



**THE LEVEL OF AWARENESS AMONG MUSLIMS EMPLOYEES OF FELDA  
PALM INDUSTRIES SDN BHD TOWARDS ISLAMIC PRE-NEED FUNERAL  
PLAN IN KUALA LUMPUR**

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**BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (FINANCE)**

**FACULTY OF BUSINESS MANAGEMENT**

**UNIVERSITI TEKNOLOGI MARA**

**MALACCA CITY CAMPUS**

**JULY 2017**

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**Submitted in Partial Fulfilment of the**

**Requirement for the**

**Bachelor of Business Administration with Honours (Finance)**

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**MALACCA CITY CAMPUS**

**JULY 2017**

**DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS ADMINISTRATION**

**WITH HONOURS (FINANCE)**

**FACULTY OF BUSINESS MANAGEMENT**

**UNIVERSITI TEKNOLOGI MARA**

**“DECLARATION OF ORIGINAL WORK”**

I, Mohamad Sha’hrul Rizal Bin Mohd Khalil, (I/C Number: 940924-05-5483)

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- This project-paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

(Mohamad Sha’hrul Rizal Bin Mohd Khalil)

## LETTER OF SUBMISSION

05<sup>th</sup> July 2017

Head of Program  
Bachelor of Business Administration with Honors (Finance)  
Faculty of Business Management  
Universiti Teknologi Mara  
40450 Melaka

Dear Sir/Madam,

### **Submission of Final Project Paper**

Attached is the project paper titled “**The Level of Awareness Among Muslims Employees of Felda Palm Industries Sdn Bhd Towards Islamic Pre-Need Funeral Plan in Kuala Lumpur**” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara.

Thank you.

Sincerely,

---

**Mohamad Sha’hrul Rizal Bin Mohd Khalil**

2015875466

Bachelor of Business Administration (Hons) (Finance)

## ACKNOWLEDGEMENT

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

*In the name of Allah, the most Gracious, the most Merciful*

All the praises and thanks to Allah S.W.T for giving us the strength, forbearance, time and guidance in completing this study within the period time given.

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Last but not least, my special appreciation goes to my beloved parents, Mohd Khalil Bin Sidek and Wahaniah Binti Yahya for their continuous support in term of material and moral and some guidance in completing this topic of Islamic pre-need funeral service. Not to forget my lovely and kindness friends, Miss Hazirah Binti Fadzil, Norjannah Jamaludin, Nurul Syafinaz Syafie and Mr Muhammad Noramirul Azillah Bin Mohd Rojis for their guidance, time and support for providing some ideas regarding this topic.

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## LIST OF ABBREVIATIONS

JAKIM	Jabatan Agama Islam Malaysia
DOSM	Department of Statistic Malaysia
Aw	Awareness
SI	Social Influence
Pp	Perception
Rg	Religiosity

## **ABSTRACT**

**Purpose** – The purpose of this study is to investigate the awareness level among Muslims regarding Islamic pre-need funeral service and identify antecedents affecting level of awareness for Islamic pre-need funeral service. Specifically, there are four research objectives: To study awareness level (RO1), to determine any significant difference between gender (RO2), to investigate association between social influence, perception and religiosity with awareness level (RO3) and to identify most influential factor for awareness of Islamic pre-need funeral plan (RO4)

**Methodology** – 105 respondents for Felda Palm Industries Sdn Bhd were selected using stratified random-sampling technique. Questionnaire consists of 2 sections which are demographic and questions on variables: social influence, perception and religiosity and awareness. Descriptive statistics, t-test, correlation and regression are used to answer research objectives.

**Finding** – It is found that awareness level among employees is moderate (RO1). It also found that there is no significant difference between male and female in term of awareness (RO2). Social influence and perception have significant relationship with awareness of Islamic pre-need funeral service (RO3). The results also show that social influence is the most influential factor toward Islamic pre-need funeral service (RO4).

**Practical Implication** – Service provider should realize that media referent and word of mouth play a major role in influencing consumer as social influence for this study has the most impact toward awareness of Islamic pre-need funeral plan. Therefore, they should

enhance more advertising and personal selling to create Muslims awareness on Islamic pre-need funeral plan.

**Keywords** – Muslims, Islamic pre-need funeral plan, awareness, social influence, perception, religiosity.

**Paper Type** – Research paper.

# CHAPTER 1

## INTRODUCTION

### **1.0 Background of Study**

The death care or funeral services can be divided into pre-need service and as-need service. According to Frost & Sullivan (2013), pre-need industry is known as funeral service refers to pre-planning of funeral service for people who are alive and healthy from the age of 40. Meanwhile, as-need service which know as burial service is an industry that refer to an immediate need after death of a person which is pay based on current market prices. Nirvana Asia Ltd is one of the Asia's largest death care service such as burial plots, cremation, design and construction of tombs and other funeral packages for non-Muslims based on revenue, sales and land bank. Nirvana is an independent cemetery operator. Pre-need services become popular service among non-Muslims especially Chinese which become a key driver toward revenue growth for funeral service (Frost & Sullivan, 2013). Increments of demand and awareness of death care or funeral service among ethnic Chinese is due to marketing efforts, urbanization, improvement of education level and affluence (Frost & Sullivan, 2013).

According to Korai & Souiden (2017), funeral services are known as strong emotiveness and emotional control by the service provider, unusual and irreversibility nature, lack of consumer familiarity and inability with high level of symbolism and personalization of service and product. Korai & Souiden (2017) added that funeral integrated logistics, juxtaposition and integrity are influencing quality of funeral service. According to Timbol & Caballero (2014) stated that service provided, resonance, client and culture are the main component toward brand loyalty of customer in funeral service preferences. These factors able to improve customer preferences and needs. Not only that, some of customers have difficulty in making decision in

purchasing of funeral service. Decisions are hard to be made as people are vulnerable because of bereavement. Decision can only be made based on experience, price conscious, marketing campaign and more information provided to customers (Halpenny, 2013)

In term of funeral in Islam, based on Noor Shafiqah & Noralfishah (2014) stated that it has specific rites referring subject to clarification and dissimilarity in customs based on different area or regional. Jabatan Agama Islam Malaysia (JAKIM) stated that Islamic funeral involve of bathing and shrouding the body, perform the prayer, preparation of burial and burial rites. According to Uslu, Baris & Erdogan (2009), cemeteries or funerals have different function which are deposit place and transformation for the dead bodies to protect the public health and visit place for deceased's heirs for remembering their dead relatives and historical memorial symbol of a collectivity. Not only that, Uslu, Baris & Erdogan (2009) said that formation of cemeteries or funeral is the most important factor for the form of burial. referring to Uslu, Baris and Erdogan (2009), cremation the corpse is using the allow and prohibited methods by any religions or buried directly under the ground in or without coffin in Islamic ways.

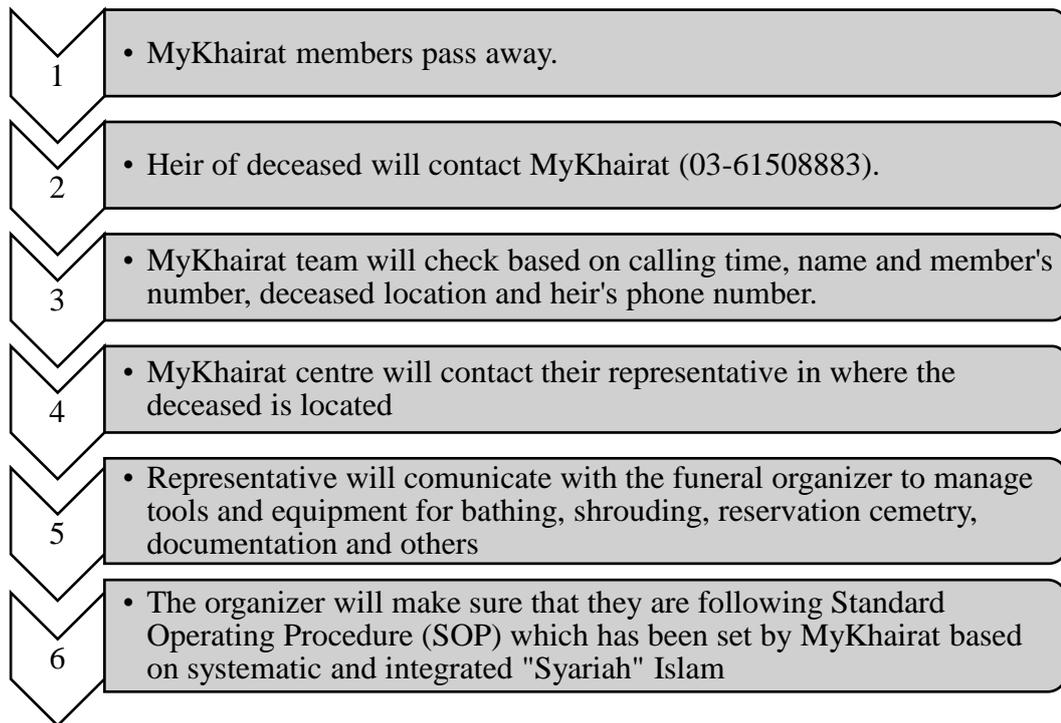
Based on Oxford Dictionaries (2017), it defined pre-need refers to a scheme where individual pay in advance for a service or facility before it is needed. In term of Islamic pre-need funeral, it is a prearranging and pre-funding Muslim funeral. It provides benefit by covering the cost of predetermined expenses of a funeral including transportation, bathing, shrouding, preparation of grave and burial rites and others. According to Rowe (2001) stated that customers are facing expensive purchase in term of funeral and burials. It is because the arrangement cost of funeral become expensive as cost of living increase. According to Hashnan (2015), the cost started to incur from

funeral itself, bathing, shrouding, funeral prayer, and for the imam itself to read “talkin” and transportation make it more expensive which Muslims do not realize about it especially in traditional method. Each of it process has different cost.

Recently, there are several companies begin to provide Islamic pre-need funeral pla among Muslims in Malaysia to cover any cost incurred and to expedite the burial purpose. Yet, it still limited in number. This industry begins to grow as demand increase among Muslims but still Muslims people has lack of awareness as some of them prefer “Khairat Kematian”. The example of Muslim company or organization who operate this service such as Darul Jenazah, MyKhairat, Fiqrah Funeral Service, MyKifayah and E-Jenazah. All these service providers are well-known among Muslims who are aware and it provide service which is known as “Pengurusan Jenazah Tanpa Tunai” (Cashless Funeral). All these service providers have their own package offered to customer which most of them offer similar service. According Mohd Shah (2013) as being stated by Mohd. Yusni Ismail who is the founder of MyKifayah and MyKhairat, they are offering ten (10) main aspect services which are secrecy, consultancy, bathing, shrouding, funeral prayer, burial, transportation, “talqin” reading, documentation and spreading the death news to 100 close contacts

According to MyKhairat Management Service Sdn Bhd (2016) which one of the Islamic pre-need funeral plan, there is several process or procedure need to be followed regarding to the funeral matters as below;

**Figure 1.0:MyKhairat Funeral Process**



Besides, MyKhairat provide several packages which can be divided into monthly contribution and yearly contribution. The monthly contribution can be subscribed as low as RM33.25 up to RM60.00 while yearly contribution starts from RM399 up to RM1500. Different company may have different package. According to Bumijez Sdn Bhd who is the founder of Darul Jenazah stated that this service is being supported by Takaful MAA and Syarikat Takaful Malaysia Berhad (STMB). This service is based on takaful policy scheme where several percentage of the monthly or yearly contribution will be used for management purpose and invested in takaful scheme. The service providers will compensate RM5,000 to relative by using company's own fund. At the end, the service provider will claim to takaful for the amount compensate to their customers.

There are differences between “Khairat Kematian” and Islamic pre-need funeral plan that being provided by Darul Jenazah, MyKhairat and others. According to Mohd Zainal Khamis who is the executive manager of Darul Jenazah, all costs regarding to funeral will be bear by Darul Jenazah and deceased’s heir only need to call them (Utusan Online, 2016). However, according to Mohd Anuar (2013) who manage “Khairat Kematian” for Masjid Intan Abu Bakar at Johor which is providing “Khairat Kematian”, the amount cover for funeral expenses is only up to RM1,000 depends on current expenses. According to Majlis Agama Islam Negeri Kedah, “Khairat Kematian” is a charitable donation from society for helping in managing funeral and burial matters (Siti Razasah, 2008). Not only that, Darul Jenazah is available for all Muslims who want to subscribe it. Meanwhile, “Khairat Kematian” is limited to nearby mosque society members. If someone pass away outside of the state, the cost for transportation to bring the deceased will be incurred and bear by Islamic funeral service provider. However, if someone relying on “Khairat Kematian, there will be an additional cost to incur for transportation. According to MyKhairat Management Service Sdn Bhd (2016), the estimation cost for transportation is RM1.50 per kilometre in one way. If someone pass away for distance more than 800km, the amount will be higher as it not two ways.

Therefore, for this study, it is important to investigate the level of awareness among Muslims people toward Islamic pre-need funeral plan as it still a new industry of Malaysia. According to Joseph Helpenny (2013) suggest that pre-need funeral service provide ease to the deceased person and at the same time provide ease in the journey of the survivors as they do not have to worry about anything especially time and cost. For Islam, it also stress about this.

According to Prophet Muhammad S.A.W says:

***“Which means that there are three things that cannot be delayed which are prayer on time, burying the bodies when funeral has completed and marrying a daughter that being proposed by a suited man.” – Hadith Riwayat At-Tarmidzi***

It means that Islamic pre-need funeral plan able to fulfil what Prophet Muhammad S.A.W says which provide a faster service in managing funeral and at the same time able to cut costs.

## **1.1 Problem Statement**

In the modern era, Malaysian population increase rapidly from year to year. According to Department of Statistics Malaysia (DOSM) (2016), Malaysian total population is estimated at 31.7 million people in 2016 as compare to 31.2 million in 2015 and 30.7 million in 2014. The population growth from 2014 to 2016 with 1.5% or 0.5 million people in Malaysia. Not only that, majority (68.6%) or (21.7 million) of Malaysian are Bumiputera, followed by Chinese and Indian with 23.4% and 7.0% respectively. Most of ethnic Bumiputera are Muslims people. Based on aging scale, people in the age range of 15-64 years are the highest population which is 69.5% followed by 0-14 years 24.5% and 65 years and above 6.0%. All this range of age increase by 0.2% - 0.3% from the previous year.

Since Malaysian population increase from year to year, death rate also increases as well. There are about 155,786 number of death among Malaysian was recorded in 2015 with an increment of 3.6% from the previous year of 150,318 death. The death rate recorded increase by 0.1% per 1,000 population from 4.9% in 2014 to 5.0% in 2015. It is more surprisingly when DOSM discover that about 427 deaths occur per day in 2015 as compare to 412 deaths in 2014. 18 deaths occur for every hour in 2015 as compare to 17 deaths in 2014. This rate become increase due to several causes such as road accidents, health diseases, crane accidents and others. Surah al-Ankabut verse 57 says that every Muslims people will taste death and they shall be returned to Almighty creator, Allah S.W.T. This surah reminds every Muslim to remember of death as death is inevitable. Despite the frequent occurrence of death, preparing for death is not a priority in life.

Next pressing issue is land shortage for public burial especially in metropolitan city of Kuala Lumpur (Normairah ,2014). According to Noor Shafiqah & Noralfishah

(2014), in most urban area, new burials seem to be out of space as older cemeteries take large area and scarcity of land is high to extend or develop new cemeteries. Mohamed & Mohamad (2012) pointed that some of cemetery such as Jalan Ampang Muslims Cemetery and Jalan Damansara Muslims Cemetery were nearly full but the space has been extended where as some of it such as Jalan Kuari Muslims Cemetery was complete full as there is no space for burial. This is because of rapid modernization and development. Federal Territory of Islamic Religious Department or known as Jabatan Agama Islam Wilayah Persekutuan only has an alternative by getting a waqf land from somebody who is kind and generous to do waqf.

Besides, there is a lack of companies or institution that offering service that related to funeral or burial service. According to Adriana Chin Abdullah, she is facing difficulty in managing her aunt funeral as she is a ‘mualaf’ who do not have any experience regarding to burial matters (Kosmo! Online, 2013). This is very tough and difficult for ‘mualaf’ as to manage the burial as they do not have any experience in managing it according to Islamic ways. Not only that, most of Muslims attend a funeral course do not have any courage and confident in managing funeral or burial matters (Kosmo Online, 2013). Thus, Muslims are relying more on a scheme that known as ‘Khairat Kematian’ where burial matters will be managed by mosque committee which sometime is not enough.

Therefore, the new Islamic pre-need funeral plan industry is able to solve and minimize several problems that arise and it becomes an alternative for ‘Khairat Kematian’. This can be an important study to identify and investigate awareness among Muslims people toward Islamic pre-need funeral plan as this service begin to penetrate in industry. This service able to reduce burden among Muslims and at the same time

able to fulfill responsibility of 'Fardhu Kifayah'. According to hadith Islam, someone need to hasten Muslims funeral.

This study is focus on the social influence, perception and religiosity as independent variables on awareness of Islamic pre-need funeral plan. Social influence is affected by family, friends and relatives in making consumer decision to purchase. Obeid & Kaabachi (2016) stated that consumer intention in using Islamic products is being enhanced by social influence. Maizatulaidawati, Noraini & Asmak (2016) believe that personal referents able to encourage customer to purchase a product. Social influence can be an important factor that can enhance consumer intention to purchase Islamic products. Besides, perception is the variable that can affect consumer opinion on Islamic products. Maiyaki & Ayuba (2015) agreed that perception is able to create reflection on products awareness and develop trust by customer on service provider. Different people has different perception on Islamic products. Therefore, individual perceives is subjective and it can be different from objective reality. Furthermore, Mohamad, Suzana & Ishak (2016) stated that religiosity is an important cultural factor as it the most universal and influential social institution that able to encourage people in term of attitudes, values and behaviors. Religious principles are able to improve an individual' emotional experience, cognition and psychological which can affect consumer decision making. However, the effect of social influence, perception and religiosity on awareness of Islamic pre-need funeral plan have not been studied yet.

Thus, this study is to identify the antecedents for awareness of Islamic pre-need funeral plan such as social influence, perception and religiosity. This study is conducted among employees of Felda Palm Industries Sdn. Bhd (FPISB) in Kuala Lumpur as Kuala Lumpur is a highly modernized and urbanized city. People in urban area tend to

be more individualistic (Sinha, 2014) as such community based Islamic funeral may not be fully in place. Therefore, Islamic pre-need funeral plan is an alternative for “Khairat Kematian”, whereby the financing aspect of funeral is handled by registered company. Hence, it is vital to study whether Muslims in Kuala Lumpur are aware of this new and important plan for funeral. Moreover, this study will investigate factors that affect the awareness of Islamic pre-need funeral.

