMK STUDENTS

EZZATUN HAZWANI BINTI AHMAD TAZRI

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

2022

UNIVERSITI
MALAYSIA
KELANTAN

The Awareness Of Uncertainty (Gharar) In Online Shopping
Among UMK Students

by

Ezzatun Hazwani Binti Ahmad Tazri

Farah Farhana Binti Mohamad

Mohamad Amzar Bin Mohd Asra

Nur Amira Azwa Binti Mohd Nori

A thesis submitted in fulfillment of the requirements for the degree of
Degree of Business Administration (Islamic Banking And Finance) With Honors

Faculty of Entrepreneurship and Business
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ABSTRACT

This research is conducted for the academic paper project with the title, "The Awareness of Uncertainty (*Gharar*) in Online Shopping Among University of Malaysia Kelantan's Students". This paper will explore about the uses of online shopping platform that contains uncertainty in any transaction and purchases of goods. Online shopping is a process whereby consumers directly buy goods and services from a seller without an intermediary service over the Internet. We will also discuss about the awareness of that uncertainty (*gharar*) among University of Malaysia Kelantan's student. Nowadays, many people got addicted to buy goods from online shopping platform since it is more convenient and quicker. According to Malaysian Communications and Multimedia Commission (MCMC), online shopping's market increased from RM75.0 billion in 2016 to RM85.8 billion in 2017 and increase rapidly once Covid-19 started. The percentage of people who shopping through online keep increasing day by days rather than people who buying goods at a supermarket on their own. Unfortunately, there is some issue about online shopping platform based on Shariah perspective. Using this platform, we ordered our goods without knowing the awareness pertaining to *gharar* in online shopping, product uncertainty, seller uncertainty and *gharar* in informative Islamic commercial law This lead to uncertainty which is *gharar* in Shariah term. Based on Shafi'i scholars, they have described *gharar* as "something which in its manner and its consequence is hidden". Then, according to Al-Sarakshi, *gharar* is "anything that the end result is hidden or the risk is equally uncommon, whether it exists or not."

ABSTRAK

Penyelidikan ini dijalankan untuk projek kertas akademik dengan tajuk, Kesedaran Ketidakpastian (*Gharar*) dalam Membeli-belah Dalam Talian Dalam Kalangan Pelajar Universiti Malaysia Kelantan". Kertas kerja ini akan meneroka tentang penggunaan platform beli-belah dalam talian yang mengandungi ketidakpastian dalam sebarang transaksi dan pembelian barangan. Membeli-belah dalam talian ialah satu proses di mana pengguna membeli secara langsung barangan dan perkhidmatan daripada penjual tanpa perkhidmatan perantara melalui Internet. Kami juga akan membincangkan tentang kesedaran tentang ketidakpastian (*gharar*) itu dalam kalangan pelajar Universiti Malaysia Kelantan. Pada masa kini, ramai orang ketagih untuk membeli barangan dari platform membeli-belah dalam talian kerana ia lebih mudah dan cepat. Menurut Suruhanjaya Komunikasi dan Multimedia Malaysia (SKMM), pasaran beli-belah dalam talian meningkat daripada RM75.0 bilion pada 2016 kepada RM85.8 bilion pada 2017 dan meningkat dengan pesat sebaik sahaja Covid-19 bermula. Peratusan orang yang membeli-belah melalui dalam talian terus meningkat dari hari ke hari berbanding orang yang membeli barangan di pasar raya sendiri. Malangnya, terdapat beberapa isu mengenai platform membeli-belah dalam talian berdasarkan perspektif Syariah. Dengan menggunakan platform ini, kami memesan barangan kami tanpa mengetahui kesedaran berkaitan *gharar* dalam membeli-belah dalam talian, ketidakpastian produk, ketidakpastian penjual dan *gharar* dalam undang-undang komersial Islam yang bermaklumat Ini membawa kepada ketidakpastian iaitu gharar dalam istilah Syariah. Berdasarkan ulama Syafi'i, mereka telah menyifatkan *gharar* sebagai "sesuatu yang tersembunyi cara dan akibatnya". Kemudian, menurut Al-Sarakshi, *gharar* ialah "apa-apa sahaja yang keputusan akhirnya disembunyikan atau risikonya sama-sama luar biasa, sama ada ia wujud atau tidak."

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CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

In this chapter the research would come out with the introduction of the study. This research will present the findings from a qualitative research, that is related to uncertainty (*gharar*) in online shopping among UMK's students. Beside this chapter, it will conclude nine sections which is starting by introducing the background that will concisely describe the problem statement that has been recognized by this issue. Next, it is followed by research objectives and research questions that are used to describe general, specific aims and outcomes.

Furthermore, it will be continued by the operation definition of the term that had been accustomed to build the conceptual model of the significance of study which is in a position to work out good things about the study. Besides, when scope of the study is those things which can be covered in our research, the organization of the study can briefly establish how each section is made to achieve research objectives. Lastly, it will be the conclusion as the final section of this chapter

1.2 BACKGROUND OF THE STUDY

According to the International Trade Administration, Malaysia has high rates of e-Commerce usage. Malaysia boasts 16.53 million online shoppers (50 percent of the population) and 62 percent of mobile users use their devices to shop online. Online shoppers are motivated by price advantages, product range, and availability of reviews. Malaysian shoppers look for free shipping, convenience, and exclusive deals offered by online stores. This percentage of internet users who report performing each activity is in the past month January, 2019.

This shows that many people tend to use and depend on online shopping these days. As the increasing of technology, many people tend to stay at home and buy any groceries and goods via website and other online shopping platforms.

Considering of many positive sides of online shopping such as convenient, time saver and avoidance of traffic jammed, some people might not consider about the uncertainty of the ordered goods. When placing an order through online shopping platform, we did not know the exact condition of the goods. This leads to uncertainties' issue or known as *gharar* in Shariah terms when we did not know and uncertain about the outcome and unknown future of goods that will be delivered to us soon.

There are many perspectives about the real meaning of uncertainty (*gharar*), one of it is from the Journal of Islamic Banking and Finance, Vol. 2(1) where Al Karshi (2014) states that the legal cause (*illah*) of the prohibition of *gharar* (uncertainty) are the inability to complete the sale, fairness in contracts including preventing the unjust devouring of people's wealth (*akl al-mal bi'l-*

batil) and the inequality in the counter-values of sale, and preventing the potential for dispute and hatred.

From the same journal, stated that to avoid *gharar* (uncertainty), the contracts must be free from excessive uncertainty about the subject-matter and its counter-value in exchanges; the commodity must be defined, determined and deliverable and clearly known to the contracting parties, quality and quantity must be stipulated, a contract must not be doubtful or uncertain so far as rights and obligations of the contracting parties are concerned, there should be no *Jahl* or uncertainty about availability, existence, and deliverability of goods and the parties should know the actual state of the goods (Ayub, 2014).

1.3 PROBLEM STATEMENT

In the globalization period, the improvement of web has changed the manner in which individuals perform business from a customary path to an online business environment. The increment confidence in innovation and online payment areas are causing an adjustment of purchaser conduct, away from conventional techniques (Khouloud, 2020). Statista (2018) announced an expected measure of 1.8 billion individuals overall currently buy their products on the web. As indicated by the Internet World Statistics (2020), there are more than 3 billion web clients internationally, consequently addressing a 577% expansion in development when contrasted with the worldwide populace of web clients in 2000. This pattern demonstrates that online shopping has a great deal of potential and advantages to social orders and organizations around the world.

In Malaysia, online purchasing is showing empowering progress among shoppers. As indicated by Simon and Sarah (2019), 80 percent of Malaysian buy items or services on the web.

The advantageous side of online shopping, for example, common sense has strengthened buyers' expectation to make online purchases (Ratih et al., 2020). Separated structure that, internet shopping movement can likewise diminish time and energy contrasted with going out on the town to shop the customary way. In light of the discoveries by the Malaysian Communications and Multimedia Commission (2018), the reception pace of e-commerce business chiefly contain people aged between 20 to 30 years of age. This finding is predictable with the consequences of the EcInsider (2019) which likewise expressed that most of the online consumers belong to this age group.

The explanation individuals access the web is for data gathering, training, as a channel for correspondence and diversion. Beside, internet also turns into a type of revenue for individuals as it is one of the business and promoting apparatuses that can't be stayed away from. Internet additionally assists business with people to get more clients and income. As indicated by Ayub, Hamid, and Nawawi (2014), there are 17,723,000 web clients which comprise of 61.7% of the Malaysian populace in 2010. It shows that web is turning into a need among Malaysians.

The advanced period that is developing so quickly influences the business framework in the world. With the industrial revolution 4.0, internet business is quickly extending to address the issues of millennial. In any case, from the estimated E-Commerce deals there is less trust in E-Commerce dependent on sharia law. Despite the fact that people do business through online, it ought to be directed by the *Shariah* and not to include any illegal (*Haram*) components like interest (*Riba*), vulnerability (*Gharar*). Prohibition of *Riba*, *Gharar* and *Maysir* in monetary exchanges is the basic of Islamic account which recognizes it from conventional finance. These extraordinary highlights of Islamic account are talked in the *Shari'ah*, Quran and Sunnah, viewpoint; a short

writing audit has been directed to clarify these ideas, current practices and controversial issues in regular as well as Islamic account industry.

Ibnu Majah on the authority of Abu Hurairah (r.a) (translation of the version in Muslim) that *"The prophet(peace be upon him)prohibited the pebble sale and the gharar sale".*

Nowadays, many people used online shopping as a new platform to buy goods without knowing the exact condition of the goods itself. This gives doubt in Islam about the uncertainty of buying the goods through this platform. With regard to the said problem, this paper aims to find out the awareness of uncertainty (*gharar*) in online shopping among UMK students in contexts of *gharar* in online shopping, product uncertainty, seller uncertainty and *gharar* in informative Islamic commercial law.

1.4 RESEARCH OBJECTIVE

Themes and goals of this research are closely related. In this research, the researchers have formulated research objectives. Research objectives are strongly tied with research questions which are used to define the overall and precise intentions and results that a study plans to complete (Aceyourpaper, 2018). The researchers have certain objectives aimed at this study which are:

The objective of this paper is:

1)   To study the awareness of gharar in online shopping among UMK students.

2)   To identify the effects of gharar in online shopping to UMK students.

3)   To identify whether UMK students are certain that the business transactions are clean and free from ambiguity.

1.5 RESEARCH QUESTION

Research questions are some questions that the current study will be focused and in which prompt as well as reassured answers can be settled straight on the basis of the data collected being examined. The research question for this research are:

1) Does UMK students aware about gharar in online shopping?

2) What is the effects of gharar in online shopping to UMK students?

3) Does UMK students are certain that the business transactions are clean and free from ambiguity?

1.6 SCOPE OF THE STUDY

The scope of the study simply refers to extent of coverage of the subject matter being investigated and the proper statement of the problem will serve as a useful guide to doing this. In other words, if the problem had been properly stated at the onset, it assists, automatically, in defining the scope of the research.

This research focuses only on Islamic Banking and Finance's students in University Malaysia Kelantan. In addition, knowledge is crucial among university students since it can influence how they interact with their peers. The respondents in this interview are all University of Malaysia Kelantan's students. This research focuses on Islamic Banking and Finance's students in University Malaysia Kelantan as respondents. UMK is the location to be chosen for this investigation. Students are only from Islamic Banking and Finance's course in UMK as respondent. This choice was made because the researchers can identify an individual need by understanding through factors. The awareness of uncertainty (*gharar)* in online-shopping among students is very important to avoid buying legal things. In this research, the researchers can understand the awareness among these students can influence in buying online.

1.7 SIGNIFICANT OF THE STUDY

This research will help to extract lessons of the research issues which have the potential to affect the organization, both objectively and subjectively. It is anticipated that *gharar* in online shopping, product uncertainty, seller uncertainty and *gharar* in informative Islamic commercial law have a positive and significant relationship with each other.

The findings from this research are very hard to do due to Covid– 19 among university students about the awareness of uncertainty (*gharar*) in online -shopping among UMK students. The awareness of uncertainty (*gharar)* is important because we will know rules in Islamic finance against transactions that are highly uncertain or that may cause any injustice or deceit against any of the parties

Students in the research may be literate in *gharar* and knowledgeable about uncertainty, but the majority of them do not use their knowledge and skills to purchase goods online. In the era of the Covid -19 epidemic, when no one knows when it will end, that knowledge is important for all students.

1.8 ORGANIZATION OF PROPOSAL

According to the guidelines, researchers follow the components of Chapter 1, which are background of the study, problem statement, research question, research objective, scope of the study, significant of study, and definition of term. Next, Chapter 2 will be followed by introduction, underpinning theory, previous study, conceptual framework and summary. Lastly, Chapter 3 has introduction, research design, data collection method, data analysis method, procedure of data analysis, and conclusion.

1.9 CONCLUSION

This research described the background and the purpose of this research which is identifying the level of awareness and understanding of the application of uncertainty (*gharar*) in online shopping among UMK's students. Meanwhile, the statement of research proposal also will be limited in UMK at Pengkalan Chepa only. This research would include all the platforms of online shopping in Malaysia. The research will be analyzing the level of knowledge among UMK's students in *gharar's* application in online shopping.

Besides, online shopping gives more positive impact than negative's side which is uncertainty (*gharar*). This research will ensure that UMK's students are aware about the presence of uncertainty in their online shopping habits. They also have described the important parts such as operation, significance and contribution of the study.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter describes a research study which is about the scientific view to see peer influence on financial literacy among Islamic Banking student in UMK. The research is important in order to support concerns about the success peer influence on financial literacy among Islamic Banking student in UMK. Beside in this chapter, it will conclude nine sections which is starting by introducing the background that will concisely describe the problem statement that been recognized by this issue. Next, it is followed by research objective and research question that used to describe general, specific aim and outcomes. Besides that, it will be continuing by the operation definition of the term that had been accustomed build the conceptual model the significance of study which is in a position to work out good thing about the study. This research will present about the findings from a qualitative research, that related to uncertainty (*gharar*) in online shopping among UMK's students. Beside in this chapter, it will conclude nine sections which is starting by introducing the background that will concisely describe the problem statement that been recognized by this issue.

2.2 UNDERPINNING THEORY

Razali (2008) considers that *Gharar* produces the obliviousness that accompanies the exchange, and the absence of information. Other than that, covered up and possibly hazardous for both contracting parties, autonomously of their 4respective fortunes (Cattelan, 2009). Then, at that

point explanation for *gharar* interdiction is the aversion of the market hazard. Likewise, the ban of *gharar* infers introducing exact data, keeping away from any type of cheating, obliviousness related with exchanges. The thus, this is will lessen the level of equivocalness (Suzuki, 2013; Laldin and Furqani, 2013; Razali, 2008; Bouslama and Lahrichi, 2017), in light of the fact that vagueness and absence of exact data add to disturb the degree of vulnerability on the lookout (Halperin, 2017).

The outcome can be due because of the screening cycle and the disallowance of *Gharar*. Serve to limit vagueness and data lopsidedness (Razali, 2008; Suzuki, 2013; Laldin and Furqani, 2013; Cattelan, 2009; Suzuki and Miah, 2016).

This research is conducted for the academic paper project with the title, "The Awareness of *Gharar* in Online Shopping Among UMK's students". Nowadays, as we know, online shopping is common among shoppers. Generally, online shopping is a form of electronic commerce, buy goods or services from a seller over the Internet using a web browser. Besides that, shopping activities are also more convenient due to technological development. But as existence of online shopping, it has raised doubts in Muslim society because of uncertainty (*gharar*) like the buyer cannot see the exact condition of goods. Muslim's scholars give a lot of opinions regarding this according to Al-Quran, Sunnah, *Ijma'*.

Many Muslims especially faced problems because of *gharar* element that exist in the transactions. This research wants to overlooked the awareness of *gharar* among society and the target are student's university. It is found that majority of the respondents do aware about *gharar* in online shopping, but actually many party like seller and authorization aside from consumer, also play roles in minimising *gharar* element together in online shopping industry , Then, the objectives

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of this research are, 1) to study the awareness of *gharar* in online shopping among the respondents 2) to identify the effects of *gharar* in online shopping to the respondents 3) To identify whether UMK students are certain that the business transactions are clean and free from ambiguity. The researcher uses qualitative method and collected data through telephone interviews.

The utilization of web as a medium of communication has broadened the extent of agreement development. Deal and buy activities are held online either for execution of agreement through the actual web or to be performed outside the digital world. Under Islamic Law there are a few spaces of vulnerability which will essentially affect electronic contracting according to Shariah.

This is considered as an exceptionally basic issue particularly in the online agreement which suggests the non-actual presence of the parties. Other than that, the reality assuming certain key issues in the online agreement are not settled, the predominant passage of the standards of *gharar* (vulnerability) emerges, and this will make online agreements in Islamic Shariah not doable. Then, at that point the article tries to inspect what is really implied by *gharar* and what it means for the enforceability of the electronic agreement in the Shariah. In the interim it likewise examines the issue of vulnerability under Common Law so as to discover its suggestions.

Stress will without a doubt diminish a person's self-adequacy where if the person's feeling of anxiety is low, self-viability will be high or alternately, if the person's anxiety is high, self-viability will be low. Also, Bandura (1997) depicts the mental interaction of self-viability as far as its impact on human capacities, including intellectual, which empowers people to gauge recent developments that could influence the future, inspirational, idealistic reasoning that appears to

achieve what was arranged, full of feeling, which happens normally and decides an individual's enthusiastic encounters, and particular, which empowers people to practice their capacity to pick.

2.3 PREVIOUS STUDIES

This exploration researches whether financial futures contracts are satisfactory from a Shariah viewpoint by analyzing one of the components of futures prohibition that makes them unsatisfactory as Islamic instruments, in particular *Gharar* (value change) in both created countries (US) and in the country. -developing nations (Malaysia). Then, at that point this research examines if the introduction of prospects brings about expanded market instability; and if there is a critical contrast between the stock record and fates unpredictability in the two countries, as an indication of *Gharar*'s presence.

Additionally, the investigation looks at between the instability of fates and Shariah lists to analyze whether their unpredictability is unique or similar to Shariah records acquainted with fulfill the developing need of Islamic speculation and consent to Shariah rules and laws. Four instability measures were utilized (open - to - open value, shutting value, Parkinson's outrageous check cost and Garman Klass Volatility (GKV)). The outcomes announced in the two nations demonstrate that the presentation of list fates has a critical and huge impact on securities exchange instability getting higher for the chosen time frame. Likewise, every day instability for the stock and prospects markets differed essentially during the investigation time frame and fates unpredictability was higher.

In addition, the daily volatility for the Shariah and futures markets did not differ significantly during the period under review. The reported results support futures opponents, who state that futures make the market unstable and unstable, by increasing risk in the market through

price increases. Thus, index futures involve excessive risk (*Gharar)*, which invalidates contracts, encourages speculative activity, and ends up gambling of other prohibited elements. Also, it supports that the Shariah index is no different from the Futures, only the name is changed by the Islamic one. Although target setting is the mechanism by which a goal is established, financial preparation is the process by which the goal is established in this situation. Goal selection has a significant impact on an individual's success when it comes to financial preparation.

Individual financial planning, as described by Jack et al. (2004), is a method for managing an individual's assets in order to gain personal economic fulfilment. Individuals should use this preparation mechanism to gain control of their financial situation. Each person or family faces unique circumstances when it comes to financial preparation in order to meet basic needs and realistic goals. Additionally, it is clarified that financial preparation includes strategic steps in order to achieve the best returns.

These measures include the following: To begin, ascertain individuals' current financial situation. Each citizen must assess their current financial situation, which includes their wages, expenditures, debts, and savings. By preparing individual financial statements that included current assets and liabilities, as well as cash balances that included cash earned and used throughout the time. The Arabic word *Gharar* is a fairly broad concept that literally means deceit, risk, fraud, uncertainty or hazard that might lead to destruction or loss.

Hanafi scholars have characterized *Gharar* as "something which its result is dubious." While Shafi'i scholars have depicted it as "something which in its way and its outcome is covered up. As per Al-Sarakshi, "anything that the outcome is covered up or the danger is similarly remarkable, whether it is exists or not."

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Hence, *Gharar* in Islam alludes to any exchange of likely items whose presence or portrayal are not sure, because of absence of data and information on a definitive result of the agreement or the nature and nature of its topic. *Gharar* is separated into two sorts: *Gharar* fahish (overabundance *Gharar*) and *Gharar* yasir (light *Gharar*). Instances of *Gharar* fahish in agreements are a lot as displayed by the Al-Hadith and ordinarily is related with the reasons why *Gharar* deals are disallowed. Then again, *Gharar* yasir, which implies little in sum or minor is the vulnerability that is consistently present in all agreements and behaviors, in this way its reality is endured. All researchers concur that each exchange have some measure of *Gharar* in it yet they begin to contrast when alluding to the measure of *Gharar*.

2.4 RESEARCH FRAMEWORK

Research framework will be for executing the steps taken all through the research. It is ordinarily utilized as a guide for researchers with the goal that they are more engaged in the extent of their examinations. Figure 2.1 shows an operational system that will be continued in this examination.

Figure 2.1

Based on literature review, the research framework of the study was developed and shown above in figure 2.1 The main objective of this study is to find out about the awareness of uncertainty (*gharar*) in online Islamic shopping among UMK Students. Based on previous research, it can be concluded that awareness pertaining to *gharar* in online shopping, product uncertainty, seller uncertainty and *gharar* in informative Islamic commercial law have a relation with uncertainty (*gharar*) in online Islamic shopping.

2.5 CONCLUSION

In conclusion, the main objective of this study is to identify the relationship between the variables. This section addressed research literature review and it focused on the Universiti Malaysia Kelantan student's analysis of understanding regarding the uncertainty (*gharar*) in online shopping. From this chapter all the related literature has been discuss and been review regarding the research that is awareness pertaining to *gharar* in online shopping, product uncertainty, seller uncertainty and *gharar* in informative Islamic commercial law.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

Methodology in research is defined as the efficient strategy to determine a research issue through information gathering utilizing different methods, giving an understanding of information assembled and making inferences about the exploration information. Basically, a research methodology is the diagram of an exploration or study (Murthy and Bhojanna, 2009, p. 32). All the more explicitly, it's about how an analyst systematically plans an investigation to guarantee legitimate and dependable outcomes that location the exploration points and destinations. (Jason M Pittman, 2018), explain methodology is only the methods by which we accumulate and investigate information. So how we arrive at results is nearly pretty much as important as the results alone.

According to Clifford Woody research contains defining and redefining problems, detailing speculation or recommended arrangements; gathering, coordinating and assessing information; making deductions and arriving at resolutions; and finally cautiously testing the ends to decide if they fit the formulating hypotheses.

This examination was conducted to find out the awareness of uncertainty (*gharar*) in online shopping among UMK students. This is to guarantee that when they buy something from online platform there are no uncertainty (*gharar*) involved. The information gathered incorporated all UMK students of Kota Campus only in Pengkalan Chepa, Kelantan. In this part, a description of the method utilized will satisfy the exploration goals by responding to research questions (Opoku,2015)

3.2 RESEARCH DESIGN

Research design is the structure of research methods and procedures picked by a researcher. The plan permits researcher to focus on research techniques that are appropriate for the subject matter and laid out the groundwork for up their examinations. The design of a research topic clarifies the sort of examination such as experimental, study, correlational, semi-test and survey and furthermore its sub-type (test configuration, research issue, graphic contextual analysis).