## **1.2 Research Objective**

**The research objectives are;**

1. To study the awareness level regarding Islamic pre-need funeral plan.
2. To determine any significant difference in term of awareness on Islamic pre-need funeral plan among different gender.
3. To investigate association among social influence, perception and religiosity toward awareness of Islamic pre-need funeral plan.
4. To identify the most influential factor between social influence, perception and religiosity on awareness of Islamic pre-need funeral plan.

## **1.3 Research Question**

**The research questions are;**

1. What is the level of awareness regarding Islamic pre-need funeral plan?
2. Is there any significant difference in term of awareness in Islamic pre-need funeral plan?
3. Is there any association between awareness of Islamic pre-need funeral plan with social influence, perception and religiosity?
4. What is the most influence of independent variables which are social influence, perception and religiosity on Islamic pre-need funeral plan?

## **1.4 Significant of Study**

### **1. The Researchers**

A research on Islamic pre-need funeral plan was conducted to investigate level of awareness among Muslims especially in Kuala Lumpur. This topic is very rare and interesting as researcher want to see whether Muslims people aware and take serious about the importance of funeral and burial matters. It is because some Muslims people are too busy with their working life which they do not have any time to figure out some plan for funeral matters as it is not important. Besides, this research can be used as a guideline toward other researcher who want to conduct the same topic in different region or progressive improvement toward this topic as there are a few researchers focus on this study. They can use it as a medium to get some idea and information toward awareness of Islamic pre-need funeral plan and provide various ways to improve it. Not only that, researcher can use the finding to come out with different type of variable that can give impact toward awareness

### **2. The Respondents**

This research or study can provide some information and awareness about Islamic pre-need funeral plan toward Muslims in Kuala Lumpur especially in Felda Palm Industries Sdn Bhd (FPISB) as this industry is still new in Malaysia. Most of Muslims do not have some knowledge regarding to this topic which it still lacks on advertisement and announcement in social media. This study will improve their knowledge and understanding about the importance of pre-planning for their own and beloved one's benefit in future. Furthermore, this study will help the respondents to begin in managing their

money and investment for funeral and burial matters as death can be happened in anytime without any prediction. They can allocate some money in purchasing or subscribing this plan from several company which provide this service such as MyKhairat and Darul Jenazah.

### 3. The marketers

Research related to this topic is very important to marketer and service provider as this can act as a medium to advertise and provide attraction toward Muslims to purchase it. Marketers and service provider of Islamic pre-need funeral plan are facing difficulty in attracting Muslims in purchasing it as this service is rare and hard to gain their trust. They can take some advantage from researcher who conduct a research regarding to this topic. The findings of this study can be used as information and knowledge toward marketers and service provider in regulating some strategies in order to increase usage of this service. This can help service provider and marketers to fully utilize of their resources in order to gain maximum exposure toward consumers.

## **1.5 Scope of Study**

This research or study was focussed to identify the level of awareness in terms of Islamic pre-need funeral plan in headquarters of Felda Palm Industries Sdn Bhd (FPISB) which located at Kuala Lumpur. It will be conducted among Muslims only in that company as this research only focus on Islamic pre-need funeral. Questionnaires will be distributed in the company by using sample of 104 respondents from total population of 142 employees. Questionnaires that will be given is stratified based on department where only selected employees from different department will answer the questions. These questionnaires contain of 2 parts where part A is about demographic question while part B is about questions related to awareness, social influence, perception and religiosity.

The questionnaires will be distributed from 15<sup>th</sup> May 2017 to 19<sup>th</sup> May 2017 in different departments which are finance, human resources, procurements and engineering services, biomass, operation, and budgets. Therefore, the objective of distributing the questionnaires is to obtain the data regarding to the awareness of Muslims people toward Islamic pre-need funeral plan which is being affected or influenced by different selected factor such as social influence, perception and religiosity as independent variables and at the same time provide clear explanation toward respondents in order to make respondents understand about this topic since this industry still new in Malaysia.

## **1.6 Limitation of Study**

### **1. Availability of previous study**

During conducting this study, the researcher found that there is only a few researches or journal have been conducted based on this topic and it is quite difficult to get some finding and results regarding to awareness of Islamic pre-need funeral plan. Not only that, this topic is quite rare as less researchers focus on awareness of Islamic pre-need funeral. This industry is still new in Malaysia and only several company that offer this kind of service. In addition, some of the information that to be used as a guideline in this study may irrelevant and inaccurate regarding to this topic. It is required some time to obtain the relevant journal and information.

### **2. Time constraint**

Insufficient of time in completing this study is due to tight schedule. The researcher need to do the study during the internship which a lot of work given by supervisor need to be done immediately. At the same time, the researcher requires some time in conducting, distributing and collecting the questionnaires as lack of information and data. Key-in the data in the system require some time as 104 questionnaires need to be key-in.

### 3. Cooperation among respondent

This is the most tough situation in getting cooperation among respondent in Felda Palm Industries Sdn Bhd (FPISB) in Kuala Lumpur. Some of respondents are not giving good cooperation since they were too busy with their job and do not have some time to entertain the researcher. Some of the questionnaires are missing which requires the researcher to distribute it again and incur more cost in printing.

## **1.7 Definition of Term**

### **1. Pre-need funeral services**

Pre-need funeral services is a plan which provide benefit to cover the all cost of the prearranged expenses of a funeral, cremation or burial including transportation cost and other cost related to funeral. The purpose of this service is a future planning by saving some funds for funeral for self and family before something bad happen. It means that people make advance preparation for purchasing funeral plan before they decease. In term of Islamic pre-need funeral, it is a plan where all cost of the predetermined expenses of an Islamic funeral are being covered including transportation cost, bathing, shrouding of the deceased body, performing funeral prayer and preparation of the grave and burial rites. It is similar to Nirvana funeral service but in Islamic term, it is based on takaful scheme policy.

### **2. Awareness**

Awareness can be described as an opinion, perception, knowledge or consciousness of a situation or fact regarding to what people think about product, service or brand. It also refers to how much people concern and take notes about new product, service or brand that can benefit them for present and future. Awareness is an important tool for people to recognize or identify particular products or services which they prefer or trust before they purchase it. In other words, its refer to existence of product that consumer will trust before they purchase it.

### 3. Social influence

Social influence can be determined as rules of behavior, action or characteristic of a group or society that can influence someone's action. Most of the time group or individual that can influence someone's action are people who are close such as parents, families and friends. Parents, families and friends play a major role in influencing someone to purchase particular products or services. Opinion or perception from families and friends are important as some of them may have some experience in using that products or services

### 4. Perception

Perception is ability to understand, interpreting or have an idea about something which already existed or unaware. Perception of people can be negative, positive or neutral. People may have different perception about something through experience, judgement, knowledge and others.

### 5. Religiosity

Religiosity is broad sense of strong religious belief and thought. Not only that, religiosity is the exaggerated embodiment of certain characteristics or aspects of religious activity. It means that, everything that people have done in their life must refer and compare to religion whether it is good action or not. For Muslims, they must refer to religion of Islam in their daily life so that they are follow the rules and regulation of Islam and at the same time to get bless from Allah S.W.T. Most of the Muslims will use al-Ijma', al-Ijtihad and al-Qiyas to differentiate between new issues with old issues.

## **CHAPTER 2**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

Nowadays, most of the studies only focus on awareness of insurance and takaful as both provide guaranteed in term of financial security toward family members or outstanding financial obligation if something happens to the policyholders. Both of these are the most crucial components for financial plan as they help to reduce cost burden faced family members and policyholders. However, most people are not aware of the importance of Islamic pre-need funeral plan though this plan has established in Malaysia since 2011.

In this chapter, previous studies are reviewed. It is divided into several sections. Section 2.1 discusses research on social influence. Section 2.2 is reviews previous research on perception. Section 2.3 summarize about previous research on religiosity. Section 2.4 talks about previous research on awareness

#### **2.1 Social Influence**

Social influence also known as social norms or subjective norms, is a social pressure perceived whether to perform or otherwise the individual behaviour (Maizatulaidawati & Asmak, 2014). In other words, social influence is an individual belief toward acceptability of a certain behaviour which can affect in different ways for different society (Maizatulaidawati, Noraini & Nasihah, 2015). Social influence can be related to the person such as friends and family. A recent research has been conducted by Ahmed & Zubair (2016) proved that social influence has insignificant impact toward Takaful adoption. It has the least influential factor with insignificant negative relationship. This finding is agreed by Maizatulaidawati & Asmak (2016) where social

influence has insignificant relationship toward intention in participation of Takaful. This could be due to the fact that the respondents already have good knowledge on Takaful. Thus, opinions from relatives and friends would not affect their decisions. Not only that, an interview has been conducted by Spriggs (2016) and found that social influence is not a factor affecting non-Muslims in considering Takaful.

Besides, another research done by Maizatulaidawati, Noraini & Nasihah (2015) agreed that social influence has an insignificant relationship with adoption of Takaful. Echchabi, Olorogun & Azouzi (2014) stated that adoption of Takaful is not being influenced by social influence in Tunisia and Malaysia. It means that family or peers are unable to influence customer in making purchase decision. In different country, Idris Yahaya (2016) found that social influence or social norms has insignificant contribution toward acceptance and patronage of insurance in Nigeria. It means that social pressure from Nigeria society do not influence customer's decision making. However, different result has been shown by Maizatulaidawati, Noraini & Asmak (2016) where it has a significant association between social influence and intention in purchasing Takaful. Surprisingly, it has a significant impact on intention which become the most important factor influencing intention customers. The finding helps Takaful operator in paying attention to social pressure when offering Takaful products. This finding is being supported by Hanudin (2012) where social influence has a significant strong relationship toward Takaful participation. It becomes one of key factor for risk taker toward willingness to participate in Takaful products.

Furthermore, Maizatulaidawati & Asmak (2013) proved that subjective norm or social influence is one of the factor that can influence customer's intention in participating family Takaful in terms of word of mouth (WOM) and media referents. Not only that, according to Fithriah & Hanudin (2011) in their finding found that social

influence has a significant impact toward acceptance of Takaful. It was concluded that social influence has a strong influence for customer to accept Takaful products. In various study, Jun, Harn, Theng, Yee & Choon (2014) found that social influence unable to give impact toward health and life insurance demand. It can be explained through strength of relationship which shows that it has the weakest relationship toward health and life insurance demand. These results also being supported by Obeid & Kaabachi (2016) stated that social influence does not effect in adoption Islamic banking services. Family and friends do not seem to influence customer's attitudes and behaviour in using Islamic banking.

Therefore, this study hypothesizes that social influence or subjective norms become is a significant determinant factor that influence awareness of Islamic pre-need funeral plan.

$H_1$ = Social norms has significant relationship with awareness of Islamic pre-need funeral plan.

## **2.2 Perception**

Perception can be defined as a process where an individual collects, organize, analyse and interpret the information given in order to infer and understand meaningful picture of a situation (Siti Fariha, Nurafiya, Nurul & Nurfarahiah, 2016). McDonald (2012) defined perception as the individual's process in gaining awareness or consciousness toward particular information. In general, Cambridge Dictionary (2017) defined perception as individual thought or opinion based on what they are seeing and feeling about certain situation. Different person may have different perception. Maiyaki & Ayuba (2015) stated that perception has the ability to influence customer's awareness of Takaful and build customer trust toward service providers. Mohamad, Rafidah,

Mimihayu, Wan Effa & Mohammad (2013) specified that perception can motivate and influence individual to act based on particular situation using the sense of smell, touch, taste, hearing and sight in gathering information.

A study has been conducted by Ali Yassin & Ahmed Khadar (2016) regarding determinants of Takaful in Somalia. The finding shows that perception is one of the factor that has significant positive relationship based on behavioural intention in Takaful products. It means higher perception of customer will have an impact toward higher intention to use Takaful products. This finding is being supported by Kamarul, Raden, Masilah, Nursidrah & Nor Atikah (2015) who found that perception play a major role that can affect Muslim's preferences toward Takaful product in Malaysia. Besides, according to Maiyaki & Ayuba (2015) customer's attitude toward Takaful products in Nigeria is being influence by perception. This can be proven from positive correlation between perception and attitude of customers. Perception become important determinant in attracting customers toward Takaful service patronage.

A different study has been conducted on acceptance factor on Takaful products by Mohamad, Rafidah, Mimihayu, Wan Effa & Mohammad (2013). Result shown that customer perception is one of the most influential factor toward acceptance of Takaful products. Perception has a significant impact toward acceptance of takaful products. Astonishingly, Waheed & Tajammal (2012) found that customer perception on Takaful as a Shariah compliant has a significant correlation toward awareness of Takaful. Not only that, Waheed & Tajammal (2012) found another result that customer perception in term of risk management tool also has a significant association toward Takaful awareness. Not only that, Yon Bahiah, Siti & Norshahida (2009) shows that Malay Muslims have a good perception toward Takaful products. It can be assumed that majority of them are aware and familiar regarding takaful products. Takaful authorities

implement extension of promotional and communication in building and creating brand image.

However, Abaidoo (2015) found different findings on the effect of perception on purchase decisions. The study shows that there is a negative public perception toward growth of life insurance especially in Ghana in terms of misselling, brand image and trust elements. This has resulted in low consumer demand for life insurance in Ghana. Besides, Muhammad (2015) provide an evidence in his study that perception has a weak negative relationship toward purchase intention on Islamic insurance (Takaful) products. It means that there is a presence of insignificant relationship between perception and intention.

Furthermore, there is a different study conducted on Islamic banking product by Ringim (2014) toward Muslims Nigerian in conventional bank. It was found that there was a significant influence between Muslims perception who have an account in conventional bank and Islamic banking product. It has a good perception by the Muslims toward Islamic products which show a satisfaction level. Yet, similar study in term of Islamic banking awareness toward non-Muslims has been conducted by Ling, Ling, Pey & Hui (2012) and found that perception has a significant negative association toward awareness.

Therefore, perception become one of independent variable in investigating influential variable and relationship toward awareness of Islamic pre-need funeral plan. This study conjectures a relationship between perception and Islamic pre-need funeral plan.

$H_2$ = Perception has a significant impact on awareness of Islamic pre-need funeral plan.

### **2.3 Religiosity**

According to Zainuddin, Nurul, Nik Fakrul, Wan Anisabanum, Mohd Tajul, Nur Raihana & Noor Jannah (2016), religiosity is defined as individual's belief toward Allah, in terms of their devotion and religious enthusiasm. It means that individual's religiosity depends on strength belief in Allah, devotion and religious enthusiasm. Religiosity is able to affect individual and societal 's values, attitude and behaviour which one of the most universal and influential social institutions (Mohamad, Suzana & Ishak, 2016). Souiden & Jabeur (2015) stated that religiosity is a part of culture that can influence individual's actions, shaping individual's behaviour and decision making. Mohamad, Suzana & Ishak (2016) defined religiosity is a practice by Muslims society that emphasize on purchasing or consuming shariah compliant goods and services.

Zainuddin, Nurul, Nik Fakrul, Wan Anisabanum, Mohd Tajul, Nur Raihana & Noor Jannah (2016) conducted a study on life insurance purchase intention among staff in public universities. They found that there is a significant strong positive relationship between religiosity and intention to purchase life insurance or takaful among public universities (IPTA) staff. The higher the individual religiosity, the higher the intention to purchase Takaful. Souiden & Jabeur (2015) compared the effect of Islamic belief role on consumers' attitude and purchase intention of conventional and Islamic life insurance. Based on the finding, it can be concluded that the higher individual's belief or religiosity, the lower the attitude toward conventional insurance. there is inverse relationship between religiosity and consumer in purchase intention. However, for Takaful, there is a relationship. The higher the religiosity, the higher the consumer purchase intention. Similarly, study has been conducted by Muhammad (2015) Muslims purchase intention toward life insurance product. Surprisingly, a weak negative relationship was found between religiosity and Muslims conversions purchase

intention. It can be concluded that higher individual belief and faith toward Allah S.W.T, they are more favourable towards Takaful products.

A unique study has been conducted by Mohamad, Suzana & Ishak (2016) on Takaful cash waqf demand in Malaysia. Interestingly, they have proven that religiosity is one of the most influential factor toward demand of Takaful cash waqf. It has a positive impact toward demand. It is because Takaful cash waqf is a charitable donation to charity which Islam encourage it. According to Surah Al-Baqarah verse 276 says Allah S.W.T abolishes interest (Riba) and provide increment toward charities. Another study has been shown by Kamarul, Raden, Masilah, Nursidrah & Nor Atikah (2015) found that religiosity has a significant impact toward Muslims preference on Takaful product in Malaysia. It can be determined that Muslims tend to have higher preferences in Takaful if they have higher religiosity. This finding is being agreed by Naail & Norsham (2014) where religion has a positive impact toward Takaful consumers preferences.

There is a comparative study done by Gustina & Nurdianawati (2012) which comparing family Takaful and life insurance demand in Malaysia. They found that there is a significant positive affiliation between religiosity and family Takaful demand. Meanwhile, life insurance experience negative impact. It indicates that demand of Takaful is being influenced by large Muslims population. Despite of that, Hassan & Souheila (2016) investigated attitude towards Islamic banking services in Tunisia. The finding showed that religiosity is the most influential predictor toward adoption of Islamic banking service. Tunisian customers would like to prefer Islamic banking products and services as they aimed to obey Islamic rules. Not only that, a study conducted by Novia, Siti Norasyikin, Shamsul & Bidayatul (2015) found that

religiosity has a significant positive relationship in attracting work engagement at Islamic institutions especially in Northern Malaysia.

Hence, in the case of awareness in Islamic pre-need funeral plan, religiosity is expected to have a relationship with awareness on Islamic pre-need funeral plan.

$H_3$  = religiosity has a significant relationship on awareness of Islamic pre-need funeral plan.

## **2.4 Awareness**

Awareness can be simply defined as consciousness, opinion or understanding on a particular situation or fact regarding to certain information or experience (Cambridge Dictionary, 2017). According to Siti Fariha, Nurafiya, Nurul & Nurfarahiah (2016) stated that public awareness become an important factor toward increments of market shares in Islamic finance and Takaful. They added that basic concept, difference in Takaful and insurance, terms and others are usually used and found in public awareness. Sutan (2015) implied that awareness become an essential factor in influencing market preferences. He suggested that Takaful should be applied in academic curriculum toward improving awareness level among people.