Research design is also intented offer a proper framework for future examination. A significant choice in examination technique is research strategy to be picked as it decides how relevant data can be separated for an exploration paper (Sileyew, 2019). Exploration configuration is likewise the particular systems or methods that pre-owned gather and examine the elements determined in the examination issue. The part of the examination configuration is to guarantee dependable and effective assortment of the necessary information as per the current circumstance. All in all, it is the establishment, an examination study model that coordinates gathering and analyzing data.

In recent years, qualitative research methodology in the sociologies was at that point revitalized. Quantitative research were uprooted by subjective techniques during the twentieth century, and since thorough number related assessment was done precisely and effectively with gadgets in the current circumstance. It appears, then, at that point, that subjective methodology has indeed discovered its spot. (Shahrzad Chitsaz, 2011). These attributes have been reestablished in human science to support the investigation of sociocultural phenomena by rese. Consequently, quantitative methods are worked to help analysts know the individual, social and social living beds. By utilizing qualitative methods in a way of gathering information of this investigation, this paper

will ready to demonstrate that the factor of impact comprehension of uncertainty (*gharar*) among UMK students as effectively distinguished, is acknowledged or the other way around.

In this study, we want to study about the awareness of uncertainty (*gharar*) in online shopping among UMK students in contexts of the awareness pertaining to *gharar* in online shopping, product uncertainty, seller uncertainty and *gharar* in informative Islamic commercial law. Hence, qualitative approach is found to be more appropriate for this study. Qualitative method is part of research methodology that will be used to collect information from the respondent. This is a descriptive analysis study which is data that can be used to constructively define, present, or summarise data points so that patterns can develop that satisfy all of the data's conditions. For this research, survey technique will be used which is by personal interview to collect all data from the respondent. In this research, we focus on students in University Malaysia Kelantan (UMK) in Pengkala Chepa, Kelantan from Islamic Banking and Finance's course only to collect our data.

3.3 DATA COLLECTION METHOD

This study used two methods for data collection which is primary data and secondary data in this qualitative research. As for the primary data, the researchers use research survey which is personal interview to collect all data from respondents that consist of University of Malaysia Kelantan students from Islamic Banking and Finance's course and secondly researcher use secondary data such as book, journal, magazines and so on.

3.3.1 Primary Data

Primary data is collected from first-hand-experience and it cannot be altered by human activities (Kabir, 2016). For research that involves surveys, it is required to gather primary data that will be statistically analyzed (Kabir, 2016). The goal by conducting primary data is to

experience something new that can be proved by others and to stamp out our own biases in the process to get the data (Driscoll, 2011). In this research, researchers use interview which is personal interview to gain data from respondents. Survey research is used to answer questions that have been raised, to solve problems that have been posed or observed, to assess needs and set goals, to determine whether or not specific objectives have been met, to establish baselines against which future comparisons can be made, to analyze trends across time, and generally, to describe what exists, in what amount, and in what context." (Isaac & Michael, 1997, p. 136).

There are four types of survey such as personal interview, email survey, telephone survey, and internet survey (Mukesh Kumar et al., 2013). In this research, the researcher chose telephone survey interview where all questions will be asked personally and directly to the respondents. According to current situation in Malaysia which is Covid-19, researcher decided to make a telephone survey interview through recording call. These online surveys can be done by the respondents by just staying at their places without going out and interacting with us face to face. Generally, the personal interview is carried out in a planned manner and is referred to as structured interview (Harish, H.T, 2014). In general, interview consists of an act of asking questions and gain answers from respondents in a study. Interviews are divided into various types such as individual, face-to-face interview and face-to-face group interviewing.

In this research, the researcher applied a telephone survey interview to collect data from the respondents. These interviews questions are well constructed and asked to the respondents by the researcher through recording call and the response will be received immediately once respondent answered all the questions in the phone call. Researcher selected minimum five informants that consist from students at University of Malaysia Kelantan.

Furthermore, a telephone survey interview has been assigned to all students from Islamic Banking and Finance's course as the representative of the organization of University of Malaysia Kelantan. The questions in this interview are well-structured and the duration given by the researcher for each interview was approximately around 45 minutes without break. All the interviews were audio recorded with the permission of the informants and followed by the approximate time given.

Last but not least, in order to gather saturated data for this research study, the researcher approaches students at the University Malaysia Kelantan. Saturated data is important for obtaining only high-quality data that will be used as an incentive in the research project. The researcher chose this type of informant because he or she wishes to obtain the greatest and most diverse responses in order to complete this research.

3.3.2 Process OF Interview

As for any interview, a protocol is needed to secure and protect all of the informant's answers suitable with the confidentiality of the information itself. Interview protocol can be thought of as a set of processes for conducting interviews. Each phase helps the researcher take one step further toward developing a research instrument appropriate for their participants and congruent with the aims of the research (Jones et al., 2014). The researchers should establish an interview protocol before doing the interview since they may expose information that they should not explore, and by having an interview protocol, they may focus on what information they should explore to be precise.

Next, two or more researchers will be part of the interview process, and the task of interviewing will be divided where one of the researchers will ask the questions, while the other

researchers will record the dialogue and keep an eye on what they should not reveal. It is critical for the researcher to obtain the informant's agreement in order to guarantee that they are fully aware of what they are getting themselves into and what they will be offering during the interview process. If all of the informants agreed to the researchers' terms and conditions, the questions will be given and the informants will be required to give answers that are appropriate about their thought, as there will be no right or wrong answers, and all types of responses will be accepted.

The interview technique included demographic information about the informants as well as questions on the awareness of uncertainty (*gharar*) in online shopping among students at University of Malaysia Kelantan. The researcher used an instructed interview and applied the interview towards five informants.

3.3.3 Secondary Data

Secondary data is also used to complete the study. Most research firms relied heavily on secondary data. Secondary data is information that has been gathered by someone (individual or organization) and is easily accessible to researchers. Secondary data can be internal or external to the organization and this can be accessed through the internet or reading the information recorded or published (Mukesh Kumar et al., 2013).

In general, business research should be conducted after conducting a preliminary search in secondary research. For the following reasons, secondary information resources are critical for any business research. To begin with, secondary data may be totally applicable and complete enough to make conclusions, answer questions, or solve issues. Second, gathering secondary data is

substantially less expensive than gathering main data. Careful evaluation of secondary sources can yield a great deal more information than original data collecting for the same budget level inquiry.

Third, the time spent seeking for secondary sources is far less than the time spent collecting main data. Fourth, secondary information sources can provide data that is more accurate than primary research. True, but where the government or an international organization has performed large-scale surveys or censuses, it is also hard to obtain more accurate results from a custom planned and implemented survey when the sample size is tiny.

Finally, secondary data can aid in the definition of the population and the reorganization of the sample selected. Government information on national agriculture, for example, will aid in determining how to stratify the sample and count the samples, as well as when estimates can be utilised to forecast the expected population.

The researcher obtains secondary data from journals, newspapers, and books. Secondary data is used by researchers to gather information or references about internet purchasing from a Shariah perspective, notably in terms of Islamic banking products and services.

3.4 STUDY POPULATION

According to Best and Kahn (2006), the population can be defined as a group of individuals, with at least one common characteristic which distinguishes that group from the other individuals. In this research paper, it consists of the students in Islamic Banking and Finance's course who are studying at University of Malaysia Kelantan (UMK) located at Karung Berkunci 36, Bharu, Taman Bendahara, 16100 Pengkalan Chepa, Kelantan. The researcher has selected some of the students from Islamic Banking and Finance's course at University of Malaysia

Kelantan to carry out interviews to the informants. The interview was conducted to samples of five informants that come from students at University of Malaysia Kelantan.

3.5 SAMPLE SIZE

A sample is a subset of the population and it involves some members that were selected from the population. It had been supported by Best and Khan (2006), where they stated that a sample is a small proportion of the population that is selected for observation and analysis. In this research paper, the researchers decided to gain a small amount of sample size which is five informants among students at University of Malaysia Kelantan. All students from Islamic Banking and Finance's course will be representative of the organization of University of Malaysia Kelantan. Sekaran (2006) argued the fact that the sample size of any descriptive research is governed by the extent of precision and confidence desired. However, in research, the theoretical framework has several variables of interest, and question arises how one should come up with a sample size when all the factors are taken into account.

In this research, the researchers decided to do the research towards five students at University of Malaysia Kelantan as their informants. Since the researchers are using a quota sampling method, the researchers will make an interview based on their courses. Quota sampling is a non-random and nonprobability sampling technique that is based on a previously decided number of respondents and subdivides the population in different strata (Sedgwick, 2012).

The researcher makes an approach and gain small amount of sample size and make saturation data to obtain saturated data. Saturation is therefore closely related to the notion of theoretical sampling—the idea that sampling is guided by 'the necessary similarities and contrasts required by the emerging theory' (Dey 1999: p. 30)—and causes the researcher to 'combine

sampling, data collection and data analysis, rather than treating them as separate stages in a linear process'(Bryman 2012: p. 18).

3.6 SAMPLING TECHNIQUE

According to Umar Sekaran, Sampling is the process of selecting a sufficient number of elements from the population, so that a study of the sample and an understanding of its properties or characteristics would make it possible for us to generalize such properties or characteristics to the population elements. Sampling techniques are divided into two types which are probability sampling and non-probability sampling.

In this research, the researcher chose a quota sampling technique that listed under non-probability sampling. Non-probability sampling is often associated with case study research design and qualitative research. With regards to the latter, case studies tend to focus on small samples and are intended to examine a real-life phenomenon, not to make statistical in relation to the wider population (Yin,2003)

The data collected in this research is by using quota sampling technique. Quota sampling is a non-random and nonprobability sampling technique that is based on a previously decided number of informants and subdivides the population in different strata (Sedgwick, 2012). Quota sampling is a non-random sampling technique in which participants are chosen on the basis of predetermined characteristics so that the total sample will have the same distribution of characteristics as the wider population (Davis, 2005).

In this research, researchers choose these individuals as informants, consistent with specific traits, similarity and qualities. Based on the overall proportions of the population, researchers calculate how many students should be sampled from this course. In this study, the researcher has taken samples from students at University of Malaysia Kelantan from Islamic Banking and Finance's course, and the total sampling was around five informants. This research is focused on the awareness of uncertainty (*gharar*) in online shopping among students at University of Malaysia Kelantan.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

We conduct this research by using the qualitative method to collect data. Interview sessions using telephone, observations, focus groups, document analysis, and audio visual are the five types of qualitative research instruments. Using this method, we can get accurate results because this is one of the most significant data gathering methods.

This qualitative method will help researchers to obtain accurate research results on the awareness of uncertainty (*gharar)* in online shopping among UMK students during the pandemic era. The main purpose of distributing the interview is to gather as much information as possible from the respondents and compare it to the observations.

In addition, the study uses two forms of sampling in its purposive sampling: judgment sampling and quota sampling. In this study, based on quota sampling, the researchers will select only certain students in University Malaysia Kelantan. Researchers will also use evaluation sampling to obtain information from specific target people who can provide the required information. In this study, researchers will

interview Islamic Banking students of University of Malaysia Kelantan about their awareness of uncertainty (*gharar*) in online shopping.

The interview covered questions about the uncertainties in online shopping. Interviews were conducted for open discussion and for specific trends related to the awareness of uncertainty (*gharar*) in online shopping such as awareness pertaining to *gharar* in online shopping, product uncertainty, seller uncertainty and *gharar* in informative Islamic commercial law. In the interviews, the researchers asked the student about their experiences in online shopping.