There is a latest study has been completed by Siti Fariha, Nurafiya, Nurul & Nurfarahiah (2016) studied on the awareness of Takaful according to difference gender. It was found that there is no significant difference between male and female in the mean of awareness. Overall, most of respondents are aware toward Takaful which is become an alternative to insurance. Based on Soualhi & Ahmad (2015), females are more aware on Takaful in Kuwait as compared to males. Surprisingly, about 52% of Kuwaitis people are unaware about Takaful products and non-Muslims are aware in term of

Takaful concept and contract as compare to Muslims people. However, Mohamad, Suhara & Mohd Rizal (2013) found a different result where about 85.7% of male and 86.6% of female are aware for the existence of Family Takaful Scheme (FTS) in Malaysia. It can be indicated that most of Malaysian people are aware toward existence of Family Takaful Scheme (FTS).

A study has been conducted by Sutan (2014) where it was found that Bahrainis especially postgraduate degrees are aware on Takaful concept and able to differentiate between insurance and Takaful. Waheed & Tajammal (2012) indicate that Takaful awareness level has significant relationship toward customers perception on Takaful as a shariah compliant and useful risk management tool in daily life. There is an investigation conducted by Norashikin, Akmal, Syaidatul, Mohd Khairul, Nur Liyana, Norsaliza & Roslina (2012) toward Takaful product awareness in Malaysia. Interesting result has been found where most of SME especially micro enterprises are not widely known about Takaful products. They are unaware of Takaful concept which can contribute to negative influence for the development of Takaful.

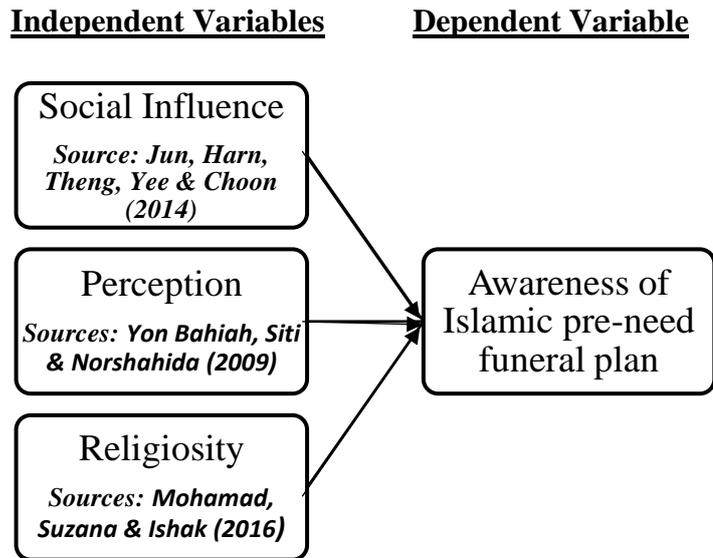
A study has done among the hawkers in Dhaka in terms of life insurance awareness by Eyasir & Abdul (2017). They found that knowledge and demographic factors such as gender have a significant affect toward awareness of life insurance among the hawkers. Knowledge has a positive relationship meanwhile demographic factor such as gender has a significant difference in the mean of awareness. A similar study has done by Banne & Bhola (2014) among life insurance customers where the finding cannot be supported. It can be concluded that there is an awareness among life insurance customers regarding to insurance need, policies type and number of policies. Unfortunately, there is unexpected result found by Okunnu and Adeyemi (2008) among student university in term of life insurance awareness. It indicates that most of students

are aware about life insurance policy but they are unable to purchase it even though it can provide financial benefits toward unexpected death of their parents.

$H_4$ = there is a significant difference in the mean of awareness on Islamic pre-need funeral plan among different gender

Very little study was done on pre-need funeral plan or service. However, there is a comparative study has been conducted toward funeral planning management service among Filipino and Chinese by Villamin (2016). The study found that there is an extreme awareness level among Filipino and Chinese in terms of pre-paying, pre-planning, funeral rule, funeral types and funeral payment. based on. Different results were found among Filipino and Chinese where there is a significant difference in awareness level for funeral payment, funeral types, funeral rule, and prepayment. Meanwhile, funeral cost and preplanning funeral management service have no significant differences. According to Frost & Sullivan (2013) stated that preplanning of death care among ethnic Chinese in Malaysia already aware and accepted since 1990's. However, Islamic pre-need funeral plan has begun to penetrate in Malaysia industry but still there is lack of awareness among Muslims. According to Gillespie & Defort (2014) stated that about 81% of respondents have not pre-planning their own funeral. The main reasons are they are not seeing pre-planning funeral as a priority and they do not have any idea about it. Therefore, a study on awareness of Islamic pre-need funeral plan will be further conducted to identify awareness level among employees in Kuala Lumpur especially Felda Palm Industries Sdn Bhd (FPISB).

Therefore, theoretical framework will be conducted as follow;



**Figure 2.1: Theoretical Frameworks**

The model above explained the influence of each variable which are social influence, perception and religiosity toward the dependent variables which is Muslims awareness on Islamic pre-need funeral plan.

## **2.5 Conclusion**

Based on past research, it can be concluded that there is a various finding can be found on different studies. For social influence, most of researchers found that there is no significant positive relationship. It can be proven by Echchabi, Olorogun & Azouzi (2014) stated that adoption of Takaful is not being influence by social influence in Tunisa and Malaysia. Meanwhile for perception, most of researchers suggest that perception has positive relationship which being proved by Mohamad, Rafidah, Mimihayu, Wan Effa & Mohammad (2013). Result shown that customer perception is one of the most influential factor toward acceptance of Takaful products. Besides, religiosity also can be concluded that most of researchers agreed religiosity able to give impact. According to by Mohamad, Suzana & Ishak (2016), religiosity become important factor in influencing Takaful.

## **CHAPTER 3**

### **METHODOLOGY**

#### **3.0 Introduction**

In this chapter, it will discuss about methodology and research design which are used to achieve the objectives of the study. The methodology and research design that are used in this study will be explained further. It is important to have this method in order to obtain accurate results and explanations. This chapter will explain on the procedure of collecting and analysing the data. It will consist of sampling design, data collection and data analysis.

#### **3.1 Research Design**

Research design is a framework or blueprint in conducting a marketing research of a project. It specified in-depth detailed of the necessary procedures to obtain the information needed for structuring and/or solving marketing research problems. Research project that is conducted in effective and efficient way is a good research design. Research design can be divided into exploratory and conclusive research design. Based on the research, conclusive research design will be selected to examine specific hypothesis and relationship. Conclusive research design can be categorized into descriptive research and casual research.

According to Sekaran & Bougie (2010), before designing the research in a way that important data can be gathered and analysed, identification of variables and development of theoretical framework are needed. Descriptive research is the most appropriate research design for this research. Sekaran & Bougie (2010) stated that descriptive research is undertaken to determine and describe the interest of variable

characteristics in a situation. Regarding to the case, an investigation on the relationship between perception, social influence and religiosity toward

Muslims awareness on Islamic pre-need funeral plan is conducted. A set of questionnaires will be distributed and collected in Felda Palm Industries Sdn Bhd (FPISB), Kuala Lumpur.

### **3.1.1 Purpose of Study**

The research is focus on Awareness of Islamic pre-need funeral plan at Felda Palm Industries Sdn Bhd (FPISB), Kuala Lumpur. It is to investigate and identify factor influencing on the awareness of Islamic pre-need funeral among employee at Felda Palm Industries Sdn Bhd (FPISB). This research was conducted as a descriptive research which is designed to collect data that describe trait of individual and situation.

### **3.1.2 Type of Study**

Survey research strategy is used to obtain data from target respondents. According to Fink (2003), survey is a system for obtaining data from individual to describe, compare or explain their knowledge, attitudes and behaviour. Quantitative approach and primary data are used by distributing questionnaire and collecting data from the target respondents. Questionnaires will be distributed by department according to target respondents at Felda Palm Industries Sdn Bhd (FPISB).

### **3.1.3 Unit of Analysis**

According to Sekaran & Bougie (2010), unit of analysis refers to the level of aggregation of the data collected during the subsequent of data analysis stage. The type for unit of analysis for this research is individuals. This study mainly focuses on the employees as investigation on the awareness at Felda Palm Industries Sdn Bhd (FPISB) is employee or staff itself.

## **3.2 Sampling Design**

According to Sekaran & Bougie (2010), sampling is the process of choosing or selecting sufficient number of elements from total population. The way the samples are obtain will determine accuracy and reliability of results. It will help to gain better understanding and generalize the characteristic of population by representing it as a whole.

### **3.2.1 Population**

Based on Sekaran & Bougie (2010), population refer to overall group of people, events or object of interest that researchers are planning to investigate. The population for this study is among employee that work at Felda Palm Industries Sdn Bhd (FPISB), Kuala Lumpur. The area of targeted respondents is within the company itself for every department such as finance, human resources, procurements and engineering services, biomass, operation, and budgets. It is a company where researcher undergoes practical training. Muslims employees are chosen as targeted respondents as the study is focusing on Islamic prospect. These respondents are male and female Muslims between the age of 19 years and above. The total population respondents from FPISB is 142 respondents who are from different residential in Kuala Lumpur.

<u>Department</u>	<u>No of Respondent</u>
Budget	9
Finance	25
Human Resource	26
Procurement & Engineering	46
Biomass	18
Operation	18
<b>Total</b>	<b>142</b>

**Table 3.0: Number of Employee Based on Department**

### **3.2.2 Sample**

Sample is a subgroup of the targeted population for participation of the study. It must not be too large or too small. It should be at optimum level. Referring to Sekaran & Bougie (2010), sample size is the actual number that being chosen as a sample to represent the population. In this case, the actual number of sample is 105 respondents from the total population of 142.

### **3.2.3 Sampling Technique**

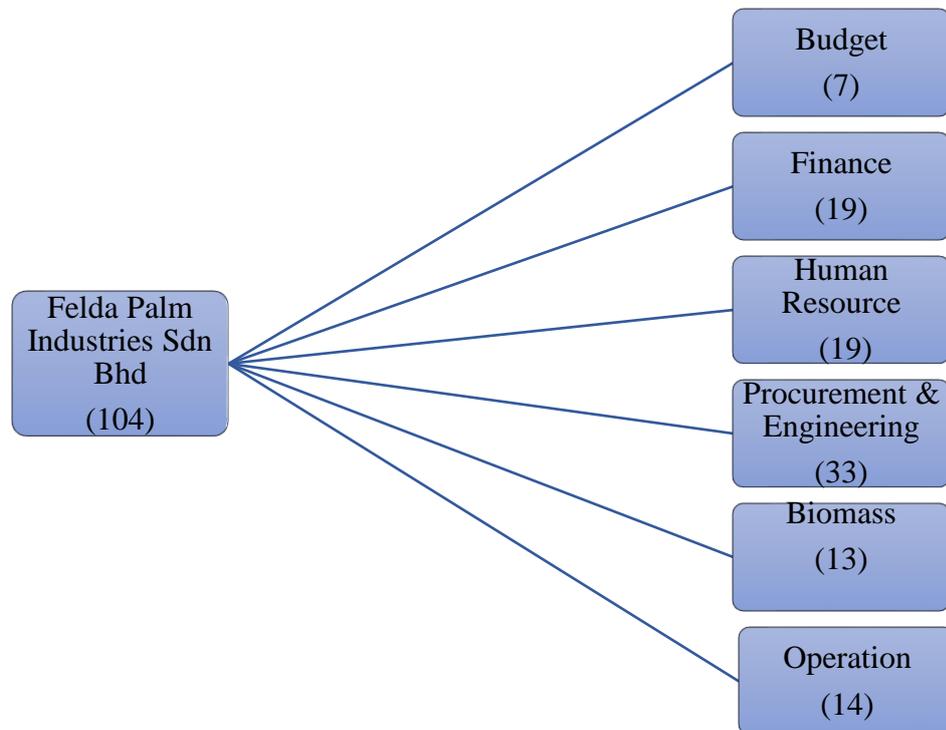
Sekaran & Bougie (2010) stated that sampling technique can be categorized into probability-sampling technique and non-probability sampling technique. Probability sampling consist unrestricted and restricted sampling. Under restricted sampling contains of systematic sampling, stratified random sampling, cluster sampling, area sampling and double sampling. For this study, stratified random sampling is used under probability-sampling. Sample is determined or taken using Krejcie and Morgan (1970) sample size table to

determine the exact amount of sample to be taken from total population.

Besides, sample are stratified according to department.

<u>Department</u>	<u>No of Targeted Respondent</u>
Budget	$(9/142) \times 104 = 7$
Finance	$(25/142) \times 104 = 19$
Human Resource	$(26/142) \times 104 = 19$
Procurement & Engineering	$(46/142) \times 104 = 33$
Biomass	$(18/142) \times 104 = 13$
Operation	$(18/142) \times 104 = 14$
<b>Total</b>	<b>10</b>

**Table 3.1: Sample is Stratified Based on Department.**



**Figure 3.1: Sample Stratified Based on Department**

### 3.3 Data Collection

The information gathered and collected for this research is divided into two main types, which are the primary data and the secondary data collection.

### **3.3.1 Primary Data Collection**

Research design require a framework or blueprint in order to conduct research study. Sekaran & Bougie (2010) stated that primary data can be described as first-hand information obtained by the researcher on the variable for the purpose of the study. Primary data are collected through questionnaire. Questionnaire is developed based on relevant previous studies regarding to independent and dependent variable and modified it based on need of the study and the finally distributed to the targeted respondents. The data collected will be very useful as it become main data for the study and obtain it from targeted respondents.

### **3.3.2 Secondary Data**

Secondary data can be referred as information gathered and collected from an existing source that researcher found. It can be usually found from online publication such as journal, books, internet, report and other reading materials that are related. All the data are needed to provide more information for better understanding of the research that will be conducted. For this study, secondary data are collected first as it easier to access, inexpensive and less time consuming.

### **3.3.3 Questionnaire Structure/Design**

Questionnaire is a tool or instrument used by the researcher to gather and collect data for purpose of this study which to investigate the awareness of Islamic pre-need funeral plan among Muslims employee at Felda Palm Industries Sdn Bhd (FPISB), Kuala Lumpur toward perception, social influence

and religiosity as variables. The data collected was taken through distribution of questionnaire to target respondents. It is a common and easier way of collecting and gathering data. There are three types of structured questions used in the questionnaires which are;

- **Category scale**

Category scale is a design of question that provides several alternative or multiple choices for the respondents to choose based related questions asked

- **Dichotomous scale**

Dichotomous scale is a design of question that only result to “Yes” or “No” answer which there is only two possible outcomes

- **Likert scale**

Likert scale is a measure of attitude design to allow respondents to indicate how strong they agree or disagree with careful constructed statements that range from positive to negative regarding to attitudinal object. Respondents need to choose from 5 choices or alternatives which are strongly disagree, disagree, neutral, agree and strongly disagree. In this case, respondents need to answer based on their own opinion and answer with honest and integrity.

The questionnaire for this study is divided into two sections which are section A and B. Section B consist of various variables which are mix in order to avoid bias among respondents during answer it.

**i. Section A**

This section comprises of questions on demographic information of the targeted respondents. This section covered gender, age, marital status, education level, employment, income, residency, “Khairat Kematian” members and purchasing Islamic pre-need funeral plan. Category and dichotomous scale are used.

**ii. Section B**

This section comprises of questions on awareness of Islamic pre-need funeral plan, perception, social influence and religiosity. Each independent and dependent variable consist of five questions / statements. Overall questions in this section are mixed and consisted of twenty (20) questions. Likert score is used in this section.

Questionnaire is developed based on previous research regarding on awareness, perception, social influence and religious which being modified to suit with related study before it will be distributed to target respondents.

<b>Independent / dependent Variables</b>	<b>Adapt / Adopt</b>	<b>Sources</b>	<b>Cronbach Alpha</b>
Awareness	Adapt	Muhammad, A. (2015). Awareness, Perceptions and Purchase	0.712

		<p>Intentions Towards Islamic General and Life Insurance Products: An Empirical Study of Australian Muslims Consumers. <i>Business School of Marketing</i>, 1- 108.</p>	
Social Influence	Adapt	<p>Jun, B. N., Harn, F. L., Theng, G. L., Yee, T. X., &amp; Choon, T. Y. (2014). The Determinants on Health and Life Insurance Demand Among Malaysian. <i>Faculty of Business and Finance</i>, 1-115.</p> <p>Maizatulaidawati , M., Noraini, I., &amp; Asmak, A. (2016). The Roles of Mass Media, Word of Mouth and Subjective</p>	0.805

		Norms in Family Takaful Purchase Intention. <i>Journal of Islamic Marketing</i> , 59-73.	
Perception	Adapt	Yon Bahiah, W., Siti., & Norshahida, S. (2009). A Relook into Awareness, Perceptions, Barriers and Future Insurance Needs: A Case Study of Takaful and the Malays. <i>Conference of the International Journal of Arts and Sciences</i> , 10-21.	Greater than 0.7

Religiosity	Adapt	Mohamad, A. H., Suzana, I., & Ishak, A.R. (2016). Determinant of Demand for Takaful Cash Waqf in Malaysia. <i>Journal of Advance Research in Management and Economics</i> , 22-30.	0.928
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### 3.4 Data Analysis

<b><u>Objective</u></b>	<b><u>Method</u></b>
1. To study the awareness level regarding Islamic pre-need funeral plan.	Descriptive statistics
2. To determine any significant difference in term of awareness on Islamic pre-need funeral plan among different gender.	T-test method
3. To investigate association among social influence, perception and	Correlation coefficient

<u>Objective</u>	<u>Method</u>
religiosity toward awareness of Islamic pre-need funeral plan.	
4. To identify the most influential factor between social influence, perception and religiosity on awareness of Islamic pre-need funeral plan.	Multiple regression

### 3.4.1 Data Screening

Data screening is a process of inspecting data for any error and correcting it before data is being analysed. The screening involved of checking raw data, identifying the outliers and finding the missing data.

### 3.4.2 Reliability Test

Reliability test is a test that used to determine the degree of questionnaire score whether it is stable and consistent during measured at different items or ways within the same scale. According to Sekaran & Bougie (2010), reliability test is an indication for the stability and consistency of instrument by measuring its concept and guiding to assess the goodness of the instrument. In other words, reliability test is conducted to test the questionnaire whether it is reliable and valid or otherwise. The value of Cronbach's Alpha shows a relation between set of instruments in the questionnaire that being used by the

researcher. The closer the value of Cronbach's Alpha to 1, the higher the internal consistency reliability.

### **3.4.3 Descriptive Statistic Analysis**

Descriptive statistic is used to describe or summarize of the data in overall. It will provide readers a mental picture or imagination of the data and the people, events or object that are related to it. It will help reader to have an idea of the typical values in data and how it varies.