3.8 DATA ANALYSIS METHOD

There are several standards of procedure that should be provided and followed by a research in order to ensure the research come out the most proper look. We have explained in the methodology part that research method chosen by us is qualitative as the method to conduct the research which aims to study on consumers' awareness of uncertainty (*gharar*) in online shopping. The advantages of qualitative research method to the researchers are they will be able to have interactions with actual experiences of the samples (Creswell, 2009). In this study, the researchers aimed to identify the awareness of uncertainty (*gharar*) in online shopping among UMK students.

3.8.1 Data Analysis

Data analysis is the most important process in the research apart from any other process. According to Drew et al (2008), qualitative research data analysis has the higher probability to gain negative connotations than any part of process in the research. This occurred due to the risk that qualitative studies' data are collected from the form of word and not collected from exact numbers of data. The rise arose due to the data collected

might change after it is transmitted to the final result. The data collected will be supported by using software program called ATLAS.ti in order to ensuring the validity of the information gathered come out in an effective way. Method used in this research known as description of interview analysis.

3.8.2 Interview Data Analysis

After analyzing the data collected from informants, the result of the interview will then gather all together. All the results come from the interview will then presented and the views of the informants were examined based on the following themes which is *Themes of the informants' Opinions on buying on online shopping and buying on a regular basis.* In order to get a proper understanding on opinions of informants, several themes created based on their experience and interviews. The themes were divided into two categories.

Some of the informants give out their opinion that buying on online shopping is much better than buying on a regular basis because the price is more cheap, they also can compare price easily, more variety which the choices online are amazing and fewer expenses. Next by using online shopping, it is more convenience. Convenience is the biggest perk. Where else can you comfortably shop at midnight. In addition, there are no lines to wait in or cashiers to track down to help you with your purchases, and you can do your shopping in minutes. Online shops give us the opportunity to shop 24/7, and also reward us with a 'no pollution' shopping experience. There is no better place to buy informational products like e-books, which are available to you instantly, as soon as the payment goes through. Downloadable items purchased online eliminate the need for any kind of physical material at all, as well, which helps the environment.

While some of the informants give opinions that online shopping brings advantages to them, there are several informants give opinions that buying on a regular basis brings more benefit to them. This is because they can avoid any prohibited element complied with Shariah which is *riba* (interest), *gharar* (uncertain) and *maysir* (gambling). Some of them also think online shopping give many problems such as shipping problems and delays, risk of fraud, returns can be complicated, they don't know exactly what they're getting and scammy, or complicated websites.

3.8.3 Content Analysis

Content analysis is one of the techniques used in qualitative study intended to interpret the contents of the texts by identifying the themes or patterns of study (Hsieh & Shannon, 2005). Besides, this kind of analysis used in acquiring objective content of the text to learn about the meanings, themes and patterns that was used in the study. It is allowing the researcher to well-understand the true nature in general but scientific. In addition, this form of analysis was mainly inductive where the study of information specifically and thereby making the information more generally as a conclusion. It is also being used in exploring the meaning underlying of the research.

Qualitative content analysis usually begins at the beginning of data collection. This process is an initial level in analyzing data of information and then will help to the concept development and data collection towards sources that more useful in solving the research question of research (Miles &Huberman, 1994). In support the conclusion of the research so that it is valid and reliable, qualitative content analysis involve a complex procedures and definitely transparent to analyse data. This kind of analysis begins with the preparation of data and proceeds with write the findings of the report.

The content analysis is very useful in this study when the researchers use this kind of method as a way of identifying themes or patterns and thus describes the themes to be more meaningful. Also, in the search for expression of ideas, the researchers can use the acquired themes as units of coding (Minichiello et al, 1990). The results obtained will help in supporting a new theories and it can also verify an existing theories by the process of preparing data with careful, coding process and meaningful interpretation.

3.8.4 ATLAS.ti

ATLAS.ti is a computer program that commonly used in qualitative research. It is a tool that can be used for coding and analysing transcripts or even creating diagrams. ATLAS.ti will able to uncover hidden information that might include in unstructured data. This computer program commonly used by researcher as the tool for them to keeps track all the large data and interpret them into new data. ATLAS.ti version 22 is a powerful workbench for the qualitative analysis of large bodies of textual, graphical, audio and video data. Sophisticated tool help researcher to arrange, reassemble, and manage researcher material in creative, yet systematic ways. ATLAS.ti version 22 keeps researcher focused on the material itself. ATLAS.ti version 22 meet researcher qualitative analysis needs. The main task of ATLAS.ti version 22 is to provide tools to facilitate coded process and categorised according to visual and network themes for interpretation purposes.

3.9 VALIDITY AND RELIABILITY

By using this analysis method in this research, the researcher will collect the data by conducting interviews. The interview will be conducted to five informants from the Islamic Banking and Finance's students in University of Malaysia Kelantan. The interview will then record by the researchers and will write all the information given by

the informants to clearly understand the input of the interview. One of the researchers will take the responsibility to jot down all the key point of the conversation between the researcher and the informant in order to become the backup of the other information. This method implemented by the researcher in the study in order to keep the originality of the data collected.

3.10 PROTOCOL OF INTERVIEW

Interview protocols, which are interview questions that will be used when interviewing informants to collect data, have been provided by the researchers to finish this study. To finish the study, the questionnaire is separated into three parts based on the research objectives.

Part A: Are UMK students aware about gharar in online shopping?

i.   Are you aware of the element of uncertainty (gharar) in online shopping?

ii.   Do you understand what uncertainty (gharar) is in online shopping?

iii.   In the concept of Sharia (gharar) do you know the reason for learning and understanding Gharar in Islamic Sharia? If yes, why

iv.   Do you know the advantages of awareness and understanding of uncertainty (gharar) in online shopping? If yes, what?

Part B: What are the effects of gharar in online shopping to UMK students?

i.   Do you know about the effects of gharar in online shopping?

ii.   Do you ever have any suspicions when purchasing goods through online shopping?

iii.   Do you know that purchasing goods through online shopping can affect you? If yes, how?

Part C: Does UMK students are certain that the business transactions are clean and free from ambiguity?

i. Are you certain that your business transaction through online shopping is clean and free from ambiguity?

ii. Have you ever felt suspicion when doing any business transaction? If yes, why?

iii. In your opinion, how to make sure that the business transaction through online shopping is clean and free from any uncertainty and ambiguity?

3.11 SUMMARY

In conclusion, this chapter has explained about the research design. The researcher will address all the elements of the research methodology in this chapter. In collecting data, library and field were used. For field research, a qualitative method was chosen in which the interviewed group was involved in the research procedure. The collected data is then analyzed and discussed and the results are displayed.

CHAPTER 4

FINDINGS AND DISCUSSION

4.1 INTRODUCTION

The purpose of this chapter is to analyze the result of the interview and also the findings of previous studies. Based on the analysis conducted, there are several themes that are derived which is awareness pertaining to *Gharar* in online shopping, product uncertainty, seller uncertainty and *Gharar* in formative Islamic commercial law.

4.3 AWARENESS PERTAINING TO GHARAR IN ONLINE SHOPPING

Based on the interviews that have been conducted, this study indicate that Islam is themes on the awareness about *gharar* in online shopping. The informant mentions at least one about Islam

According to informant 1:

"As a Muslim we need to understand about gharar so any sales transaction either by cash or online transaction are free from elements that leads to gharar that is illegal."

This is supported by it is in line with all four scholars which are Hana, Maliki, Sha'fie and Hanbali that all forms of transaction or business that include in any of these prohibited elements are considered as invalid transactions.

While informant 2 said:

"As Muslims we should learn the knowledge of Gharar is to eliminate syubhah when making purchases with traders. In addition, by deepening the knowledge of Gharar, we can all make sure that the thing is halal or not.".

This is supported by according to Islam, any transaction occur must be in line with Syariah. It is because, Islam regulate certain criteria that will make the transaction becomes haram. (Munsyirah,2019).

Meanwhile according to informant 3:

" I knows the reason for learning and understanding gharar in Islamic Sharia because the need to avoid from prohibited in Islam." There is a few verses in the Holy Quran that mention why *gharar* is prohibit in Islam. .One of it is in The Quran 2:188;

"*And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful].*" (The Quran 2:188)"

According to informant 4:

"Gharar can arise when the claim of ownership is unclear or suspicious. For example, gharar in modern finance include futures and options contracts and as Muslim we must follow the rules in Islamic law so it very important to us to know about gharar and must avoid it."

Lastly, according to informant 5

"We need to learn and understand Gharar in Islamic Sharia in order to avoid being prohibited in Islam." In Islam, elimination of *gharar* is important to protect both side from mistreated (Zaharuddin, 2017).

All informant answers show that they had the same opinion about Islam. The prohibition of *gharar* and the awareness about *gharar* in online shopping. They all know that Islam prohibit that behavior. This statement is supported by Buerhan Saiti and Adam Abdullah (2016), Islam has clearly forbidden all business transaction that lead to exploitation and injustice in any form to any of the parties of a contract. Islam requires that all financial and business transaction be

based on transparency, accuracy, and disclosure of all material information so that no one party takes advantage of other parties.

In conclusion, the researcher found out that most of the informants are aware about *gharar* in online shopping and why they need to avoid it. This can be proven since the informant express their opinion about the prohibition of *gharar* and as a muslim why we must avoid it. The informant also understand why Islam prohibit that behavior in our daily life.

Table 4.1: Awareness pertaining to *Gharar* in online shopping.

No.	Statements	INFORMANT 1 (IF1)	INFORMANT 2 (IF2)	INFORMANT 3 (IF3)	INFORMANT 4 (IF4)	INFORMANT 5 (IF5)
1	Awareness pertaining to *Gharar* in online shopping.	Yes, I am aware about the element of uncertainty in online shopping that has been called *gharar*	Yes of the element of *Gharar* which is uncertainty or dishonesty in buying goods online.	Yes, I aware of the element of uncertainty (*gharar*) in online shopping	Yes, I aware of the element of uncertainty (*gharar*) in online shopping	Yes, I am aware of the element of risk (*gharar*) in online shopping

Table 4.1 shows the conclusion of the answers from informants about the awareness pertaining to *Gharar* in online shopping. Overall, the informants aware about element of uncertainty (*gharar*) in online shopping.

4.3 PRODUCT UNCERTAINTY

After going through all of the Informants' answers, product uncertainty is one of the most crucial keys that has been mentioned when buying goods through online shopping. All of the Informants had mentioned at least once about their anxiousness for the conditions of ordered goods once it arrived. It might not be as they expected as they continuously felt uncertainty while waiting for the goods to arrive. Product uncertainty is exacerbated by the techno- logical limitations of the Internet to replicate the buyer's face- to-face interactions with

a product (Koppius et al. 2004). This statement explained about a limitation for a customer to see, touch, smell and test a product through online shopping rather than buying the products in physical channels.

A statement mentioned by Informant 1, says that:

"the goods might not be as they expected because the seller did not explain the details of the goods properly through online shopping."

Next, Informant 2 said:

"among the effects of gharar in online shopping is that we get different items."

Informant 3 also mentioned that she cannot guarantee that the goods that have been purchased are the same as the picture that has been displayed by the seller. Meanwhile, Informant 4 states her uncertainty by doubting that the ordered goods will be safely arrived or might be damaged. Furthermore, Informant 5 said that:

"Even though I read the product information, the things I purchased may not have arrived as I expected. The vendor may have sent the incorrect goods, or I may have forgotten to read some additional facts regarding the products."

All Informants had the same thought about the product's uncertainty since the Informants cannot see the products physically before placing an order, they only made a decision through pictures and details that were displayed by the seller. This statement is supported by Liebeskind and Rumelt, (1989) because sellers may be unaware of all hidden defects that may affect the product's performance, performance uncertainty refers to the difficulty for buyers to predict how the product will perform in the future.

Based on the evidence from all Informants, the Researcher concluded that most Informants have the awareness and understanding about uncertainty in online shopping since

the Informant expressed how they faced the product uncertainty when buying goods through online shopping and knowing some effects of buying goods through online shopping that matched the Researcher's research objectives.

Table 4.2: Product uncertainty

No.	Statements	INFORMANT 1 (IF1)	INFORMANT 2 (IF2)	INFORMANT 3 (IF3)	INFORMANT 4 (IF4)	INFORMANT 5 (IF5)
2	Product uncertainty	Yes, I have felt some suspicions when purchasing goods through online shopping.	Yes, I have once felt suspicious when buying stuff through online.	One of the effects of gharar in online shopping is the existence of the goods is unclear or unreliable.	i cannot sure that goods are safely arrived or have a damage item.	the things I purchased may not have arrived as I expected.

Table 4.2 shows the conclusion of the answers from informants about the product uncertainty. Overall, the informants feel suspicious when buying product from online shopping.

4.4 SELLER UNCERTAINTY

Based on the findings of this research, most Informants have doubts about the seller of the goods that they wanted to buy. Informant 1 clearly said:

"I will ask some questions towards the seller and go through some reviews from other customers that had purchased the goods from the seller before I continued to buy it."

Next, Informant 2 also felt suspicious when buying goods through online shopping and he will conduct a survey on customer who had bought the goods and ask a detailed product's picture from seller to avoid been cheated as he said:

"To avoid being cheated by the seller, I will conduct a survey on customers who have dealt with the dealer. I will also ask a few questions and ask the dealer to send me a more detailed picture before I order the item."

It is the same responses from the view of Informant 4 and Informant 5 where they also make a survey from past's review and ask further detail about the product to the seller themselves. Meanwhile, only Informant 3 said that she did not had any suspicious when she said that:

"I never feel suspicious when purchasing goods through online shopping since I already read the feedback that other customers give."

By asking questions to the seller, reading past's reviews and feedback and ask for detailed product's might ease some of the Informant's seller uncertainty. This is supported from an article that seller uncertainty in online markets to be reduced by numerical feedback ratings (e.g., Ba and Pavlou 2002; Dewan and Hsu 2004), feedback text comments (e.g., Pavlou and Dimoka 2006), and trust, website informativeness, product diagnosticky, and social presence (Pavlou et al. 2007). Therefore, all Respondents had to go through seller uncertainty when purchasing goods through online shopping and understand the uncertainty by reducing it with some methods that the Informants had mentioned in the interview.

In conclusion, the Researchers have found out that most Informants totally had awareness and clearly understood about uncertainty (*gharar*) and its effect in online shopping. This is proven when most of them were suspicious when placing an order of a goods and all of them had gone through some survey on the seller's page and past customers to ease the Informants uncertainty towards the seller that related to the Researcher's research objectives.

Table 4.3: Seller uncertainty

No.	Statements	INFORMANT 1 (IF1)	INFORMANT 2 (IF2)	INFORMANT 3 (IF3)	INFORMANT 4 (IF4)	INFORMANT 5 (IF5)
3	Seller uncertainty	The seller might have sent the wrong goods or I forgot to go through some other details about the products.	To avoid being cheated by the seller, I will conduct a survey on customers who have dealt with the dealer.	No, I never feel suspicious when purchasing goods through online shopping since I already read the feedback that other customers give	I will ask a few questions and ask the seller to send me a more detailed picture n feedback if before I order the equipment .	Before I order the item, I'll ask a few questions and request that the dealer email me a more detailed photo.

Table 4.3 shows the conclusion of the answers from informants about the seller's uncertainty. Most informants are very careful in buying goods from online sellers.

4.5 GHARAR IN INFORMATIVE ISLAMIC COMMERCIAL LAW

Based on the interviews that have been conducted, this study investigate that many student UMK not sure that online business transactions are clean and free of ambiguity.

First of all, informant 1 said:

"*make sure that the business transaction through online shopping is clean and free from any uncertainty and ambiguity is by reading all the product's details that have been written carefully. Next, I will ask some questions about the product that have not been shown in the details until it has been answered by the seller.*"

Next, the second informant mention:

"In my opinion, to make sure that the business transaction through online shopping is clean and free from any uncertainty and ambiguity is by reading all the product's details that have been written carefully. Next, I will ask some questions about the product that have not been shown in the details until it has been answered by the seller."

Not sure that online business transactions are clean and free of ambiguity. Besides that, the way to ensure business transactions through online purchases are clean and free from any uncertainty and ambiguity is that we must inquire into the goods in detail. We must also ask the condition of the goods to the buyer who has made the purchase. Traders must also practice the nature of trust and honesty in their trading.

After that, informant 3 mentioned:

"In my opinion, to make sure that the business transaction through online shopping is clean and free from any uncertainty and ambiguity is by asking the seller about the price, potion, halal or not"

That not certain that the business transaction through online shopping is clean from ambiguity since some fraud might happen when dealing with online shopping. This is because felt suspicion when doing any business transaction because afraid of being deceived from seller. Meanwhile, make sure that the business transaction through online shopping is clean and free from any uncertainty and ambiguity is by asking the seller about the price, potion, halal or not.

Last but not least, informant 4 mentioned that:

"been dubious about online commercial transactions. Beside of that, once the goods were shipped by the seller. Of course, sometime feel suspicious when doing the transaction

through online shopping because some seller do not put clearly the description of their product

so i just avoid from buy their product. "

Lastly, informant 5 mentioned that not sure.

"This could be attributed to the growing number of online business scams in a more

sophisticated age. Disingenuous traders currently employ sophisticated tactics such as stating

things in insincere detail in order to trick some buyers. Besides of that, asking the seller about

the pricing, potion, and whether it is halal or not is, in my opinion, the best way to ensure that

the business transaction through online shopping is clean and devoid of any doubt and

ambiguity."

As the conclusion, UMK students are certain that the business transactions are clean and free from ambiguity vital it is for us to comprehend the benefits of being aware of and recognising uncertainty when shopping online. To ensure that we are not being defrauded by the seller on behalf of the buyer, we must be aware of and understand *gharar*. Meanwhile, as a seller, we must be aware of and comprehend the law so that we do not conduct our company in an illegal manner toward the customer. It is therefore preferable for both the vendor and the buyer to have a basic understanding of *gharar* in order to prevent making illegal acquisitions.

Table 4.4

No.	Statements	INFORMANT 1 (IF1)	INFORMANT 2 (IF2)	INFORMANT 3 (IF3)	INFORMANT 4 (IF4)	INFORMANT 5 (IF5)
4	Gharar in formative Islamic commercial law.	I am not sure if my business transaction through online shopping is clean and free from ambiguity	I am not sure that online business transactions are clean and free of ambiguity.	No, I not certain that my business transaction through online shopping is clean from ambiguity since some	Yes, Im certain my business transaction through online shopping is clean from ambiguity.	I am

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		because I think not all sellers will be honest		fraud might happen when dealing with online shopping		

Table 4.4 shows the conclusion of the answers from informants about the *gharar* in informative Islamic commercial law. Most of informants are not sure that online business transactions are clean and free of ambiguity.

4.5 CONCLUSION

Finally, this chapter have answered the awareness about *gharar* in online shopping among UMK student. What can conclude here is that largest number of UMK student is concerned about the awareness of *gharar* in online shopping due to few factors which are the high level of awareness among the student. Besides that, their levels of knowledge about *gharar* also influence their understanding.

CHAPTER 5

CONCLUSION

5.1 INTRODUCTION

This final chapter will begin with the summary of the findings within this research study. Then followed by the contribution of the study to the related institution and continued with the next part which is the limitation of the study that become the challenge for the researcher in order to obtain the data and information. Other than that, the implication of the study also will be discussed in this chapter. In the end of this chapter, there also will be include the recommendation for the future research. Therefore, the main content of this chapter is to summarize the previous chapter which is the finding and discussion within this research.

5.2 MAIN FINDINGS

The purpose of this research is to observe the awareness and understanding about uncertainty (*gharar*) in online shopping among UMK students. Moreover, three research objectives have been developed early of this research followed by another three research questions based on the research objectives. Both research objectives and questions helped in generate the findings of this research. Based on the first research objective followed by its specific research question that aiming to study the level of awareness of *gharar* in online shopping among UMK students. As a result, from interview that been made by the researchers, it shows that the level of awareness of *gharar* in online shopping among UMK students is relatively high because all Informants had idea on the prohibited of *gharar* in Islam and the reason to avoid it.

Next, through second research objective and its research question that researcher develop to identify the effects of *gharar* in online shopping to UMK students also shows that

all Informants knew and experienced the effects of *gharar* in online shopping themselves. This is because, all Informant mentioned at least one effect that they had and might face through online shopping that started with the uncertainty feelings towards the products and sellers in online shopping.

Lastly, the third research objective followed by the third research question is to identify whether UMK students are certain that the business transactions are clean and free from ambiguity. Based on interview that been made by the researchers, it shows that only one Informant is certain about the business transaction are clean and free from ambiguity because she truly satisfied to buy goods once she already gone through the reviews and ask the seller herself. Meanwhile, the other Informants still felt uncertainty to buy a goods through online shopping even they already read the reviews and ask questions to the seller. To give a better understanding and illustration of this main finding, it had been described in Table 5.1 below.

Table 5.1: The Relationship between Research Objective, Research Question, Research Methodology and Findings.

Research Objectives	Research Questions	Research Methodology			Findings
		Research Design	Data Collection Method	Data Analysis Method	
To study the awareness of *gharar* in online shopping among UMK students.	Does UMK students aware about *gharar* in online shopping?	• Exploratory • Descriptive • Interview	• Primary data • Secondary data	• Interview • Documentation analysis • Atlas.ti	• In generally, the level of awareness of *gharar* in online shopping among UMK students is relatively high. • All informants express their opinion about the prohibition of *gharar* and as a Muslim why they must avoid it.
To identify the effects of *gharar* in online shopping to UMK students.	What are the effects of *gharar* in online shopping to UMK students?	• Exploratory • Descriptive • Interview	• Primary data • Secondary data	• Interview • Documentation analysis • Atlas.ti	• All informants know well about the effects of *gharar* online shopping. • Most informants mentioned about their uncertainty towards products and sellers in online shopping.
To identify whether UMK students are	Does UMK students are certain that the business	• Exploratory • Descriptive • Interview	• Primary data • Secondary data	• Interview • Documentation analysis	• The level of certainness about the business

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certain that the business transactions are clean and free from ambiguity.	transactions are clean and free from ambiguity?			• Atlas.ti	transaction among UMK students are intermediate since one informant gave different opinion. • Only Informant 3 certain that the business transactions are clean and free from ambiguity.

5.3 IMPLICATIONS OF THE RESEARCH

The research implications describe how the findings might affect policy, practice, theory, and future research. The conclusions derived from findings are known as research implications, and its describe how the findings may impact policy, practice, or theory. There are some implications that been develop by the Researchers through this research.

Starting with the first research implication where religiosity is closely related to the awareness and understanding about uncertainty (*gharar*) in online shopping among UMK students. In Islam, there are three main prohibited elements that always been mentioned especially in business transaction which is usury (*riba*), uncertainty (*gharar)* and gambling (*maisir*). Because of that, as a Muslim, it is compulsory to prevent any uncertainty (*gharar*) in any businesses either through online shopping or in physical way. This is to prevent any injustice between the seller and buyer and to achieve Allah's pleasure.

Next, regarding to this study, knowledge is highly influencing the understanding and awareness of uncertainty (*gharar*) in online shopping. Knowledge on this matter is important to prevent any individuals to get cheated and fraud when buying any goods in online shopping. Most of Muslim already knew about uncertainty (*gharar*) generally through their studies but they did not know in-depth about this matter and the application of it in online shopping. In addition, to increase the knowledge about this matter, it should be emphasized since school and described in depth through any religious talk.