### **3.4.4 T-Test**

T-test is used to identify whether there is significant different between two independent sample. For example, male and female. In this study, t-test is used to determine any significant difference between male and female in term of awareness of Islamic pre-need funeral plan. In other word, between male and female, who is more aware toward Islamic pre-need funeral plan.

### **3.4.5 Correlation**

Correlation is used to test the strengthens of a relationship between both independent variable and dependent variable. For this study, the independent variables are perception, social influence and religiosity while dependent variable is awareness of Islamic pre-need funeral plan. The correlation coefficient can be range from -1.00 to +1.00. The value correlation coefficient of -1.00 show a perfect negative correlation while +1.00 show a perfect positive correlation. There is zero or no relationship between variable when it shows the value of 0.

### 3.4.6 Regression

Regression is a statistical measure that used to determine or identify the relationship between independent variables and dependent variable. Regression analysis is used to understand which independent variable has the most influence toward dependent variable. The relationship is in the form of straight line that known as linear regression that provide the best approximate of all the individual data point. Using this method, researcher able to know which one of the independent variable such as perception, social influence and religiosity has the most influence toward awareness of Islamic pre-need funeral plan. Therefore, regression model for this study can be formulated as:

$$Aw = \beta_0 + \beta_{SI, Aw} SI + \beta_{P, Aw} Pp + \beta_{R, Aw} Rg + \varepsilon$$

Where:

Aw = Awareness

SI = Social Influence

Pp = Perception

Rg = Religiosity

$\varepsilon$  = error terms

#### 3.4.6.1 Multiple Regression

Multiple regression is a statistical method that used simultaneously to develop a mathematical relationship between two or more independent variable and dependent variable. The questions raised in term of bivariate regression can be answered through multiple regression by considering additional independent variables.

### **3.4.7 Hypothesis Statement**

#### **3.4.7.1 Awareness on Gender Hypothesis Testing**

$H_0$ : There is no significant difference in the mean awareness score between male and female.

$H_1$ : There is significant difference in the mean awareness score between male and female.

#### **3.4.7.2 Social Influence Hypothesis Testing**

$H_0$ : Social influence does not affect awareness of Islamic pre-need funeral plan.

$H_1$ : Social influence does affect awareness of Islamic pre-need funeral plan.

#### **3.4.7.3 Perception Hypothesis Testing**

$H_0$ : Perception does not affect awareness of Islamic pre-need funeral plan.

$H_1$ : Perception does affect awareness of Islamic pre-need funeral plan.

#### **3.4.7.4 Religiosity Hypothesis Testing**

$H_0$ : Religiosity does not affect awareness of Islamic pre-need funeral plan.

$H_1$ : Religiosity does affect awareness of Islamic pre-need funeral plan.

## **CHAPTER 4**

### **FINDINGS**

#### **4.0 Introduction**

This chapter will explain about the finding and the result from the test. The chapter has been divided into several sections that provide the outputs from descriptive static analysis, reliability test, correlation and multiple regression. To produce these output, it will require a system which known as IBM SPSS Statistics Version 22 that used to run for 70 sets of questionnaires after it has been screening. The results will provide answer to every research objectives and questions that have been stated before.

#### **4.1 Data Screening**

Several data or respondents have been remove in other to obtain accurate results. From 105 respondents, about 35 respondents or data have been remove. This is because these respondents already purchase Islamic pre-need funeral plan. Regarding to research objective, this study is to investigate the level of awareness for Islamic pre-need funeral plan based on several factors which are social influence, perception and religiosity. Thus, this study requires respondents who are not purchase this service which have less aware. About 70 suitable respondents were selected as they do not purchase the service. It means that from the total sample, 67% of respondents are not aware regarding to this service.

## 4.2 Reliability Test

**Table 4.1: Range of Cronbach's Alpha**

Cronbach's Alpha Value	Strength
1.00	Perfect / Excellent
0.90 – 0.99	Very Good
0.80 – 0.89	Good
0.70 – 0.79	Moderate
0.60 – 0.69	Acceptable
Less than 0.59	Unacceptable / Poor

In order to test or identify the validity and reliability of the questionnaire for all variables, reliability test will be used. Table 4.1 shows possible value in measuring the Cronbach's Alpha whether the questionnaire is a good set or not which is being taken from Sekaran & Bougie (2010). According to Sekaran & Bougie (2010), the closer the value to 1, the more reliable questionnaire results. Therefore, the value of Cronbach's Alpha must more than 0.59 for having good structure of questionnaires.

### 4.2.1 Social Influence (IV1)

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**Reliability Result – Social Influence(IV1)**

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Cronbach's Alpha	N of Items	Item Deleted
<u>.605</u>	4	1

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**Table 4.2: Reliability Results for Social Influence**

Based on table 4.2, the value of Cronbach's Alpha for the questions constructed for social influence is 0.605. This measure of value can be stated as acceptable reliable of questions. The total number of question is 4. Therefore,

the internal consistency reliability of the measure value for the set of question in social norm can be considered as acceptable.

#### 4.2.2 Perception (IV2)

<b>Reliability Result – Perception(IV2)</b>		
<b>Cronbach’s Alpha</b>	<b>N of Items</b>	<b>Item Deleted</b>
<b><u>.687</u></b>	5	0

**Table 4.3: Reliability Results for Perception**

According to the table above, it shows that the value of Cronbach’s Alpha for the overall perception questions used is 0.687. This value can be defined as acceptable measure which has the same result with social influence. The total number of questions used for this section is 5. Therefore, it proves that the internal consistency reliability to measure the value for set of question is acceptable.

#### 4.2.3 Religiosity (IV3)

<b>Reliability Result – Religiosity(IV2)</b>		
<b>Cronbach’s Alpha</b>	<b>N of Items</b>	<b>Item Deleted</b>
<b><u>.894</u></b>	5	0

**Table 4.4: Reliability Results for Religiosity**

As referring table above, it shows that the value of Cronbach’s Alpha for religiosity questions is 0.894. It indicates that the measure of value for religiosity is good set of measure. The total number of questions implied in

religiosity is 5. Therefore, it provides an evidence that the internal consistency reliability in measuring the value for religiosity questions is good.

#### 4.2.4 Awareness (DV)

<b>Reliability Result – Awareness(DV)</b>		
<b>Cronbach’s Alpha</b>	<b>N of Items</b>	<b>Item Deleted</b>
<b><u>.897</u></b>	5	0

**Table 4.5: Reliability Results for Awareness**

Table 4.5 shows that the Cronbach’s Alpha value for the set of awareness questions is 0.897. It provides an explanation that it has a good measure of value for this question which has similar result with religiosity. It has 5 total number of questions. Therefore, it has good value measure in term of internal consistency reliability.

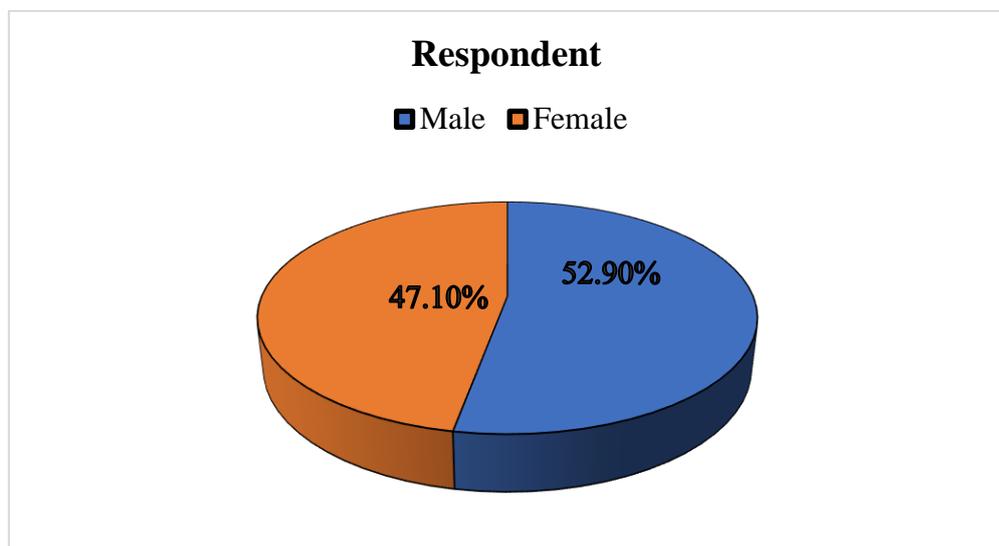
#### 4.3 Frequency

Frequency analysis is used in this study to describe the frequency characteristics of the respondents at Felda Palm Industries Sdn Bhd, Kuala Lumpur. There were eight (8) being asked based on demographic and background information of the respondents, in this study, 70 respondents were taken and they have successfully answer all the questions given.

### 4.3.1 Gender

Respondent	Frequency	Percent (%)
Male	37	52.9
Female	33	47.1
Total	70	100.0

**Table 4.7: Frequency on Gender**



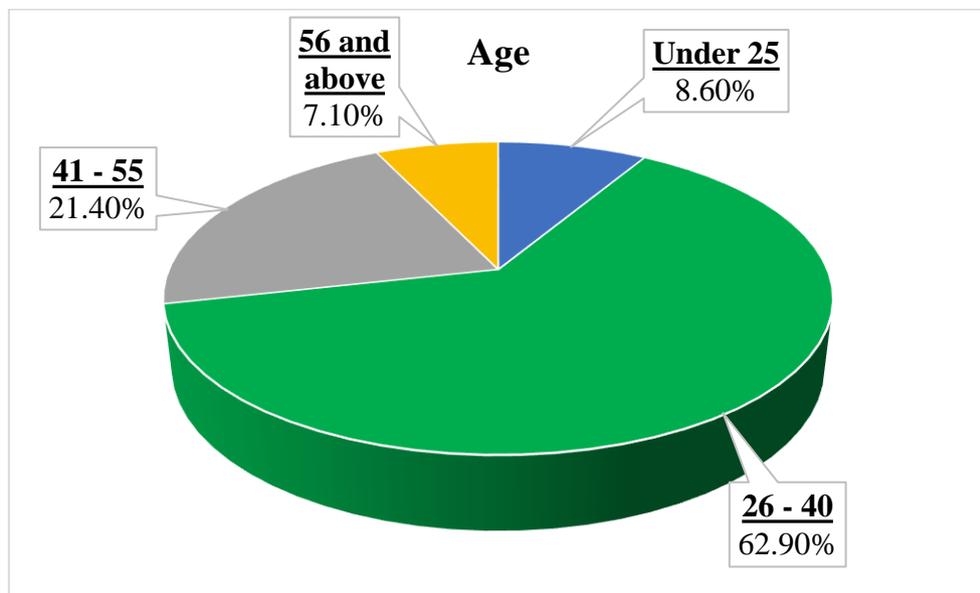
**Figure 4.1: Gender**

Table 4.7 and figure 4.1 shows from total respondents of 70, out of 37 respondents were male with the percentage of 52.90% while 33 respondents were female with 47.10%. It provides an explanation that total respondents have been conquered by male respondents in Felda Palm Industries Sdn Bhd.

### 4.3.2 Age

Respondent	Frequency	Percent (%)
Under 25	6	8.60
26 – 40	44	62.9
41 – 55	15	21.4
56 and above	5	7.1
Total	70	100.0

**Table 4.8: Frequency on Age**



**Figure 4.2: Age**

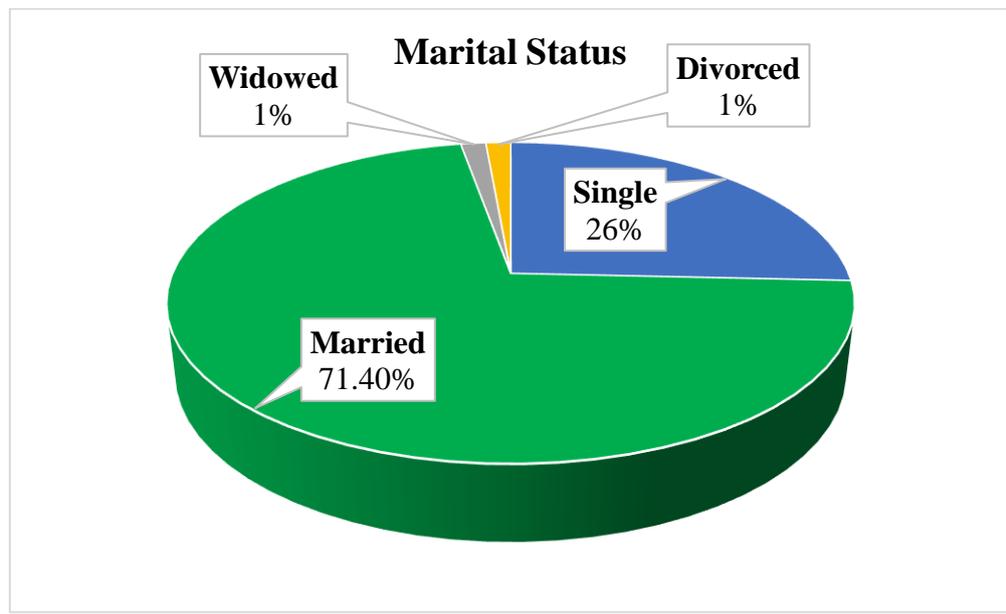
Table and figure above indicates that majority of the respondents that involved in this study come from the age of 26 – 40 for 44 respondents out of 70. It contributes for more than 62% of respondents that involved. Meanwhile, the minority of the respondents who the age of 56 and above for only 5 respondents. Its only contribute for 8.60% as they are going to retire.

Respondents who the age under 25 and 41 – 55 are contribute for 8.60% and 21.40% in this study.

### 4.3.3 Marital Status

Respondent	Frequency	Percent (%)
Single	18	25.7
Married	50	71.4
Widowed	1	1.4
Divorced	1	1.4
Total	70	100.0

**Table 4.9: Frequency on Marital Status**



**Figure 4.3: Marital Status**

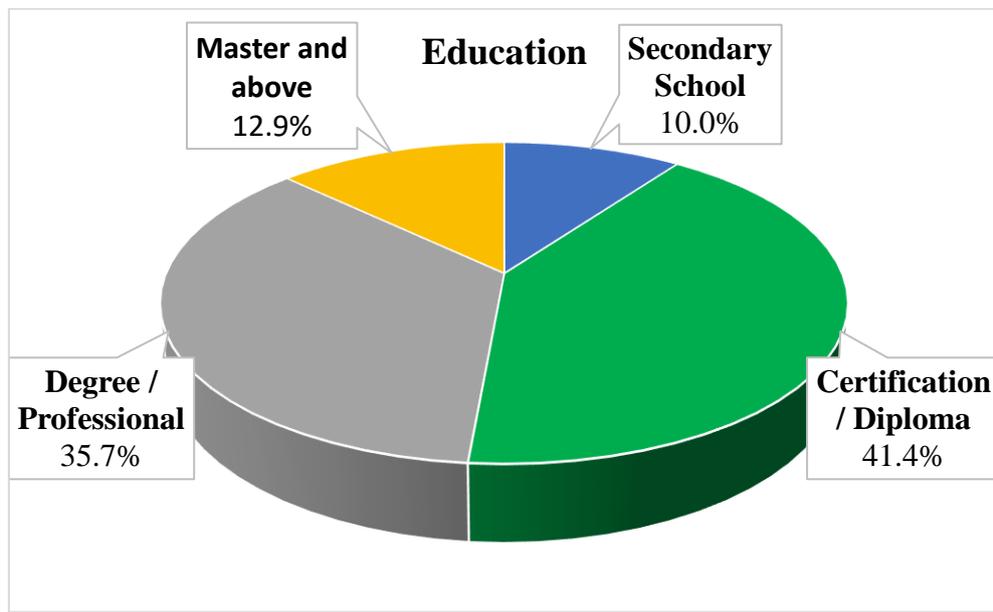
Table 4.9 and figure 4.3 provides an explanation that majority of respondent are married which is 50 respondents with the percentage for 71.40%. meanwhile, both widowed and divorced respondents are among the least

respondents for only 1 respondent with percentage of only 1%. The rest of respondents are single.

#### 4.3.4 Education

<b>Respondent</b>	<b>Frequency</b>	<b>Percent (%)</b>
Secondary School	7	10
Certification / Diploma	29	41.4
Degree / Professional	25	35.7
Master and above	9	12.9
<b>Total</b>	<b>70</b>	<b>100.0</b>

**Table 4.10: Frequency on Education**



**Figure 4.4: Education**

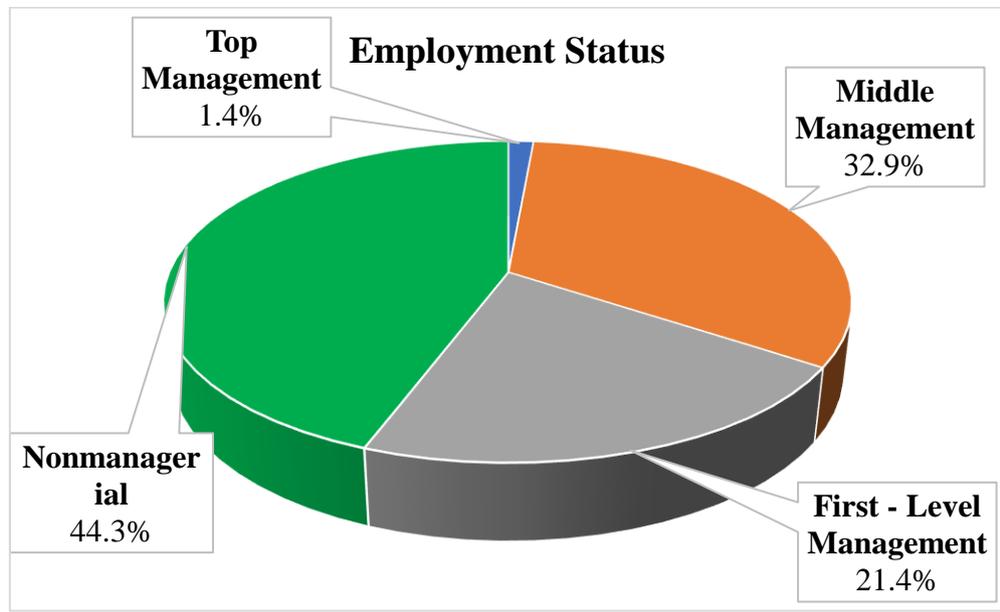
According to the table and figure display above, it shows that majority of respondents have the education background of certification / diploma level for 29 respondents with the percentage of 41.4%. Meanwhile, the least number

of respondent have the secondary school level which is 7 respondents for 10%. Therefore, respondents who have certificate or diploma become the main sample in this study.

#### 4.3.5 Employment Status

Respondent	Frequency	Percent (%)
Top Management	1	1.4
Middle Management	23	32.9
First – Level Management	15	21.4
Nonmanagerial	31	44.3
Total	70	100.0

**Table 4.11: Frequency on Employment Status**



**Figure 4.5: Employment Status**

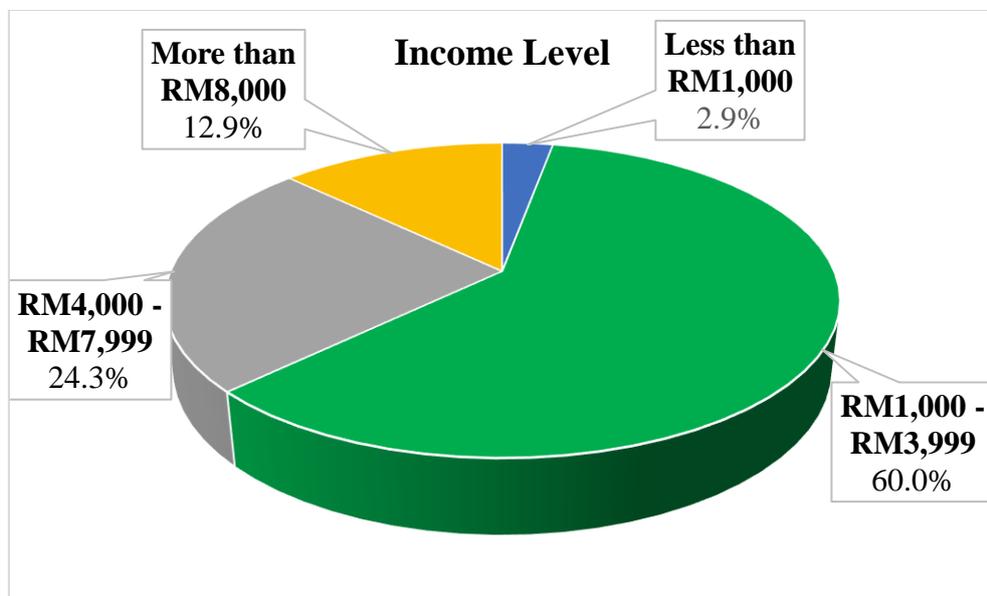
Table 4.11 and figure 4.5 indicate that most of the respondents are come from nonmanagerial for 31 respondents or about 44.3% recorded. However, the

least of respondents are come from top management for only 1 respondent or 1.4% recorded. For about 32.9% and 21.4% were recorded for middle and first – level management which known as moderate. Therefore, nonmanagerial respondents become target sample in this study.

#### 4.3.6 Income Level

Respondent	Frequency	Percent (%)
Less than RM1,000	2	2.9
RM1,000 – RM3,999	42	60.0
RM4,000 – RM7,999	17	24.3
More than RM8,000	9	12.9
<b>Total</b>	<b>70</b>	<b>100.0</b>

**Table 4.12: Frequency on Income Level**



**Figure 4.6: Income Level**

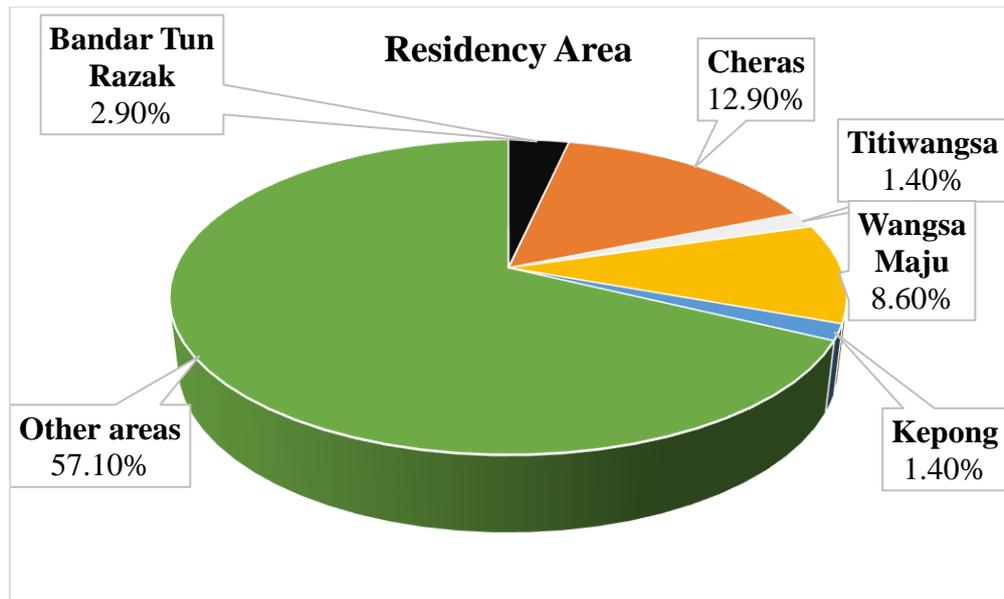
According to figure and table above, it proven that majority of respondents in this company have the income level for RM1,000 – RM3,999

which about 60% of them were recorded. Not only that, the minority of respondents have the income for less than RM1,000 is only 2 respondents or 2.9% recorded. Besides, respondents who have the income of between RM4,000 – RM7,999 and more than RM8,000 are 24.3% and 12.9%. Therefore, most of them have the income for more than RM1,000 and above and respondents with income level of RM1,000 – RM3,999 become the main sample.

#### 4.3.7 Residency Area

<b>Respondent</b>	<b>Frequency</b>	<b>Percent (%)</b>
Bandar Tun Razak	2	2.9
Cheras	9	12.9
Titiwangsa	1	1.4
Setiawangsa	11	15.7
Wangsa Maju	6	8.6
Kepong	1	1.4
Other areas	40	57.1
<b>Total</b>	<b>70</b>	<b>100.0</b>

**Table 4.13: Frequency on Residency Area**



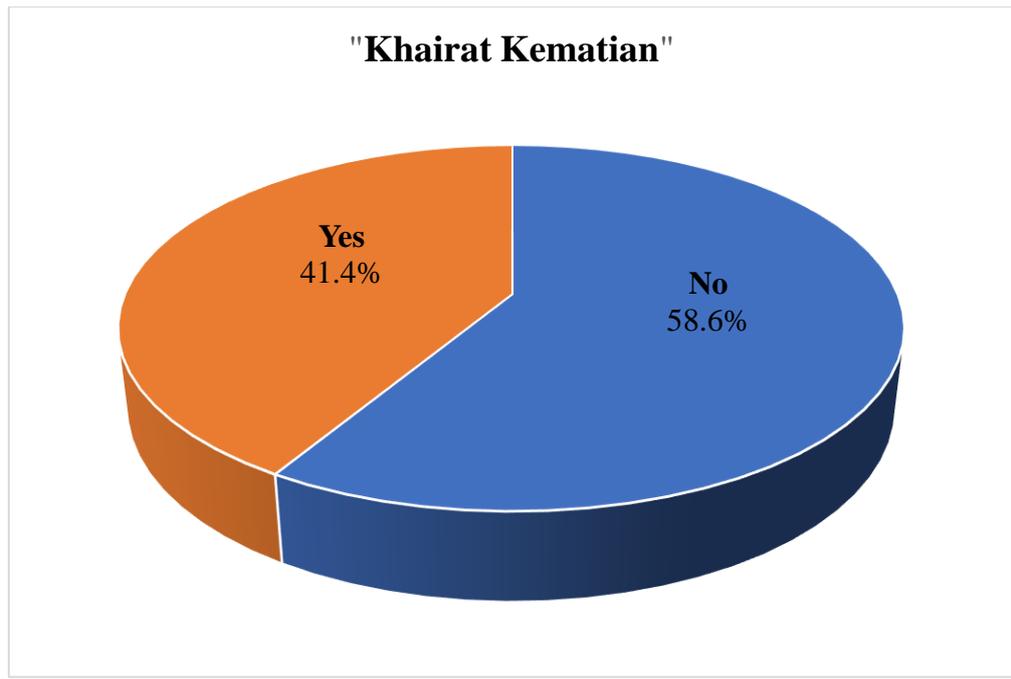
**Figure 4.7: Residency Area**

The display above shows that most of respondent are from other areas which is outside of Kuala Lumpur as most of them travel especially from Negeri Sembilan. For 40 respondents or about 57.19% were recorded in this study. However, Wangsa Maju and Titiwangsa are the least number of respondents recorded for 1.4% which is only 1 respondent. Therefore, most of respondents are not staying in Kuala Lumpur.

#### **4.3.8 Purchasing “Khairat Kematian”**

Respondent	Frequency	Percent (%)
No	41	58.6
Yes	29	41.4
Total	70	100.0

**Table 4.14: Frequency on Purchasing “Khairat Kematian”**



**Figure 4.8: Purchasing “Khairat Kematian”**

Table and figure above shows that for 58.6% of respondents recorded are not purchasing “Khairat Kematian” as most of respondents are come from the age of 26 – 40. Meanwhile, the rest of respondents which is 41.4% are already subscribed or purchased “Khairat Kematian” plan. Therefore, 58.6% of respondents who are not subscribing this plan become the main sample in this study.

#### 4.4 Descriptive Statistics

Mean Interval	Criteria
4.21 – 5.00	Excellent
3.41 – 4.20	High
2.61 – 3.40	Medium
1.81 – 2.60	Low
1.00 – 1.80	Poor

**Table 4.15: Mean Evaluation Interval**

Based on table above, it indicate that criteria of value range to evaluate mean interval value. This evaluation table will be used to interpret results in descriptive statistics.

*Research Objective 1: To study the awareness level regarding Islamic pre-need funeral plan.*

##### 4.4.1 Descriptive Result – Awareness (DV)

	N	Mean	Std. Deviation
<b>Awareness</b>	70	3.1400	0.86701
<b>Social</b>	70	3.4107	0.51786
<b>influence</b>	70	3.4800	0.53232
<b>Perception</b>	70	3.8343	0.60334
<b>Religiosity</b>			

**Table 4.16: Average Mean Value for Awareness**

Table above indicate that the average mean value for awareness is 3.1400 while its standard deviation is 0.86701. It provides an explanation that

the mean value criteria are medium level. Based on the result provided, it shows that respondents have moderate awareness about Islamic pre-need funeral plan. It is because some of them lack on information and knowledge regarding this plan. Therefore, research objective 1 is achieved.

#### 4.5 T-Test

Independent sample T-test is conducted to compare any significant difference between male and female in the mean of awareness which result is used to achieve research objective 1 (RO1).

*Research Objective 2: To determine any significant difference in term of awareness on Islamic pre-need funeral plan among different gender.*

Hypothesis:

$H_0$ : There is no significant difference in the mean awareness score between male and female.

$H_1$ : There is significant difference in the mean awareness score between male and female.

Awareness of Islamic Pre-need Funeral	Levene's test for Equality of Variance		t-test for Equality of Means		
	F	Sig.	t	df	Sig. (2-tailed)
	0.784	0.379	-0.765	68	0.447

**Table 4.17: Independent Sample T-Test**

Table above shows that the significant value for Levene's test is 0.379 which larger than required significant of 0.05. The assumption result for Levene's test is Equal

Variance Assumed. It means that variance score of two group which are male and female is the same and homogeneity of variance has not been violated. T-values in T-test that will be used in this study is -0.765. Since t-values and results of Levene's are been determined, the significant value for T-test is 0.447 which the value is above the require significant value of 0.05. It means that there is no significant difference between two groups of male and female in the mean score of awareness. Therefore, it failed to reject null hypothesis. This result already achieved research objective 2 in identify significant different between male and female and answered the research question.

#### 4.6 Correlation

Correlation Coefficient Value	Correlation Strength
0.8 – 1.0	Excellent
0.6 – 0.8	Strong
0.4 – 0.6	Moderate
0.2 – 0.4	Weak
0.0 – 0.2	Poor

**Table 4.18: Pearson Correlation range value**

Table above shows that different possible correlation coefficient value in interpreting correlation results between variables. Different value of correlation has different correlation strength. The closer the correlation value to 1, the stronger the association between variables. This test is used to measure research objective 3 and test hypothesis for this study.

*Research objective 3: To investigate association among social influence, perception and religiosity toward awareness of Islamic pre-need funeral plan.*

Social influence hypothesis:

$H_0$ : Social influence does not affect awareness of Islamic pre-need funeral plan.

$H_1$ : Social influence does affect awareness of Islamic pre-need funeral plan.

Perception hypothesis:

$H_0$ : Perception does not affect awareness of Islamic pre-need funeral plan.

$H_1$ : Perception does affect awareness of Islamic pre-need funeral plan.

Religiosity hypothesis:

$H_0$ : Religiosity does not affect awareness of Islamic pre-need funeral plan.

$H_1$ : Religiosity does affect awareness of Islamic pre-need funeral plan.

	Awareness	Social influence	Perception	Religiosity
<b>Awareness</b>	1.000			
<b>Social influence</b>	0.533 (0.000) **	1.000		
<b>Perception</b>	0.527 (0.000) **	0.547 (0.000) **	1.000	
<b>Religiosity</b>	-0.019 (0.874)	0.349 (0.003) **	0.329 (0.005) **	1.000

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

**Table 4.19: Pearson Correlation Coefficient**

Based on table above, it shows that there is a significant correlation relationship between awareness of Islamic pre-need funeral plan and social influence. This statement can be proven through significant level of 0.000 as represent above as the p-value less than 0.01. Other than that, the Pearson Correlation between awareness and

social influence is 0.533. It means that the strength of relationship between awareness and social is moderate. According to Ahmed & Zubair (2016), social influence become one of the factor that increase consumer intention to use the Islamic financing products. It means that social influence able to create awareness among Muslims as society can influence other to purchase and use Islamic pre-need funeral plan. Therefore, the result shows to reject null hypothesis. The result shows answered the research question and research objective.

According to the perception variable, it can be summarized it has a relationship or association between perception and awareness of Islamic pre-need funeral. It can be explained that significant level from the test run shows is 0.000 which it has less than p-value of 0.01. It can be verified that through the value of Pearson Correlation between these variables. The value representing the strength of relationship or association is 0.527. It has a moderate strength of relationship between both variables as similar with the result for social influence correlation. According to Kamarul, Raden, Masilah, Nursidrah & Nor Atikah (2015) stated that perception has a significant influence toward takaful products. It means that perception is used to know customer opinion on Islamic pre-need funeral plan to influence personal financial decision. Thus, it rejects null hypothesis. The result shows answered the research question and research objective.

For religiosity variable, there is no correlation relationship between religiosity and awareness of Islamic pre-need funeral plan among Muslim. It can be explained through significant level of 0.874. It means that this result already exceeded significant level of 0.01. This results also can be supported from the value of Pearson Correlation. The value show is -0.019 which there is negative strength of correlation between variables. According to Souiden and Jabeur (2014), religiosity has a negative influence

toward brand awareness. Therefore, it failed to reject null hypothesis. The result shows answered the research question and research objective.

#### 4.7 Regression

Regression analysis is used to identify the last research objective and at the same time testing suitable hypothesis statement.

*Research Objective 4: To identify the most influential factor between social influence, perception and religiosity on awareness of Islamic pre-need funeral plan.*

	<b>Sign</b>	<b>Coefficients (Beta)</b>	<b>t-tests</b>	<b>Sig.</b>
<b>Constant</b>		0.132	0.196	0.845
<b>Social Influence</b>	+	0.421	3.732	(0.000) **
<b>Perception</b>	+	0.394	3.516	(0.001) **
<b>Religiosity</b>	+	-0.296	-2.954	(0.004) **
<b>R<sup>2</sup></b>				0.438
<b>F-statistics</b>				17.129
<b>Sig.</b>				(0.000) **
<b>N</b>				70

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

**Table 4.20: Regression Coefficient**

The results for empirical model in this study as follow:

$$Aw = 0.132 + 0.394 SI + 0.421 Pp - 0.296 Rg + \varepsilon$$

Based on summary above, the R Square value for this study is equal to 0.438 or 43.80% which used to check the goodness of model summary. Overall, 43.80% of

variation in awareness of Islamic pre-need funeral plan among Muslims is being explained by the variation of all independent variables which are social influence, perception and religiosity. Meanwhile, the remaining balance of 56.20% of awareness of Islamic pre-need funeral plan variation is being explained by other variables which are omitted in this study. Not only that, F-statistics in this study shows a significant level at 1%. It means that the empirical model above can be used. There is a significant relationship between variables such are social influence, perception and religiosity toward awareness (model fit).

As provided by table above is multiple regression results which is used to determine the most influential factor toward awareness of Islamic pre-need funeral plan. Based on preview above, it expresses that all three (3) independent variables which are social influence, perception and religiosity are significant at 1% or 0.01. All variables have lower than the required P-value of 0.01. According to the Beta value, social influence and perception have positive value of 0.421 and 0.394. As expected, these variables have a positive relationship toward awareness. However, religiosity show a negative value of -0.296 which bring to a negative relationship toward awareness. Therefore, hypothesis for social influence and perception are accepted.

Furthermore, in order to identify which of the variable has the most influence toward awareness, Beta value is required. Based on Beta value, it shows that Beta value for social influence is the highest value as compare to others. This statement provides an indication that social influence has the most influence variable toward awareness of Islamic pre-need funeral plan. Therefore, research objective 3 and research question in this study achieved and answered.

## CHAPTER 5

### CONCLUSION & RECOMMENDATION

#### 5.0 Introduction

For this chapter, it will discuss about findings that have been found in previous chapter and several recommendations do this study. This study is to investigate factors that influence awareness level of Islamic pre-need funeral plan among employees who work with Felda Palm Industries Sdn Bhd at Kuala Lumpur. The factors that being used in this study are social influence, perception and religiosity toward awareness of Islamic pre-need funeral plan. The findings of this study will be briefly discussed and concluded. Several recommendations will also be discussed in order to improve awareness among Muslims people regarding Islamic pre-need funeral plan.

#### 5.1 Conclusion

In conclusion, the results verified that there is a moderate awareness (**refer Table 4.15**) among employees in Kuala Lumpur especially Felda Palm Industries Sdn Bhd (FPISB) on Islamic pre-need funeral plan. The result shows an average mean value of 3.1400 indicating that most of the employees are not quite aware about the existence of Islamic pre-need funeral plan. This finding is similar with Sutan (2015) who found low level of awareness for Islam financial products such as Takaful. Most of respondents mentioned that they only know about “Khairat Kematian” instead of this service though this service already existed in several years. Besides, results indicated that there is no significant difference in the mean of awareness between male and female employees. It means that gender is not an influence factor with regard to awareness about Islamic pre-need funeral plan. This finding concurred with Siti Fariha, Nurafiya, Nurul & Nurfarahiah (2016) in relation to Takaful.