Based on the finding of this research, awareness of uncertainty (*gharar*) is one of the important issue that related to the understanding of uncertainty (*gharar*). Most Muslims will be aware of uncertainty (*gharar*) when they had been fraud after buying goods through online shopping either the ordered goods are not delivered or it arrived not in a good condition as

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ordered. To avoid this to happens, exposure about uncertainty should be announced wisely through any media platforms such as social media and websites.

5.4 CONTRIBUTION OF THE RESEARCH

In addition to practical implications, the present study likewise contributed to existing literature. *Gharar* is uncertainty, ambiguity, or unnecessary risk that can occur whether in the transaction, subject or price. The implementation of this study is to ensure that this study achieves the objectives that have been set. There are several contributions that involved in this study such as

i.   To the Researcher

      Through this study, the researcher will enhance the understanding and knowledge about the awareness of uncertainty (*gharar*) in online shopping and also more in-depth in detail about *gharar* in online shopping. The researchers can also find out the understanding and awareness of UMK students about uncertainty (*gharar*) in online shopping.

ii.   To the Universities

      Based on the outcomes of the study, the universities can use these outcomes as reference materials. The universities can also use the result of this study to apply the awareness of the uncertainty (*gharar*) in online shopping in learning toward students.

iii. To the students in University Malaysia Kelantan

      The findings of this study can help UMK students to obtain information on the awareness and understanding about the concept of uncertainty (*gharar*) in online

shopping. This allows students to also make the findings of this study as reference material for further study or in their daily life.

iv.   To the Muslims

The Muslims community will be more aware and understand about uncertainty (*gharar*) and be more aware when buying through online shopping platforms. This will make it easier for Muslims to differentiate whether their purchases contain uncertainty (*gharar*) or not.

5.5 RECOMMENDATION

The study has a few suggestions and recommendations provided to improve the limitation as mentioned above. Firstly, the sampling of location is limited in this study. Thus, it is recommended to increase the sampling not only in Pengkalan Chepa but the whole Universiti Malaysia Kelantan. The researcher can collect the data from the respondents from all students in the Universiti Malaysia Kelantan in order to get a whole view on uncertainty (*gharar*) application in online shopping among UMK students. This method could improve the result since the sampling covered is broader.

Secondly, it is recommended to be more precise in designing the survey forms and targeting the informants. The courses for the informants are recommended parow down when designing the demographic profile questions in the survey. This is because the view from the same group of courses could get a more significant result towards their knowledge in uncertainty (*gharar*). This also can help the researcher to get a different opinion of awareness of uncertainty (*gharar*) in online shopping. This is also because every different course will have their own reason and factors of understanding and awareness of uncertainty (*gharar*) in online shopping. So this could make their opinion wider and help the researcher to get more ideas and different opinions from the students.

Next, although the term of *gharar* are quite well-known to Muslim, but there are still many people are unware of the nature of it especially in online shopping. Institutions must be more aggressive in sharing the information of the *gharar* especially in online shopping to prevent people from being trapped by doing seminars or through campaigns. Through seminars and campaigns, the institutions also can spread more information and create awareness about *gharar. Gharar* also should be prevented to avoid uncertainty that will cause misunderstanding the process. Besides that, as a Muslim, it is obligatory to avoid *gharar* as it is prohibited in Islam.

5.6 LIMITATIONS OF THE STUDY

Due to the nature of research questions, and the limited use of study the topic, this research was based likewise contributed to existing literature. *Gharar* is uncertainty, ambiguity, or unnecessary risk that can occur. There are some limitations that should be noted regarding the present study. First, the limitation of population that can be used to gather data are very limited, not to mention that data gathering. shows that the level of awareness of *gharar* in online shopping among UMK students is relatively high The number of data that gathered may not enough to represent the whole Malaysia's student population in this city, if the research is meant for one university.

Second issue is the research objective and its research question that researcher develop to identify the effects of *gharar* in online shopping to UMK students also shows that all Informants knew and experienced the effects of *gharar* in online shopping themselves should be good with two translated which are English and Malay.

The last issue that occurs in this study is the sample of the population, which is more than half of the total population. This may cause a bias in determining the level of knowledge, awareness, perception, and intention to use cryptocurrency among students. The investigate

can collect the data from the respondents from all students in the University Malaysia Kelantan in order to get a whole view on uncertainty (*gharar*) application in online shopping among UMK students. This method could improve the result since the sampling covered is broader.

5.7 FUTURE OF THE RESEARCH

For further research, the researcher is recommended to increase the sampling not only in Pengkalan Chepa but the whole University Malaysia Kelantan. Certain limitations of state or university could be applied, so more research about the influence of state or university towards the level of knowledge, awareness, perception, and intention to use cryptocurrency could be done. Besides that, more methodological work is needed on how to robustly capture the impact and outcomes of using crypto in research, including further economic analysis in cryptocurrency issues and exploration of the impact of cryptocurrency among student integral to research teams.

5.8 CONCLUSION

This research aimed to find the awareness of uncertainty (*gharar*) in online shopping understanding and practice among UMK student. In addition, it also seeks to find motive and to investigate the awareness of uncertainty (*gharar*) in online shopping of UMK student. Due to the progress of the research shown in each chapter, the research is conducted thoroughly and as a whole, it has successfully met the objectives and objectives as outlined in the introductory section. It exposes challenges to contemporary thinking on awareness of uncertainty and product uncertainty and offers some pragmatic solutions that are closely related to the whole community. Hopefully this study will contribute to relevant literature but also help influence the policy of various stakeholders and "the perception of Muslims about the awareness of uncertainty (*gharar*) in online shopping".

All the independent variables like *gharar* in online shopping, product uncertainty, seller uncertainty and *gharar* in informative Islamic commercial law have significant positive relationship with the dependent variable which is uncertainty (*gharar*) in online shopping among UMK students. The results indicated that the awareness of uncertainty (*gharar*) in online shopping among UMK students.

Preliminary surveys show that informant's understanding of awareness of uncertainty in online shopping is very good. Uncertainty has been considered as an important factor in understanding trust and as the major barriers in purchase decision in e-commerce. Majority of the online consumers do not buy products online due to their uncertainty associated with online markets.

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FACULTY ENTREPRENEURSHIP AND BUSINESS

INFORMANT 1: NOR SYAMIMI BINTI NORAINIZAM (A18A0487)

Part A: Are UMK students aware about *gharar* in online shopping?
i. Are you aware of the element of uncertainty (*gharar*) in online shopping? Yes, I am aware about the element of uncertainty in online shopping that has been called *gharar* but maybe I did not know in detail like others do. Thing that I know about *gharar* is, it is prohibited because it consists of uncertainty. *Gharar* might happen when a seller tricked a buyer to gain more profit that is illegal.
ii. Do you understand what uncertainty (*gharar*) is in online shopping? Yes, I understood about this uncertainty in online shopping. At first, I only knew about riba because it has always been mentioned in the community but after going through some learning, heard from some teachers, by then I know the existence of another prohibited element in sales which is this *gharar*. There are many types of element in uncertainty and one that I'm aware of is when a seller puts the price of a goods in cent and in odd numbers. For example, a seller put a price for one ringgit and ninety-nine cents while he can actually make it an even number for two ringgits. On behalf of the buyer, it did not become any problem if it was paid by online payment but it would be a fraud when the buyer had to pay by cash. The buyer needed to make the amount in even numbers and paid an extra one cent to the seller.
iii. In the concept of Sharia *(gharar)* do you know the reason for learning and understanding *Gharar* in Islamic Sharia? If yes, why

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In my opinion as a Muslim towards *gharar* is we need to understand it so any sales transaction either by cash or online transaction are free from elements that leads to *gharar* that is illegal.

iv. Do you know the advantages of awareness and understanding of uncertainty (*gharar*) in online shopping? If yes, what?

Yes, I know it is important for us to know the advantages of awareness and understanding of uncertainty in online shopping. We need to be aware and understand *gharar* to make sure we are not being fraud by the seller on the behalf of the buyer. Meanwhile as a seller, we need to have an awareness and understanding so that we do not do illegal things in our business towards the buyer. So it is better for both seller and buyer to understand about *gharar* to avoid illegal purchases.

Part B: What are the effects of *gharar* in online shopping to UMK students?

i. Do you know about the effects of *gharar* in online shopping?

Yes, I know the effects of *gharar* in online shopping. One of the effects that I know is when a goods might have an increased price if a seller used a ceiling pricing system when the amount is in odd numbers like I have mentioned before. Furthermore, *gharar* can affect buyers when they buy goods, the goods might not be as they expected because the seller did not explain the details of the goods properly through online shopping.

ii. Do you ever have any suspicions when purchasing goods through online shopping?

Yes, I have felt some suspicions when purchasing goods through online shopping. If I feel so, I will ask some questions towards the seller and go through some reviews from other customers that had purchased the goods from the seller before I continued to buy it.

iii.   Do you know that purchasing goods through online shopping can affect you? If yes, how?

Yes, I know that purchasing goods through online shopping can affect me. For example, the goods that I bought might have arrived not as I expected even though I already read the details of the products but the seller might have sent the wrong goods or I forgot to go through some other details about the products.

Part C: Does UMK students are certain that the business transactions are clean and free from ambiguity?

i. Are you certain that your business transaction through online shopping is clean and free from ambiguity?

I am not sure if my business transaction through online shopping is clean and free from ambiguity because I think not all sellers will be honest and transparent towards their buyer. Sometimes, what they wrote on the details of the products are not exactly the same as the products themselves, so, as soon as the products arrived to the buyer, it might not work properly.

iii.   Have you ever felt suspicion when doing any business transaction? If yes, why?

Yes, I have felt suspicious when doing business transactions online. This is because I felt doubt about the originality of the goods once it was sent by the seller. Either it is a totally original product or it is fake with the similar product's name that I wanted.

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iv.   In your opinion, how to make sure that the business transaction through online shopping is clean and free from any uncertainty and ambiguity?

In my opinion, to make sure that the business transaction through online shopping is clean and free from any uncertainty and ambiguity is by reading all the product's details that have been written carefully. Next, I will ask some questions about the product that have not been shown in the details until it has been answered by the seller. Then, to make it more accurate, I will read all the reviews from previous buyers from the same seller whether it is a good or bad review about the product. This is to make sure that I am dealing with an honest seller or otherwise, so that I am not getting fraud by the seller.

INFORMANT 2: SYAFIQ AIZAT BIN MUHAMED ABDAN A18A0384

Part A: Are UMK students aware about *gharar* in online shopping?

i.   Are you aware of the element of uncertainty (*gharar*) in online shopping?

Yes, element of Gharar which is uncertainty or dishonesty in buying goods online. But I only know about it in general, I did not delve into this knowledge in depth about *gharar*. I have also read news about *gharar* that is rampant in our society. As far as I know, *gharar* is illegal because we are not sure what goods we are trading with the seller.

ii. Do you understand what uncertainty (*gharar*) is in online shopping?

I understand *gharar* but not at all. Nowadays, as far as I know, online shopping is common among shoppers. In general, online shopping is a form of electronic commerce, which allows consumers to buy goods or services directly from sellers over the Internet using a web browser. As technology is advanced, shopping activities are also easier due to the development of technology. But given the existence of online shopping, it has raised doubts in the Muslim community due to uncertainties *(gharar)* such as shoppers not being able to see the condition of goods accurately. Islamic scholars give many opinions on this matter according to the Qur'an, Sunnah, and Ijma ulama. Many Muslims in particular face problems because of the element of *gharar* inherent in such transactions.

iii. In the concept of Sharia (*gharar*) do you know the reason for learning and understanding *Gharar* in Islamic Sharia? If yes, why

Yes, for me, one of the reasons we as Muslims should learn the knowledge of *Gharar* is to eliminate s*yubha*h when making purchases with traders. In addition, by deepening the knowledge of *Gharar*, we can all make sure that the thing is halal or not.

iv. Do you know the advantages of awareness and understanding of uncertainty (*gharar*) in online shopping? If yes, what?