Based on social influence, the result showed that there is a significant relationship between social influence and awareness on Islamic pre-need funeral plan. Both correlation and regression results shows that social influence can positively affect awareness. Surprisingly, it has the most significant impact compared to other variables in this study. It indicates that higher influence among family and peers is able to improve Muslims awareness regarding Islamic pre-need funeral plan. Most of respondents agreed that friends and family will recommend Islamic products and services to others to facilitate funeral procedures. *Hadith Abu Hurairah says whoever help and provide ease to Muslim in hardships, Allah S.W.T will relieve from distress on the Judgement day and whoever provide ease on other's affairs, Allah S.W.T will provide ease in this world and hereafter.* Based on Jun, Harn, Theng, Yee & Choon (2014), they stated an individual may feel scare of not having any protection as others have subscribed Takaful protection. Previous studies by Maizatulaidawati & Asmak (2013), Hanudin (2012) and Fithriah & Hanudin (2011) agreed that social influence is important in influencing customers participation, acceptance and intention in purchasing Islamic products such as Takaful, Islamic banking and finance. If family member or peers able to influence people to buy Takaful products, it means that they aware on Takaful product. As predicted, social influence is able to influence Muslims awareness on Islamic pre-need funeral plan. The hypothesis can be accepted

Besides, perception also has a significant positive impact on awareness for Islamic pre-need funeral plan. From the result provided in Correlation Coefficient and Regression analysis, it can be interpreted that p-value of perception is significant at 0.01 or 1%. It can be concluded that the better the perception of Muslims with regards to Islamic pre-need funeral plan, the higher the awareness on this plan. Muslims will have a positive perception toward Islamic products as Islamic products is shariah-compliant.

Muslims believe that shariah-compliant product is free from any prohibited elements such as Riba, Gharar and Maysir. Surah Ar-Rum verse 39 says:

***“And whatever you give for interest to increase within the wealth of people will not increase with Allah. But what you give in zakah, desiring the countenance of Allah - those are the multipliers.”***

From the verse above stated that Allah S.W.T really forbid those who doing transaction which consists element on Riba, Gharar and Maysir. Every participants of this service are required to make monthly or yearly contribution. Some portion of the contribuutin will be used for management purpose and invested in Takaful Scheme. Most of studies such as Ali Yassin & Ahmed Khader (2016), Kamarul, Raden, Masilah, Nursidrah & Nor Atikah (2015), Maiyaki & Ayuba (2015), Mohamad, Rafidah, Mimihayu, Wan Effa & Mohammad (2013) and Waheed & Tajammal (2012) suggest that perception able to give significant impact toward Muslims intention, acceptance, preference and awareness.

Yet, for religiosity, it shows that there is a negative relationship with awareness of Islamic pre-need funeral plan. This can be seen from Regression Coefficient where  $\beta$  (beta) show a negative value but significant at 1% or 0.01. It can be concluded that higher individuals' religiosity will inversely impact their awareness on Islamic pre-need funeral plan. Perhaps this is because most of respondents here subscribed to “Khairat Kematian” (41%), thus they feel that they do not have to worry about funeral expenses. They may feel that “Khairat Kematian” which enough to cover their funeral expenses. Moreover, most of respondents are young from the age of 26-40 (63%), hence death seems to be not in the near future. Not only that, they feel that their funeral will be

managed by family and relatives in fulfilling “Fardhu Kifayah”. Hasnan (2016) as quoted by Mohd. Yusni Ismail explained that Muslims funeral management is “Fardhu Kifayah”. This make sense why they are not aware of Islamic pre-need funeral plan. In Islam, Muslims are required to manage funeral by using their own money which will be handled by family after an individual pass away.

Even though funeral management is “Fardhu Kifayah” in Islam (if one performs the duty, the rest of the Muslims are released from the obligation, if not, the whole society are sinned), the urbanization and modernization have transformed society into new stage. There will be lack of knowledge and time to handle funeral especially in metropolitan city. Having Islamic pre-need funeral plan will facilitate the whole funeral processes by having systematic procedures covering the financial, management, transportation, bereavement activity and other aspects of funeral.

Most of studies such as Zainuddin, Nurul, Nik Fakrul, Wan Anisabanum, Mohd Tajul, Nur Raihana & Noor Jannah (2016), Souiden & Jabeur (2015), Mohamad, Suzana & Ishak (2016) and Gustina & Nurdianawati (2012) forward that religiosity able to influence consumer’s intention, demand and attitude toward Islamic products in Takaful. Only Muhammad (2015) stated that religiosity is unable to give impact on intention to buy Takaful products because respondents felt that Allah S.W.T is the ultimate protector. Thus, there is no need to buy Takaful.

## **5.2 Recommendation**

Based on the findings, several recommendations can be made in creating awareness among Muslims people toward Islamic pre-need funeral plan. Islamic pre-need funeral plan can be an important role for those that has lack of knowledge in managing funeral and for those who is a “mualaf”.

First recommendation can be made through promotion. Promotion is an important tool in creating awareness among Muslims people about Islamic pre-need funeral plan. Promotion can be made through media advertising such as newspaper, television, internet, media social and others. Through this channel, it will attract and influence people especially Muslims in purchasing Islamic pre-need funeral plan. People can be influenced through word of mouth and mass media. Maizatuidawati and Asmak (2013) found that word of mouth and mass media are able to influence people such as family and peers. Not only that, Sutan (2014) suggest that advertisement able to attract public in creating knowledge regarding concepts and principles. The service provider should make an interesting advertising in attracting and influencing Muslims to purchase Islamic pre-need funeral plan. Kamarul, Raden, Masilah, Nursidrah & Nor Atikah (2015) agreed that social media able to describe characteristics and benefits in creating public awareness. Media advertising is able to influence people toward making purchase decision. Media advertising is a powerful tool where most people will attract and influence as it coverage is quite huge especially in Malaysia.

Besides, there is another recommendation can be created where certain authorities should play a major role in promoting Islamic pre-need funeral plan. The relevant authorities that suitable for this service are Jabatan Agama Islam Malaysia (JAKIM) and State Islamic Religion Council. Okunno & Adeyemi (2008) suggested relevant authorities to provide public awareness through intensive campaign. JAKIM and State Islamic Religion Council should encourage and support this modernization of funeral service as it able to help and provide comfort among Muslims. Religion of Islam encourage Muslims to facilitate among people as long as it is aligned with shariah principle. JAKIM is a regulator in providing regulation in Islam which able to influence Muslim's perception in purchasing Islamic pre-need funeral plan, JAKIM and State

Islamic Religion Council are able to create a positive perception among Muslim as these are the most powerful authorities in Malaysia. JAKIM should issue and published a certificate in their website for service provider in building customer trust toward Islamic pre-need funeral plan. It is an approval from JAKIM that this service is according to shariah principle. Eyasir & Abdul (2017) suggest that trust is required to be built through awareness program. JAKIM and State Islamic Religion Council can conduct a campaign or relevant program in helping creating awareness and positive perception among Muslims.

Last but not least, service provider of Islamic pre-need funeral plan should conduct an event such as seminar or talk in public which can provide further and in-depth information about this plan. Sutan (2014) suggest that workshops and courses able to provide an explanation about concept and operations toward public. Most people have negative concept and perception on Islamic pre-need funeral plan as Muslims think that their relative will manage their funeral. This seminar or talk able neutralize the negative concept and perception among Muslims on this plan and start to rethink on the benefit provided. Muslims nowadays should understand that Muslims society undergone in new transformation especially in metropolitan city. A systematic of funeral management is required. Service provider need to convince them that this plan able to provide protection in term of cost and management and at the same time it is aligned with shariah principle which allowed in Islam. This can motivate Muslims on the importance of funeral management as most of them do not take it as a serious matter in their life. They do not realise that death can be happened in anytime and anywhere. Therefore, such protection is needed.

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# APPENDICES



اَوْبَهُوَسَيِّتِي تَيَكُونُ لَوْ كُنِي مَبَارَا  
UNIVERSITI  
TEKNOLOGI  
MARA

**Mohamad Sha'hrul Rizal Bin Mohd Khalil**

UiTM MELAKA

BACHELOR OF BUSINESS ADMINISTRATION (FINANCE)

2015875466

### **QUESTIONNAIRE ON AWARENESS OF ISLAMIC PRENEED FUNERAL PLAN**

Dear Respondents,

This research is conducted as a survey on factors contributing the awareness of Islamic Pre-need Funeral Plan among the **Felda Palm Industries Sdn Bhd** employees. **Islamic preneed funeral plan** is based on takaful scheme policy whose benefits cover the cost of the predetermined expenses of an Islamic funeral. The expenses typically include cost of transportation of the deceased, bathing and shrouding of the body, performing funeral prayer, and preparation of the grave and burial rites.

This study is carried out as a partial fulfillment of my Degree Program. All answers will be treated as strictly confidential and shall be used for academic research. Your cooperation in completing this questionnaire is very much appreciated.

#### **Part A: Demographic Section**

Instructions: Please tick (✓) as appropriate.

##### **1. Gender**

- Male
- Female

##### **2. Age**

- Under 25
- 26-40
- 41-55
- 56 and above

##### **3. Marital Status**

- Single
- Married
- Widowed
- Divorced

##### **4. Level of Education**

- Secondary School
- Certificate/ Diploma
- Degree/ Professional
- Masters and Above

##### **5. Employment Status**

- Top Management
- Middle Management
- First-level supervisor
- Non-managerial

##### **7. Income Per Month**

- Less than RM 1000
- RM 1000 – RM 3,999
- RM 4,000 – RM 7,999
- More RM 8,000

**6. Area of Residence**

- Bandar Tun Razak
- Cheras
- Seputih
- Lembah Pantai
- Bukit Bintang
- Titiwangsa
- Setiawangsa
- Wangsa Maju
- Batu
- Kepong
- Segambut
- Others, please state \_\_\_\_\_

**7. I am a member of a “Khairat Kematian” scheme**

- No
- Yes

**8. I have purchased an Islamic preneed funeral plan**

- No
- Yes

If No, please state why

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**Part B: Questionnaire Items**

Instructions: Please indicate how strongly you agree or disagree with the statements below.

Statement Kenyataan	Strongly Disagree Sangat Tidak Bersetuju	Disagree Tidak Bersetuju	Neutral Neutral	Agree Bersetuju	Strongly Agree Sangat Bersetuju
I am aware of certain companies in Malaysia offering the service of Islamic preneed funeral plan.					
I have seen advertisements on Islamic preneed funeral plan.					
I am aware of the cost for on Islamic preneed funeral plan.					
I am aware that Islamic preneed funeral plan is based on Takaful scheme.					

Statement <i>Kenyataan</i>	Strongly Disagree Sangat Tidak Bersetuju	Disagree <i>Tidak Bersetuju</i>	Neutral <i>Neutral</i>	Agree <i>Bersetuju</i>	Strongly Agree Sangat Bersetuju
I am aware that by subscribing to the Islamic preneed funeral plan, all funeral expenses and processes will be handled by the company that offers the plan.					
Family members/friends can influence each other to subscribe Islamic preneed funeral plan.					
It is important to discuss with family members before purchasing Islamic preneed funeral plan					
My family members/friends have subscribed to Islamic preneed funeral plan					
Experience in managing the funeral of a family member / friend has made me realize the importance of Islamic preneed funeral plan					
When I subscribe something, my family members/friends' opinion are very important to me					
Preneed funeral plan is for long term financial planning					
Companies offering Islamic Preneed funeral plan are trustworthy					
Subscribing to Islamic Preneed funeral plan is beneficial					
Islamic preneed funeral plan is suitable for urban area.					

I think Islamic preneed funeral plan is suitable for all income level.					
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<b>Statement Kenyataan</b>	<b>Strongly Disagree Sangat Tidak Bersetuju</b>	<b>Disagree Tidak Bersetuju</b>	<b>Neutral Neutral</b>	<b>Agree Bersetuju</b>	<b>Strongly Agree Sangat Bersetuju</b>
Religion is especially important to me because it answers meaning of life					
I believe Muslims should not receive financial interest					
My religious belief is the foundation of my whole approach in life.					
I spend time trying to increase my understanding of my religion.					
My religious beliefs influence all my dealings in life					

Thank you for your cooperation.

## 1. Reliability Test

- Social Norms

**Reliability Statistics**

Cronbach's Alpha	N of Items
.605	4

- Perception

**Reliability Statistics**

Cronbach's Alpha	N of Items
.687	5

- Religiosity

**Reliability Statistics**

Cronbach's Alpha	N of Items
.894	5

- Awareness

**Reliability Statistics**

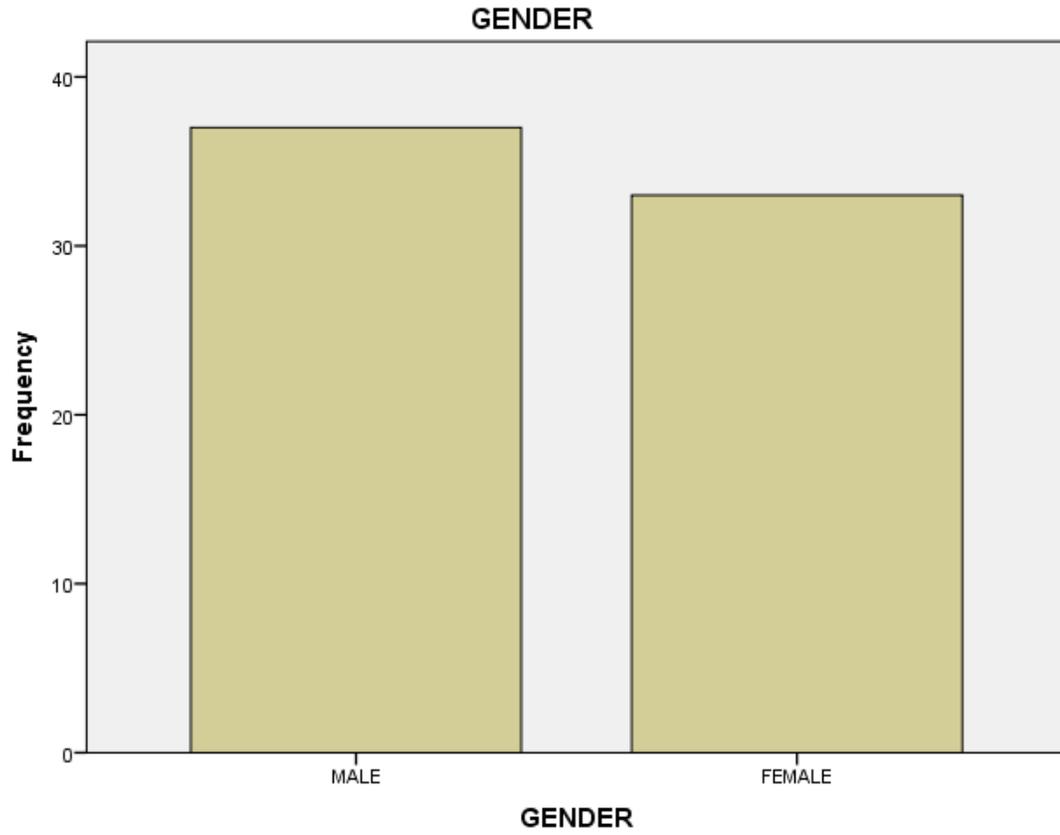
Cronbach's Alpha	N of Items
.897	5

## 2. Frequency

- Gender

**GENDER**

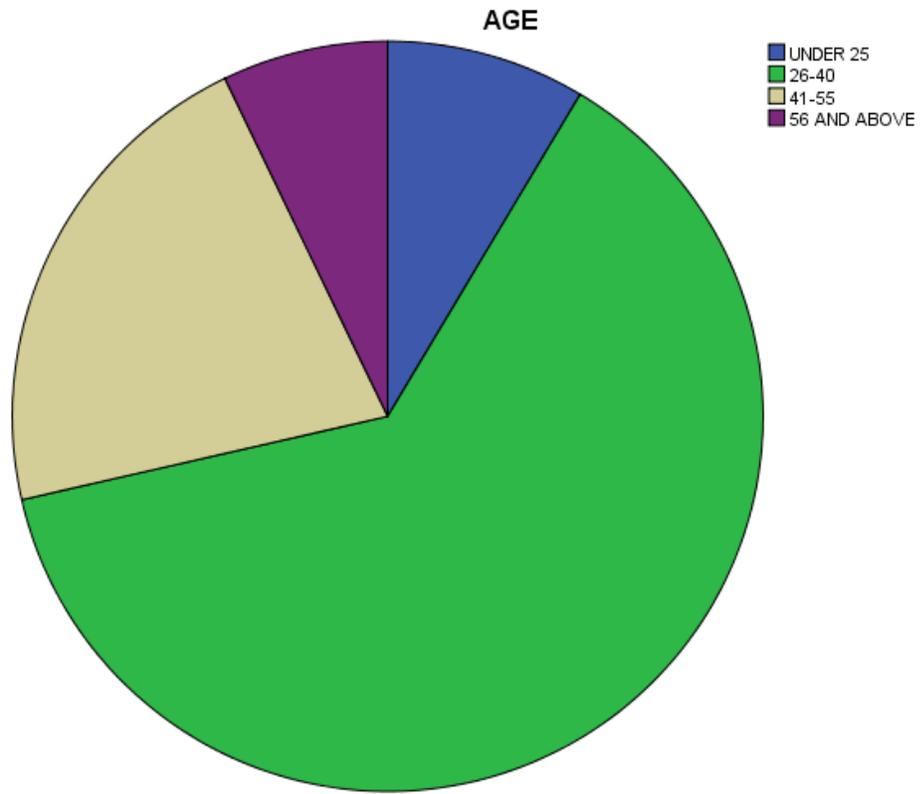
	Frequency	Percent	Valid Percent	Cumulative Percent
MALE	37	52.9	52.9	52.9
Valid FEMALE	33	47.1	47.1	100.0
Total	70	100.0	100.0	