Yes I know about the advantages of awareness and understanding of uncertainty (*gharar*) in online shopping. This is important to ascertain whether the goods transacted exist or not, whether the goods transacted can be delivered or not and the method of the transaction is carried out in a

vague but interesting manner so that there may be an element of fraud to entice the parties to transact.

Part B: What are the effects of *gharar* in online shopping to UMK students?

i.   Do you know about the effects of *gharar* in online shopping?

Yes, among the effects of *gharar* in online shopping is that we get different items. For example, we order a round -shaped item through an online merchant, but after the item arrives, the item is not that shaped. In turn, the risks and uncertainties arising from acts of human manipulation result in harm to the oppressed. For example, in buying and selling a used car, the buyer is not told about the actual condition of the vehicle. Upon completion of the sale and purchase agreement, *gharar* in the sale and purchase object can be used as a reason to cancel the contract. This is because the *gharar* is the result of a deliberate act of tyranny. In insurance contracts there is also an element of *gharar*. When there is no claim, one party (insurance company) will get all the profit (premium) while the other party (participant) will not get any profit

ii. Do you ever have any suspicions when purchasing goods through online shopping?

Yes, I have once felt suspicious when buying stuff through online. To avoid being cheated by the seller, I will conduct a survey on customers who have dealt with the dealer. I will also ask a few questions and ask the dealer to send me a more detailed picture before I order the item.

iii. Do you know that purchasing goods through online shopping can affect you? If yes, how?

Yes I know that buying stuff through online can affect me. Maybe I will be cheated even if I have already done a survey or asked him to send me a picture in detail. Maybe the picture sent by the seller is someone else's picture.

Part C: Does UMK students are certain that the business transactions are clean and free from ambiguity?

i. Are you certain that your business transaction through online shopping is clean and free from ambiguity?

I am not sure that online business transactions are clean and free of ambiguity. This may be due to the many scams that occur in online businesses in an increasingly sophisticated age. Insincere traders nowadays have cunning techniques such as stating details in insincere detail so that some buyers are easily deceived.

iii. Have you ever felt suspicion when doing any business transaction? If yes, why?

Yes, I used to feel suspicious when doing business transactions online. I feel anxious that the item I ordered has arrived or not. In addition, I also doubt whether the item is 100% original or just counterfeit. Everyone is aware that nowadays, counterfeit goods look just like the original goods.

iv. In your opinion, how to make sure that the business transaction through online shopping is clean and free from any uncertainty and ambiguity?

In my opinion, the way to ensure business transactions through online purchases are clean and free from any uncertainty and ambiguity is that we must inquire into the goods in detail. We must also ask the condition of the goods to the buyer who has made the purchase. Traders must also practice the nature of trust and honesty in their trading.

INFORMANT 3: WAN NURSHA ASHIKIN BINTI WAN MOHD AZHAR (A18B1176)

Part A: Are UMK students aware about *gharar* in online shopping?

i. Are you aware of the element of uncertainty (*gharar*) in online shopping?

Yes, I aware of the element of uncertainty (*gharar*) in online shopping because when purchasing online we pay first to the seller without knowing the exact conditions of the goods.

ii. Do you understand what uncertainty (*gharar*) is in online shopping?

Yes, I understand what is the uncertainty (*gharar*) in online shopping. *Gharar* in online shopping is when we bought something from the internet we do not know the exact condition of the goods until its arrived to us.

iii. In the concept of Sharia (*gharar*) do you know the reason for learning and understanding *Gharar* in Islamic Sharia? If yes, why

Yes, I know the reason for learning and understanding *Gharar* in Islamic Sharia because the need to avoid from prohibited in Islam

iv.   Do you know the advantages of awareness and understanding of uncertainty (*gharar*) in online shopping? If yes, what?

Yes, I know the advantages of awareness and understanding of uncertainty (*gharar)* in online shopping so that buying and selling is legal on the religious side

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Part B: What are the effects of *gharar* in online shopping to UMK students?

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i.   Do you know about the effects of *gharar* in online shopping?

Yes, I know the effects of *gharar* in online shopping. One of the effects of *gharar* in online shopping is the existence of the goods is unclear or unreliable. For instance, the products maybe something that really exists and it likewise can also be the product that not exists.

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ii. Do you ever have any suspicions when purchasing goods through online shopping?

No, I never feel suspicious when purchasing goods through online shopping since I already read the feedback that other customers give.

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iii.   shopping can affect me since I only can see the goods that I want to purchase through some picture and I also do not know whether I will receive the good that purchase same as the picture.

Part C: Does UMK students are certain that the business transactions are clean and free from ambiguity?

i. Are you certain that your business transaction through online shopping is clean and free from ambiguity?

No, I not certain that my business transaction through online shopping is clean from ambiguity since some fraud might happen when dealing with online shopping

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iii.   Have you ever felt suspicion when doing any business transaction? If yes, why?

Yes, I felt suspicion when doing any business transaction because afraid of being deceived from seller

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iv.   In your opinion, how to make sure that the business transaction through online shopping is clean and free from any uncertainty and ambiguity?

In my opinion, to make sure that the business transaction through online shopping is clean and free from any uncertainty and ambiguity is by asking the seller about the price, potion, halal or not

INFORMANT 4: SITI AQILAH BINTI ZA'ABA (A18A0840)

Part A: Are UMK students aware about *gharar* in online shopping?

i.   Are you aware of the element of uncertainty *(gharar)* in online shopping?

Yes, I aware of the element of uncertainty (*gharar*) in online shopping because this is important to ascertain whether the goods being transacted exist or not, whether the goods being transacted can be delivered or not and the method of the transaction is executed in an ambiguous manner.

ii. Do you understand what uncertainty (*gharar*) is in online shopping?

Yes, I understand what is the uncertainty (*gharar*) in online shopping. The completion of the sale and purchase agreement, *gharar* in the object of sale and purchase can be used as a reason to cancel the contract. Besides that, *gharar* is the result of a deliberate act of tyranny. In insurance contracts there is also an element of *gharar*. Meanwhile, about sales and purchase activities held online and *gharar* that is a very fundamental issue especially online contract which implies the non-physical present of the parties.

iii. In the concept of Sharia *(gharar)* do you know the reason for learning and understanding *Gharar* in Islamic Sharia? If yes, why

Yes, I know the reason for learning and understanding *Gharar* in Islamic Sharia because *Gharar* can arise when the claim of ownership is unclear or suspicious. Besides that, as example of *gharar* in modern finance include futures and options contracts. Lastly, because we as muslim must follow the rules in Islamic law so it very important to us to know about *gharar* and must avoid it.

iv. Do you know the advantages of awareness and understanding of uncertainty (*gharar*) in online shopping? If yes, what?

Yes, I know the advantages of if awareness and understanding of uncertainty (gharar) in online shopping we are on the side of the seller, when we have awareness and understanding we will

not do illegal things in our dealings with customers because if we make a living through online business, that sustenance will be an unblessed sustenance and understanding of uncertainty (*gharar).* Lastly, the advantages of awareness and understanding of uncertainty which mean *gharar* in online shopping is we can avoid the item from the uncertainty resource and of course we obey the of God.

Part B: What are the effects of *gharar* in online shopping to UMK students?

i.   Do you know about the effects of *gharar* in online shopping?

Yes, I know the effects of *gharar* in online shopping. Meanwhile Muslim jurists agree that only excessive and extreme *gharar* should be prohibited as it harms the validity of contract and promotes gambling and excessive speculation.

ii. Do you ever have any suspicions when purchasing goods through online shopping?

 Yes, I have once felt suspicious when buying through online that I will do a survey on customers who deal with the dealer. I will ask a few questions and ask the seller to send me a more detailed picture n feedback if before I order the equipment. For me, it supposed to have any suspicious when i purchase goods through online shopping.

iii.   Do you know that purchasing goods through online shopping can affect you? If yes, how?

Yes, it can effect me with anything. which good impact either bad impacts for example when i buy some goods from online shopping i cannot sure that goods are safely arrived or have a damage item.

Part C: Does UMK students are certain that the business transactions are clean and free from ambiguity?

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i. Are you certain that your business transaction through online shopping is clean and free from ambiguity?

Yes, Im certain my business transaction through online shopping is clean from ambiguity.

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iii. Have you ever felt suspicion when doing any business transaction? If yes, why?

Yes, I've been dubious about online commercial transactions. Beside of that, once the goods were shipped by the seller. Of course, sometime I feel suspicious when im doing the transaction through online shopping because some seller does not put clearly the description of their product so i just avoid from buy their product.

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iv. In your opinion, how to make sure that the business transaction through online shopping is clean and free from any uncertainty and ambiguity?

In my opinion, to make sure that the business transaction through online shopping is clean and free from uncertainty and people are not only buying things in a traditional way but the advancement of technology has evolved and people buy products through online transaction. Besides that, the phenomenon of buying through online dropship agent becomes one of the popular ways of buying products. However, questions arise whether the transaction is in accordance to Shariah (Islamic Law) or the other way around. For the dropship transaction uses agent as the seller of the product where in fact the agent does not hold the product. The two important issues raised are the transaction itself whether it is considered as lawful or not and the

issue of uncertainty (*Gharar*). Last but not least when we buy something we should do research about the product in description and we must alert about ingredients of product and we also have to communication with seller and confirm that product is free and ambiguity.

INFORMANT 5: ZHARIQ ZHAFRIN BIN AMIL HAMZAH A18A1030

Part A: Are UMK students aware about *gharar* in online shopping?

i. Are you aware of the element of uncertainty (*gharar*) in online shopping?

Yes, I am aware of the element of risk (*gharar*) in online shopping since when we buy something online, we pay the vendor initially without knowing the actual condition of the item.

ii. Do you understand what uncertainty (*gharar*) is in online shopping?

I don't comprehend *gharar* at all. As far as I'm aware, online buying is becoming increasingly popular among consumers. Online shopping, in general, is a type of electronic commerce that allows customers to buy goods or services directly from vendors via the Internet using a computer browser. Due to the advancement of technology, shopping activities have become more convenient. However, due to ambiguities (*gharar*) such as shoppers not being able to examine the condition of items precisely, online purchasing has caused worries in the Muslim community. According to the Qur'an, Sunnah, and Ijma ulama, Islamic scholars have a variety of viewpoints on this topic. Many Muslims, in particular, have difficulties as a result of the presence of *gharar* in such transactions.

iii. In the concept of Sharia (*gharar*) do you know the reason for learning and understanding *Gharar* in Islamic Sharia? If yes, why

Yes, I realise the need to learn and understand *Gharar* in Islamic Sharia in order to avoid being prohibited in Islam.

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iv. Do you know the advantages of awareness and understanding of uncertainty (*gharar*) in online shopping? If yes, what?

Yes, I realise how vital it is for us to comprehend the benefits of being aware of and recognising uncertainty when shopping online. To ensure that we are not being defrauded by the seller on behalf of the buyer, we must be aware of and understand *gharar*. Meanwhile, as a seller, we must be aware of and comprehend the law so that we do not conduct our company in an illegal manner toward the customer. It is therefore preferable for both the vendor and the buyer to have a basic understanding of *gharar* in order to prevent making illegal acquisitions.

Part B: What are the effects of *gharar* in online shopping to UMK students?

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i. Do you know about the effects of *gharar* in online shopping?

Yes, one of the consequences of *gharar* in online purchasing is that we receive a variety of things. For example, suppose we order a round-shaped item from an internet retailer, but when it arrives, it is not round. As a result of the dangers and uncertainties posed by human manipulation, the downtrodden suffer. When buying or selling a used car, for example, the buyer is not informed about the vehicle's actual condition. *Gharar* in the sale and purchase object can be used as a ground to cancel the contract after the sale and purchase agreement is completed.

ii. Do you ever have any suspicions when purchasing goods through online shopping?

Yes, I've been dubious about online purchases in the past. I'll conduct a poll of customers who have dealt with the dealer to avoid getting duped by the seller. Before I order the item, I'll ask a few questions and request that the dealer email me a more detailed photo.

iii. Do you know that purchasing goods through online shopping can affect you? If yes, how?

Yes, I am aware that purchasing things via internet shopping can have an impact on me. For example, even though I read the product information, the things I purchased may not have arrived as I expected. The vendor may have sent the incorrect goods, or I may have forgotten to read some additional facts regarding the products.

Part C: Does UMK students are certain that the business transactions are clean and free from ambiguity?

i. Are you certain that your business transaction through online shopping is clean and free from ambiguity?

I am not sure. This could be attributed to the growing number of online business scams in a more sophisticated age. Disingenuous traders currently employ sophisticated tactics such as stating things in insincere detail in order to trick some buyers.

iii. Have you ever felt suspicion when doing any business transaction? If yes, why?

Yes, I've been dubious about online commercial transactions. This is because, once the goods were shipped by the seller, I began to have reservations about their authenticity. Either it's a genuine product or a knockoff with the same name as the one I'm looking for.

iv.   In your opinion, how to make sure that the business transaction through online shopping is clean and free from any uncertainty and ambiguity?

Asking the seller about the pricing, potion, and whether it is halal or not is, in my opinion, the best way to ensure that the business transaction through online shopping is clean and devoid of any doubt and ambiguity.

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

Student's Name: EZZATUN HAZWANI BINTI AHMAD TAZRI   Matric No. A18A0129
Name of Supervisor: DR. MOHD ZULKIFLI MUHAMMAD Name of Programme: SAB
Research Topic: The Awareness of *Gharar (*Uncertainty) in Online Shopping Among UMK Students

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

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

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

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

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

Student's Name: FARAH FARHANA BINTI MOHAMAD Matric No. A18A0136
Name of Supervisor: DR. MOHD ZULKIFLI MUHAMMAD Name of Programme: SAB
Research Topic: The Awareness of *Gharar (*Uncertainty) in Online Shopping Among UMK Students

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

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

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

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)	

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

Student's Name: **MOHAMAD AMZAR BINTI ASRA**   Matric No. A18A0269
Name of Supervisor: DR. MOHD ZULKIFLI MUHAMMAD Name of Programme: SAB
Research Topic: The Awareness of *Gharar (*Uncertainty) in Online Shopping Among UMK Students

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	**Content (10 MARKS)** (Research objective and Research Methodology in accordance to comprehensive literature review) Content of report is systematic and scientific (Systematic includes Background of study, Problem Statement, Research Objective, Research Question) (Scientific refers to researchable topic)	Poorly clarified and not focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Fairly defined and fairly focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Good and clear of Research objective and Research Methodology in accordance to comprehensive literature review with good facts.	Strong and very clear of Research objective and Research Methodology in accordance to comprehensive literature review with very good facts.	____ x 1.25 (Max: 5)	
		Content of report is written unsystematic that not include Background of study, Problem Statement, Research Objective, Research Question and unscientific with unsearchable topic.	Content of report is written less systematic with include fairly Background of study, Problem Statement, Research Objective, Research Question and less scientific with fairly researchable topic.	Content of report is written systematic with include good Background of study, Problem Statement, Research Objective, Research Question and scientific with good researchable topic.	Content of report is written very systematic with excellent Background of study, Problem Statement, Research Objective, Research Question and scientific with very good researchable topic.	____ x 1.25 (Max: 5)	
2.	**Overall report format** / *Submit according to acquired format*	The report is not produced according to the specified time	The report is produced according to the specified time but	The report is produced on time, adheres to the	The report is produced on time,	____ x 0.25	

(5 MARKS)		and/ or according to the format	fails to adhere to the format.	format but with few weaknesses.	adheres to the format without any weaknesses.	(Max: 1)	
	Writing styles (clarity, expression of ideas and coherence)	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	____ x 0.25 (Max: 1)	
	Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	____ x 0.25 (Max: 1)	
	Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	____ x 0.25 (Max: 1)	
	Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	____ x 0.25 (Max: 1)	
3.	**Research Findings and Discussion**	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)	

	(20 MARKS)	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)	

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

Student's Name: **NUR AMIRA AZWA BINTI MOHD NORI**   Matric No. **A18B1235**
Name of Supervisor: **DR. MOHD ZULKIFLI MUHAMMAD** Name of Programme: **SAB**
Research Topic: **The Awareness of *Gharar* (Uncertainty) in Online Shopping Among UMK Students**

NO.	CRITERIA		PERFORMANCE LEVEL				WEIGHT	TOTAL
			POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	**Content (10 MARKS)** (Research objective and Research Methodology in accordance to comprehensive literature review) Content of report is systematic and scientific (Systematic includes Background of study, Problem Statement, Research Objective, Research Question) (Scientific refers to researchable topic)		Poorly clarified and not focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Fairly defined and fairly focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Good and clear of Research objective and Research Methodology in accordance to comprehensive literature review with good facts.	Strong and very clear of Research objective and Research Methodology in accordance to comprehensive literature review with very good facts.	___ x 1.25 (Max: 5)	
			Content of report is written unsystematic that not include Background of study, Problem Statement, Research Objective, Research Question and unscientific with unsearchable topic.	Content of report is written less systematic with include fairly Background of study, Problem Statement, Research Objective, Research Question and less scientific with fairly researchable topic.	Content of report is written systematic with include good Background of study, Problem Statement, Research Objective, Research Question and scientific with good researchable topic.	Content of report is written very systematic with excellent Background of study, Problem Statement, Research Objective, Research Question and scientific with very good researchable topic.	___ x 1.25 (Max: 5)	
2.	**Overall report format**	***Submit according to acquired format***	The report is not produced according to the specified time	The report is produced according to the specified time but	The report is produced on time, adheres to the	The report is produced on time,	___ x 0.25	

	(5 MARKS)		and/ or according to the format	fails to adhere to the format.	format but with few weaknesses.	adheres to the format without any weaknesses.	(Max: 1)
		Writing styles (clarity, expression of ideas and coherence)	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	____ x 0.25 (Max: 1)
		Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	____ x 0.25 (Max: 1)
		Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	____ x 0.25 (Max: 1)
		Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	____ x 0.25 (Max: 1)
3.	**Research Findings and Discussion**		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)

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

	(20 MARKS)	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)	

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

Student's Name: EZZATUN HAZWANI BINTI AHMAD TAZRI   Matric No. A18A0129
Name of Supervisor: DR. MOHD ZULKIFLI MUHAMMAD Name of Programme: SAB
Research Topic: The Awareness of *Gharar (*Uncertainty) in Online Shopping Among UMK Students

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

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

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

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

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

Student's Name: FARAH FARHANA BINTI MOHAMAD Matric No. A18A0136
Name of Supervisor: DR. MOHD ZULKIFLI MUHAMMAD Name of Programme: SAB
Research Topic: The Awareness of *Gharar (*Uncertainty) in Online Shopping Among UMK Students

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

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

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

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

Student's Name: **MOHAMAD AMZAR BINTI ASRA**   Matric No. A18A0269
Name of Supervisor: DR. MOHD ZULKIFLI MUHAMMAD Name of Programme: SAB
Research Topic: The Awareness of *Gharar (*Uncertainty) in Online Shopping Among UMK Students

NO.	CRITERIA		PERFORMANCE LEVEL				WEIGHT	TOTAL
			POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	**Content (10 MARKS)** (Research objective and Research Methodology in accordance to comprehensive literature review) Content of report is systematic and scientific (Systematic includes Background of study, Problem Statement, Research Objective, Research Question) (Scientific refers to researchable topic)		Poorly clarified and not focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Fairly defined and fairly focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Good and clear of Research objective and Research Methodology in accordance to comprehensive literature review with good facts.	Strong and very clear of Research objective and Research Methodology in accordance to comprehensive literature review with very good facts.	____ x 1.25 (Max: 5)	
			Content of report is written unsystematic that not include Background of study, Problem Statement, Research Objective, Research Question and unscientific with unsearchable topic.	Content of report is written less systematic with include fairly Background of study, Problem Statement, Research Objective, Research Question and less scientific with fairly researchable topic.	Content of report is written systematic with include good Background of study, Problem Statement, Research Objective, Research Question and scientific with good researchable topic.	Content of report is written very systematic with excellent Background of study, Problem Statement, Research Objective, Research Question and scientific with very good researchable topic.	____ x 1.25 (Max: 5)	
2.	**Overall report format**	***Submit according to acquired format***	The report is not produced according to the specified time	The report is produced according to the specified time but	The report is produced on time, adheres to the	The report is produced on time,	____ x 0.25	

(5 MARKS)		and/ or according to the format	fails to adhere to the format.	format but with few weaknesses.	adheres to the format without any weaknesses.	(Max: 1)	
	Writing styles (clarity, expression of ideas and coherence)	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	____ x 0.25 (Max: 1)	
	Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	____ x 0.25 (Max: 1)	
	Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	____ x 0.25 (Max: 1)	
	Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	____ x 0.25 (Max: 1)	
3.	**Research Findings and Discussion**	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)	

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

	(20 MARKS)	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)	

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

Student's Name: **NUR AMIRA AZWA BINTI MOHD NORI**   Matric No. **A18B1235**
Name of Supervisor: **DR. MOHD ZULKIFLI MUHAMMAD** Name of Programme: **SAB**
Research Topic: **The Awareness of *Gharar* (Uncertainty) in Online Shopping Among UMK Students**

NO.	CRITERIA		PERFORMANCE LEVEL				WEIGHT	TOTAL
			POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	**Content (10 MARKS)** (Research objective and Research Methodology in accordance to comprehensive literature review) Content of report is systematic and scientific (Systematic includes Background of study, Problem Statement, Research Objective, Research Question) (Scientific refers to researchable topic)		Poorly clarified and not focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Fairly defined and fairly focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Good and clear of Research objective and Research Methodology in accordance to comprehensive literature review with good facts.	Strong and very clear of Research objective and Research Methodology in accordance to comprehensive literature review with very good facts.	____ x 1.25 (Max: 5)	
			Content of report is written unsystematic that not include Background of study, Problem Statement, Research Objective, Research Question and unscientific with unsearchable topic.	Content of report is written less systematic with include fairly Background of study, Problem Statement, Research Objective, Research Question and less scientific with fairly researchable topic.	Content of report is written systematic with include good Background of study, Problem Statement, Research Objective, Research Question and scientific with good researchable topic.	Content of report is written very systematic with excellent Background of study, Problem Statement, Research Objective, Research Question and scientific with very good researchable topic.	____ x 1.25 (Max: 5)	
2.	**Overall report format**	***Submit according to acquired format***	The report is not produced according to the specified time	The report is produced according to the specified time but	The report is produced on time, adheres to the	The report is produced on time,	____ x 0.25	

(5 MARKS)		and/ or according to the format	fails to adhere to the format.	format but with few weaknesses.	adheres to the format without any weaknesses.	(Max: 1)	
	Writing styles (clarity, expression of ideas and coherence)	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	____ x 0.25 (Max: 1)	
	Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	____ x 0.25 (Max: 1)	
	Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	____ x 0.25 (Max: 1)	
	Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	____ x 0.25 (Max: 1)	
3.	**Research Findings and Discussion**	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)	

	(20 MARKS)	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)	