- Age

**AGE**

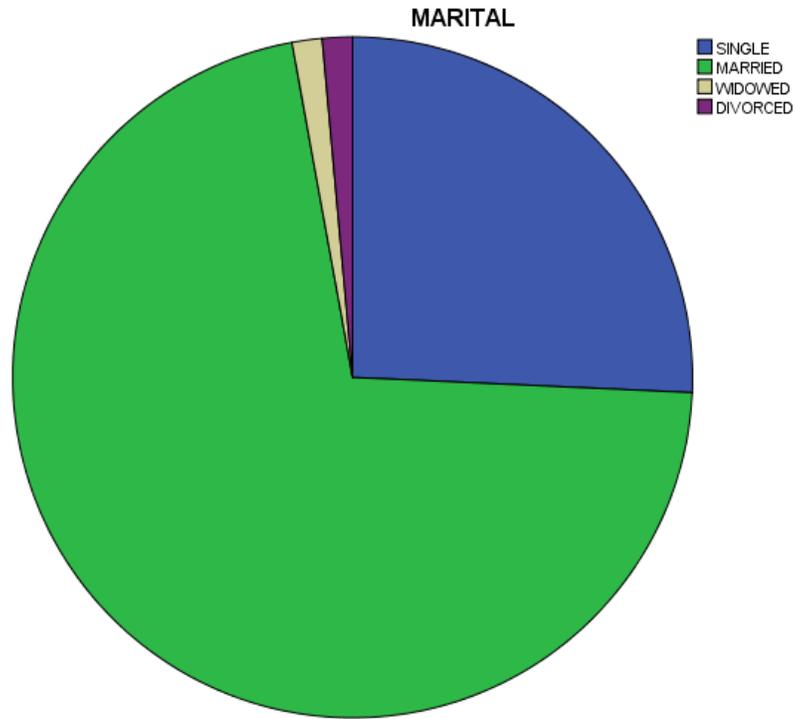
	Frequency	Percent	Valid Percent	Cumulative Percent
UNDER 25	6	8.6	8.6	8.6
26-40	44	62.9	62.9	71.4
Valid 41-55	15	21.4	21.4	92.9
56 AND ABOVE	5	7.1	7.1	100.0
Total	70	100.0	100.0	



- Martial Status

**MARITAL**

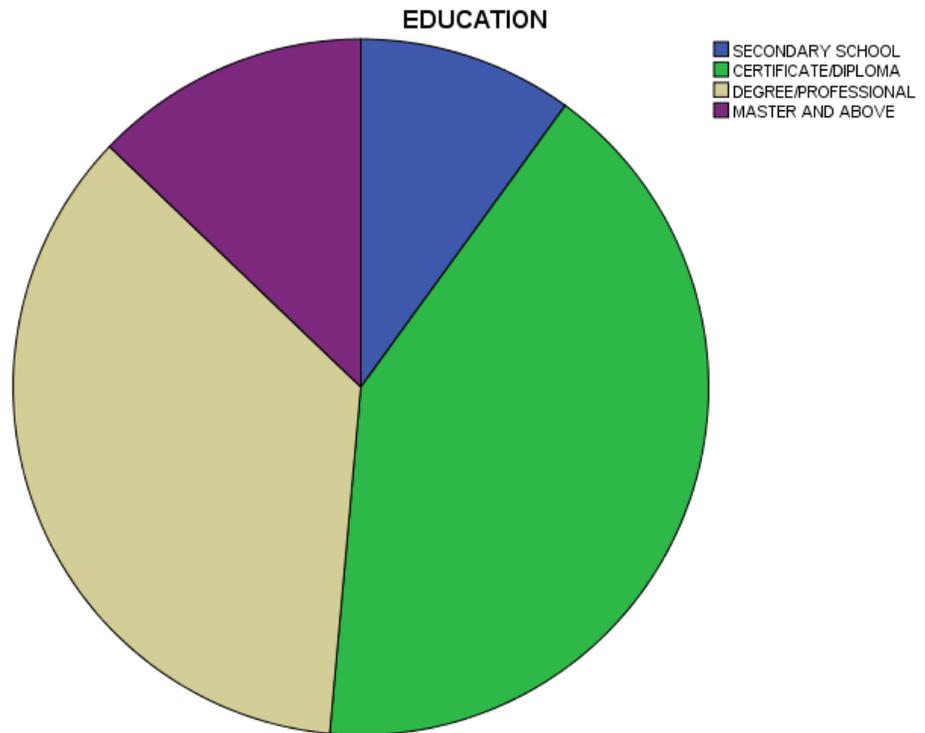
	Frequency	Percent	Valid Percent	Cumulative Percent
SINGLE	18	25.7	25.7	25.7
MARRIED	50	71.4	71.4	97.1
Valid WIDOWED	1	1.4	1.4	98.6
DIVORCED	1	1.4	1.4	100.0
Total	70	100.0	100.0	



- Education Level

**EDUCATION**

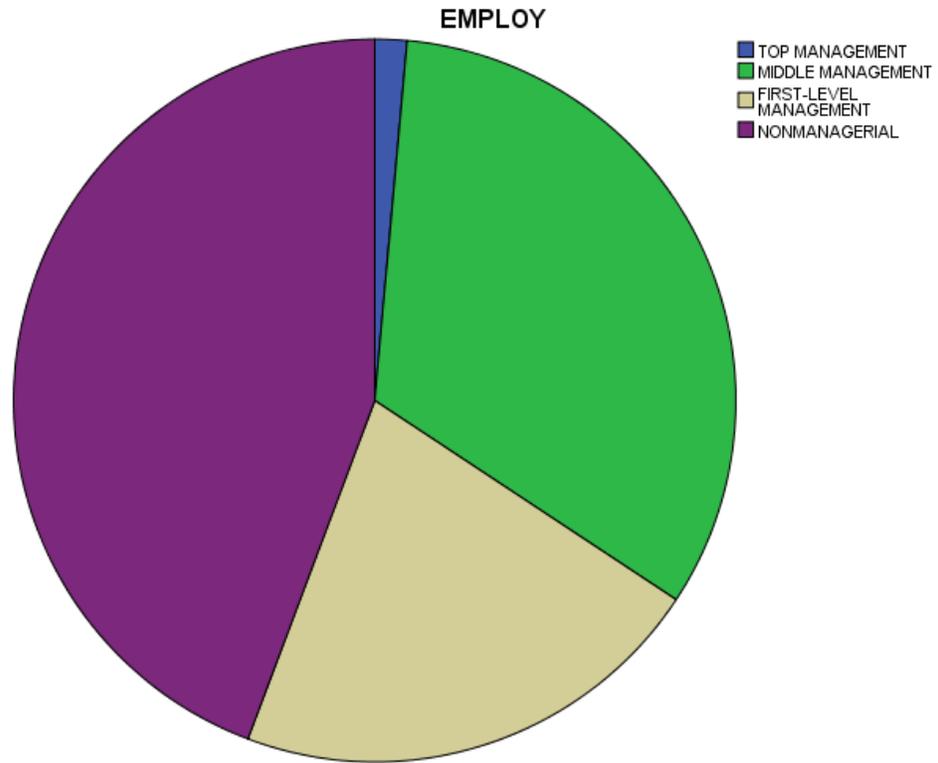
	Frequency	Percent	Valid Percent	Cumulative Percent
SECONDARY SCHOOL	7	10.0	10.0	10.0
CERTIFICATE/DIPLOMA	29	41.4	41.4	51.4
Valid DEGREE/PROFESSIONAL	25	35.7	35.7	87.1
MASTER AND ABOVE	9	12.9	12.9	100.0
Total	70	100.0	100.0	



- Employment Level

**EMPLOY**

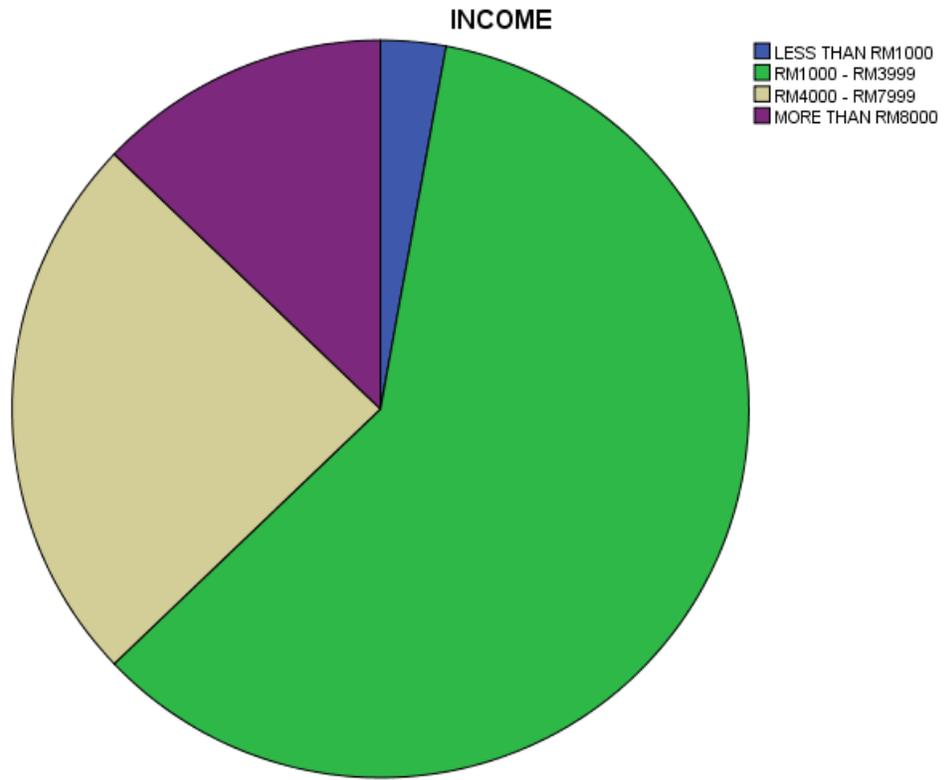
	Frequency	Percent	Valid Percent	Cumulative Percent
TOP MANAGEMENT	1	1.4	1.4	1.4
MIDDLE MANAGEMENT	23	32.9	32.9	34.3
FIRST-LEVEL MANAGEMENT	15	21.4	21.4	55.7
NONMANAGERIAL	31	44.3	44.3	100.0
Total	70	100.0	100.0	



- Income Level

**INCOME**

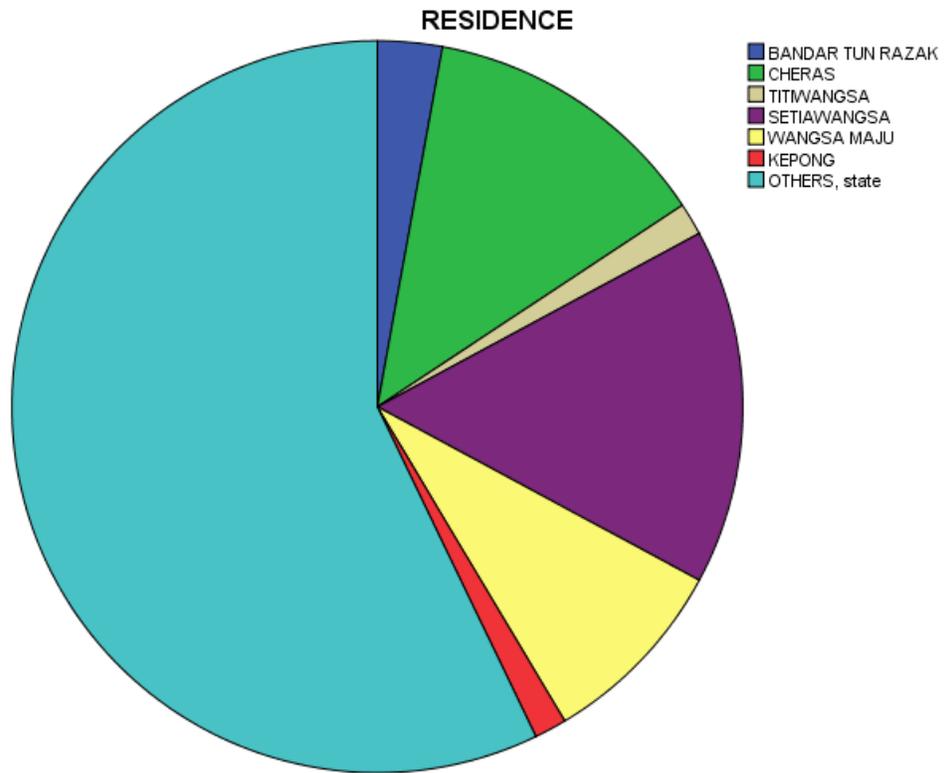
	Frequency	Percent	Valid Percent	Cumulative Percent
LESS THAN RM1000	2	2.9	2.9	2.9
RM1000 - RM3999	42	60.0	60.0	62.9
Valid RM4000 - RM7999	17	24.3	24.3	87.1
MORE THAN RM8000	9	12.9	12.9	100.0
Total	70	100.0	100.0	



- Residency Area

**RESIDENCE**

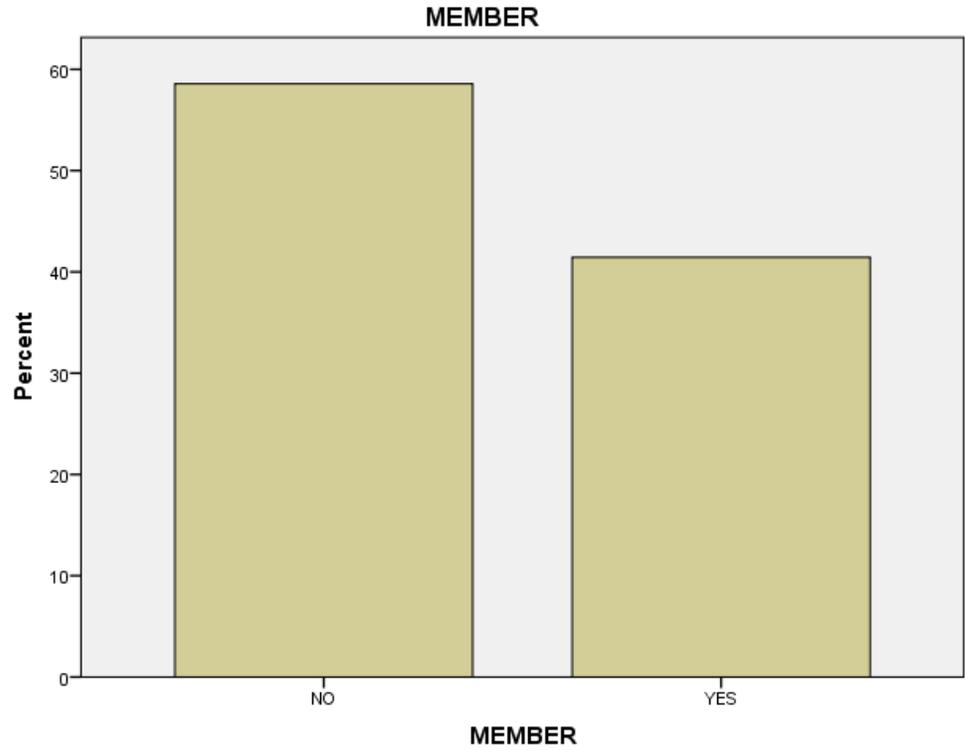
	Frequency	Percent	Valid Percent	Cumulative Percent
BANDAR TUN RAZAK	2	2.9	2.9	2.9
CHERAS	9	12.9	12.9	15.7
TITIWANGSA	1	1.4	1.4	17.1
SETIAWANGSA	11	15.7	15.7	32.9
Valid WANGSA MAJU	6	8.6	8.6	41.4
KEPONG	1	1.4	1.4	42.9
OTHERS, state	40	57.1	57.1	100.0
Total	70	100.0	100.0	



- Member of Khairat Kematian

**MEMBER**

	Frequency	Percent	Valid Percent	Cumulative Percent
NO	41	58.6	58.6	58.6
Valid YES	29	41.4	41.4	100.0
Total	70	100.0	100.0	



### 3. Descriptive Statistics

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
meanaware	70	1.00	5.00	3.1400	.86701
meansocial2	70	2.50	4.75	3.4107	.51786
meanperception	70	2.00	4.60	3.4800	.53232
meanreligiosity	70	2.80	5.00	3.8343	.60334
Valid N (listwise)	70				

#### 4. T-test

**Independent Samples Test**

	Levene's Test for Equality of Variances	t-test for Equality of Means								
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Equal variances assumed	.784	.379	-.765	68	.447	-.15938	.20822	-.57488	.25612	
meanaware Equal variances not assumed			-.763	66.295	.448	-.15938	.20876	-.57614	.25739	

#### 5. Correlation

**Correlations**

		meanaware	meansocial2	meanperception	meanreligiosity
meanaware	Pearson Correlation	1	.533**	.527**	-.019
	Sig. (2-tailed)		.000	.000	.874
	N	70	70	70	70
meansocial2	Pearson Correlation	.533**	1	.547**	.349**
	Sig. (2-tailed)	.000		.000	.003
	N	70	70	70	70
meanperception	Pearson Correlation	.527**	.547**	1	.329**
	Sig. (2-tailed)	.000	.000		.005
	N	70	70	70	70
meanreligiosity	Pearson Correlation	-.019	.349**	.329**	1
	Sig. (2-tailed)	.874	.003	.005	
	N	70	70	70	70

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

## 6. Regression

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.662 <sup>a</sup>	.438	.412	.66473

a. Predictors: (Constant), meanreligiosity, meanperception, meansocial2

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22.705	3	7.568	17.129	.000 <sup>b</sup>
	Residual	29.163	66	.442		
	Total	51.868	69			

a. Dependent Variable: meanaware

b. Predictors: (Constant), meanreligiosity, meanperception, meansocial2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
		1	(Constant)	.132		
	meanperception	.641	.182	.394	3.516	.001
	meansocial2	.705	.189	.421	3.732	.000
	meanreligiosity	-.425	.144	-.296	-2.954	.004

a. Dependent Variable: meanaware

## SUMMARY OF JOURNALS

<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p>Title: Availment Of Funeral Planning Management Service Among Chinese And Filipino: Preparation Of A Service Development Package For A Funeral Event Business</p> <p>Author: Jojo M. Villamin.</p>	<p>Objective:</p> <p>1. To observe the difference and similarities on the level of awareness, interest, the desire and actions of the two different cultures regarding the funeral planning management service.</p> <p>2. The researcher's purpose was to make a basis for developing an event strategy that would facilitate the acceptability of the funeral planning management service in the Philippines.</p>	<p>Data: 50 Filipino and 50 Chinese in Manila city. Middle aged up to senior citizens</p> <p>Period: -</p> <p>Model: The descriptive method</p>	<p>The Filipino and Chinese respondents have an Extreme level of awareness on funeral planning management service as to prepaying, Pre-planning, funeral rule, types of funeral, funeral cost, and paying for The funeral.</p> <p>Respondents proved that there was significant difference with them.</p> <p>Level of awareness on the prepaying, funeral rules, types of funeral and paying for The funeral, yet there was no a significant difference with the funeral cost and pre Planning in funeral planning</p>

			<p>management services. Consumers nowadays consider The advantages and disadvantages of availing these kinds of services for the value of their money.</p>
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Title & Author	Issue/Objective	Data & Methodology	Findings
<p>Title: The Awareness of Having Life Insurance Policy: An Exploratory Study Among Lagos State University Students in Ojo, Lagos, Nigeria</p> <p>Author:</p> <ol style="list-style-type: none"> <li>1. Mustapha Abiodun Okunnu</li> <li>2. Oludare Tolulope Adeyemi,</li> </ol>	<p>Objective:</p> <ol style="list-style-type: none"> <li>1. To examines the level of awareness of the importance Life Insurance policy among the Nigerian students using students of Lagos State University, Ojo-Lagos, in the South-West part Nigeria</li> </ol>	<p>Data: 500 questionnaires using random sampling technique</p> <p>Period: June - July 2007 (27 days)</p> <p>Model:</p> <ol style="list-style-type: none"> <li>1. Simple descriptive survey</li> </ol>	<p>That most students are actually aware of the significance of Life Insurance policy especially the financial benefits one can derive in case of unexpected death of their parents but they are handicapped of possessing the policy because they cannot afford to buy one.</p> <p>It is proven that both male and female respondents are both aware with the roles of life insurance.</p>

<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p>Title: An Investigation of the Awareness of the Life Insurance Among the Hawkers in Dhaka City: The Prospects of Microinsurance</p> <p>Author: 1. Eyasir Arafath Manik 2. Abdul Mannan</p>	<p>Objective:</p> <ol style="list-style-type: none"> <li>1. Analyzing the current status of the life insurance in Bangladesh and the tendency of people towards the life insurance.</li> <li>2. Investigating the current condition (number, income level, business status, etc.) of the Hawkers in Dhaka City.</li> <li>3. Analyzing the awareness of the Hawkers towards the life insurance.</li> </ol>	<p>Data: Sample size is fifty (50) hawkers using random sampling method.</p> <p>Period: -</p> <p>Model: 1. Descriptive Research 2. Diagnostic research 3. Inferential statistics</p>	<p>The statistical analysis shows that there is a moderate correlation among the demographic variables and there is a strong correlation among the knowledge related issues. The developed two hypotheses is accepted which emphasized that there is a significant difference among demographic issues and the awareness of life insurance and there is a positive correlation between the knowledge related issues and the awareness of life insurance. There is very high prospects of the</p>

	<p>4. Investigating the emergence of Microinsurance in Bangladesh and its acceptance to the Hawkers in Dhaka City</p>		<p>Microinsurance but most of the Hawkers do not have any idea about the Microinsurance where hearing the characteristics of the Microinsurance most of the respondents agreed to have Microinsurance.</p>
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p>Title: The Perception and Awareness on Takaful: A Descriptive Analysis Between The Gender</p> <p>Author:</p> <ol style="list-style-type: none"> <li>1. Sitifariha Muhamad</li> <li>2. Nurafiya Abdullah</li> <li>3. Nurulashykin Abd Aziz</li> <li>4. Nurfarahiah Azmi</li> </ol>	<p>Objective:</p> <ol style="list-style-type: none"> <li>1. To investigates the perception and awareness of Muslims in Kelantan towards the Takaful.</li> </ol>	<p>Data: A sample of 100 questionnaires distributed and analysis of the data was conducted</p> <p>Period: -</p> <p>Model:</p> <ol style="list-style-type: none"> <li>1. T-test</li> <li>2. Mean</li> <li>3. Descriptive Statistics</li> </ol>	<p>The finding shows the perception and awareness of Muslims in Kelantan is moderate and the female respondents more aware and perceives Takaful better.</p>

<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p>Title: An Investigation of the Awareness Level of Takaful Products among the Micro Enterprises in Malaysia</p> <p>Author:</p> <ol style="list-style-type: none"> <li>1. Norashikin Ismail</li> <li>2. Akmal Aini Othman</li> <li>3. Syaidatul Zarina Mat Din</li> <li>4. Mohd Khairul Ariff bin Noh</li> <li>5. Nur Liyana Mohamed Yousop</li> <li>6. Norsaliza Abu Bakar</li> <li>7. Roslina Hj. Mohamad Shafi</li> </ol>	<p>Objective:</p> <ol style="list-style-type: none"> <li>1. To examine the awareness levels of micro takaful and its benefits among micro enterprises</li> </ol>	<p>Data: In-depth interviews targeted at the operators of the micro enterprise representing SME sector.</p> <p>Period: -</p> <p>Model: Primary data through interviews.</p>	<p>It is obvious that majority of the respondents are aware of the existence of insurance products in the market. But, only a minority of the respondents are aware of the emergence of takaful products. It is found that two of the respondents have no idea about takaful products. This illustrates the takaful products are not widely known among SME, particularly micro enterprises. This is consistent with the findings of Zaheed (2008) which highlighted that lack of awareness of the concept of insurance, lack of</p>

			<p>education or knowledge on solving the poverty contributed to negative impact on the development of takaful product.</p> <p>In terms of product belonging, it is found that most of respondents have owned insurance products in relation to the motor vehicle, house and life insurance.</p> <p>Nevertheless, only a few respondents knew on the existence of insurance related to business. They highlighted the business coverage of insurance include death, disability or medical purpose.</p> <p>Based on this, the exposure of business risk which could be protected</p>
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			<p>is unknown from the perspective of respondents.</p> <p>Business risk is defined as unsystematic risks faced by firm in conducting the business operation which arisen from lack of technology advanced, distribution problem, lack of production capacity and difficulty in collecting money from debtors.</p> <p>Eventually, these business risks would lead to financial risk in form of default risk among micro entrepreneur</p>
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p>Title: Awareness of life insurance among Sample customers</p> <p>Author:  <ol style="list-style-type: none"> <li>1. Ashok S. Banne</li> <li>2. Sarang S. Bhola</li> </ol> </p>	<p>Objective: To study the awareness about need of life insurance among the customers of LIC</p>	<p>Data: A sample of 2500 was selected from the policyholders of LIC of India in Kolhapur district of Maharashtra (India). Quota sampling method by distributing questionnaire. Period: - Model:  <ol style="list-style-type: none"> <li>1. Descriptive inferential</li> <li>2. T-test</li> <li>3. Spearman's Rank Correlations</li> </ol> </p>	<p>Thus, result supports to reject the null hypothesis that there is no awareness among the people about the need of insurance, types of policies and number of policies to accept alternative hypothesis that there is a awareness among the people about the need of insurance, types of policies and number of policies.</p>

<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p>Title: Public Awareness Towards Takaful Concept and Principles: A Survey in Bahrain</p> <p>Author: Sutan Emir Hidayat</p>	<p>Objective: This study aims to measure the level of public awareness on Takaful in Bahrain. The study also tests the importance of education in creating public awareness</p>	<p>Data: There were 150 respondents that completely returned the questionnaire which were used for computing the scores and data analysis.</p> <p>Period: -</p> <p>Model: 1. Weighted Mean 2. Kruskal- Wallis H test</p>	<p>Respondents with postgraduate are more aware than other groups on Takaful concept. It also means spreading the message of Takaful through Bahrain's educational system has been empirically proven as an effective way to increase public awareness on Takaful concept and principle.</p>

Title & Author	Issue/Objective	Data & Methodology	Findings
<p>Title: Indicators of Takaful Awareness among Kuwaitis</p> <p>Author: 1. Younes Soualhi 2. Ahmad Al Razni Al Shammari</p>	<p>Objective:</p> <ol style="list-style-type: none"> <li>To examine the awareness of takaful among Kuwaitis.</li> <li>It endeavours to determine any significant differences and conformities between demographic variables and the four aspects of awareness concerning general information, the features of takaful, shari'ah compliances, and motives of takaful</li> </ol>	<p>Data: The sampling is 640 participants</p> <p>Period: -</p> <p>Model:</p> <ol style="list-style-type: none"> <li>T-test</li> <li>ANOVA test</li> <li>Discriminants test</li> </ol>	<ol style="list-style-type: none"> <li>52% of the samples have not heard of takaful.</li> <li>In gender, females are generally more aware than males.</li> <li>In background of studies, it is interesting to find that those with a non-shari'ah background know more about the concept and the contract of insurance and takaful than the ones who are in the shari'ah field.</li> </ol>

Title & Author	Issue/Objective	Data & Methodology	Findings
<p>Title: Awareness of Islamic Banking Products and Services Among Non-Muslims In Malaysia</p> <p>Author: 1. Keong Lee Ling 2. Khor May Ling 3. Low Sheau Pey 4. Wong Zi Hui</p>	<p>Objective:</p> <ol style="list-style-type: none"> <li>1. To examine the understanding of non-Muslims in Malaysia about the basic Islamic Banking products and services.</li> <li>2. To determine the perceptions of non-Muslims in Malaysia towards Islamic banking.</li> <li>3. To investigate if any demographic factors (age, religions, education, occupation</li> </ol>	<p>Data: The sampling units consist of 300 sets of Questionnaires and were distributed to the non-Muslims in Malaysia.</p> <p>Period: -</p> <p>Model:</p> <ol style="list-style-type: none"> <li>1. Descriptive statistics</li> <li>2. Pearson correlation analysis</li> <li>3. One way ANOVA test</li> </ol>	<p>From table 4.12, it shows that all the variables are significant at the 0.01 level.</p> <p>Awareness and understanding (concept) have negative correlation which is -0.437.</p> <p>Awareness and understanding (Arabic terms) have positive correlation which is 0.585.</p> <p>Awareness and perception have negative correlation which is -0.298.</p> <p>Understanding (concept) and understanding (Arabic terms) have negative correlation which is -0.464.</p>

	<p>and income) influence the awareness, understanding and perceptions of Islamic Banking products and services among non-Muslims in Malaysia.</p>		<p>Understanding (concept) and perception have positive correlation which is 0.552. Understanding (Arabic terms) and perception have negative correlation which is - 0.332. All the correlations values are lower than 0.60 which means the correlations are weak (Branch ,1990).</p>
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p><b>Title:</b> Awareness, perceptions and purchase intentions towards Islamic general and life insurance products: An empirical study of Australian Muslim consumers</p> <p><b>Author:</b> Muhammad Abdulsater</p>	<p><b>Objective:</b></p> <ol style="list-style-type: none"> <li>1. To gain an empirical understanding of knowledge, perceptions and attitudes of Australian Muslim consumers towards Islamic insurance products.</li> <li>2. To examine any possible relationships between these constructs (i.e., knowledge, perceptions and attitudes) and consumer's</li> </ol>	<p><b>Data:</b> A total of 150 Australian Muslim individuals over the age of 18 who are either born in Australia or are citizens of Australia were approached to participate in the study by completing a self-administered questionnaire delivered via the researcher's personal Facebook account.</p> <p><b>Period:</b> -</p> <p><b>Model:</b></p> <ol style="list-style-type: none"> <li>1. Descriptive Statistics</li> <li>2. Pearson's correlation coefficients</li> <li>3. Regression coefficients</li> </ol>	<ol style="list-style-type: none"> <li>1. It can be seen that the second hypothesis, which predicted a negative relationship between religiosity and purchase intentions towards Islamic general insurance, was supported. The <math>\beta</math>-value, indicative of a weak negative relationship, is an important and interesting finding nonetheless. This hypothesis was developed</li> </ol>

	<p>level of religiosity</p>		<p>and predicted due to the reasoning that regardless of whether the insurance is Islamic general or life, the more religious a Muslim consumer is, the more faith he/she places in Allah and it is less likely for him/her to purchase an Islamic insurance product.</p> <p>2. Table A H3 reveals that under the unstandardized coefficients column, the B value is -0.181 with <math>p \leq 0.05</math>. This indicates a weak</p>
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			<p>negative correlation between religiosity and intention towards Islamic general insurance whereby with each unit increase in religiosity there is a 0.181 unit fall in intention. Table A H1 shows that the R square value is 0.033 which means 3.3% of the variance in intention is explained by religiosity. In order to test whether the regression coefficient is significantly different from</p>
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			<p>zero the F ratio and significance (Table A H2) are examined; F (1,119) = 4.050 is significant at <math>p \leq 0.05</math>. From these results it is evident that hypothesis 2 has been supported.</p> <p>3. R square value of 0.018 in Table A H10 reveals that just 1.8% of the variance in the intention is explained by perception. Also, under the unstandardized coefficients column the B value is -0.131 (Table A H12) which reveals</p>
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			<p>a weak negative relationship between intention and perception of Islamic general insurance; i.e., with each unit increase in perception there is a 0.131 unit fall in intention to purchase.</p> <p>ANOVA test results (Table A H11), <math>F(1,117) = 2.104</math> which is non-significant as <math>p \geq 0.05</math>, means the absence of any significant relationship between perception and intention.</p> <p>Hence, H4</p>
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			<p>cannot be supported.</p> <p>4. Table A H13 show the R square value as 0.006 which means that 0.6% of the variance in perception is explained by religiosity. B value of 0.078 under the unstandardized coefficients column in Table A H15 also reveals a very weak positive relationship between religiosity and perception; with each unit increase in religiosity there is a 0.078 unit increase in</p>
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			<p>perception. ANOVA test results in Table A H14, i.e., <math>F(1,120) = 0.744</math> which is non-significant as <math>p \geq 0.05</math>, also means the relationship between religiosity and perception is not significant. Based on this evidence hypothesis H5 is not supported.</p>
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p>Title: The Ownership of Islamic Insurance (Takaful) in Malaysia</p> <p>Author:  <ol style="list-style-type: none"> <li>1. Mohamad Abdul Hamid</li> <li>2. Suhara Husni</li> <li>3. Mohd Rizal Palil</li> </ol> </p>	<p>Objective: The objective of this study is to examine the demographic factors on the awareness of Islamic life insurance i.e. family takaful schemes (FTS) in Malaysia</p>	<p>Data: 200 close-ended questionnaires distributed</p> <p>Period: -</p> <p>Model:  <ol style="list-style-type: none"> <li>1. Chi-square</li> <li>2. Descriptive statistics</li> </ol> </p>	<p>It shows that none of the factors (different gender, age groups, type of occupations, education levels) are significantly related to awareness the FTS. It is also indicated that only one demographic factor that is income level has a significant relationship with participation of FTS. The reason for this might be based on the fact that those who earn more have higher disposable income compared to those who earn less. The findings of this study would provide some important information on demographic factors with the level of awareness on the FTS existence in the country.</p>

Title & Author	Issue/Objective	Data & Methodology	Findings
<p>Title: Takaful standards and customer perceptions affecting takaful practices in Pakistan: a survey</p> <p>Author: 1. Waheed Akhter 2. Tajammal Hussain</p>	<p>Objective: The purpose of this paper is to attempt to see the effectiveness of operational and transformational standards raised by joint working group of Islamic Financial Services Board (IFSB) and International Association of Insurance Supervisors (IAIS) as well as respondents' perceptions about Takaful (Islamic insurance) practices in Pakistan</p>	<p>Data: 150 insurance customers (policy holders) of State Life Insurance Corporation at Rawalpindi were surveyed under convenient sampling procedure and 142 valid responses were received</p> <p>Period: -</p> <p>Model: 1. Descriptive statistics 2. Pearson's correlation coefficients</p>	<p>1. A large population of the country (90.8 percent) including educated class is unaware of Takaful business.</p> <p>2. A significant association was found between education of the respondents and their level of Takaful awareness (p , 1 percent).</p> <p>3. A significant association was found between perceptions of the customers about Takaful as a Shari'ah compliant business and their level of Takaful</p>

			<p>awareness (p , 1 percent).</p> <p>4. A significant association was found between perceptions of the customers about Takaful as a useful risk management tool in daily life and their level of Takaful awareness (p , 1 percent).</p> <p>5. Takaful awareness was found to be unaffected by age, gender, monthly income, marital status and previous knowledge of insurance business. It was also found that Takaful awareness has no significant relationship with</p>
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			<p>respondents' views about Shari'ah scholars and their payment pattern of insurance premium.</p> <p>6. A significant association was found between customers' intention to shift to a Takaful Company and their level of Takaful awareness (p , 5 percent).</p>
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p>Title: Determinants of Islamic Insurance Acceptance: Empirical Evidence from Somalia</p> <p>Author: 1. Ali Yassin Sheikh Ali 2. Ahmed Khadar Abdi Jama</p>	<p>Objective:</p> <ol style="list-style-type: none"> <li>1. Investigates the determinants toward Islamic Takaful Insurance acceptance in Somalia</li> <li>2. to explore knowledge, attitude, perception and awareness of Mogadishu residence toward Takaful Services</li> </ol>	<p>Data: A total of 179 respondents were participated using questionnaires</p> <p>Period: February and March 2016</p> <p>Model: 1. Correlation coefficient 2. Regression analysis</p>	<p>The main objective was to investigate the determinants of intention to adopt Islamic Insurance in Somalia; explanatory model was developed based the literature, quantitative methods were utilized to analyze the data collected from respondents. The study found significant positive relationship between all predictors and intention to adopt of Islamic Insurance. this study is useful to Somali Insurance companies and Researchers. The study findings can be a good instruction and support for Islamic Insurance Researchers. possibly it is also</p>

			valuable to extend it to other researches in order to produce more comparable and interesting findings in Islamic products.
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p data-bbox="289 384 529 688"><b>Title:</b> Acceptance Determinants towards Takaful Products in Malaysia</p> <p data-bbox="289 762 529 793"><b>Author:</b></p> <ol data-bbox="337 825 529 1402" style="list-style-type: none"> <li>1. Mohamad Idham Md Razak</li> <li>2. Rafidah Idris</li> <li>3. Mimihayu Md Yusof &amp; Wan Effa Jaapar</li> <li>4. Mohammad Nazri Ali</li> </ol>	<p data-bbox="561 384 818 856"><b>Objective:</b> To determine the factors based on independent variables; perception, product features, promotion, benefit and service quality.</p>	<p data-bbox="850 384 1091 583"><b>Data:</b> A total of 100 respondents using a random sample</p> <p data-bbox="850 667 961 699"><b>Period:</b> -</p> <p data-bbox="850 814 1091 1350"><b>Model:</b></p> <ol data-bbox="899 888 1091 1350" style="list-style-type: none"> <li>1. Frequency distribution</li> <li>2. Descriptive Result</li> <li>3. Pearson correlation coefficient</li> <li>4. Regression coefficient</li> </ol>	<p data-bbox="1123 384 1406 1833">Based on the analysis, it shows the level of acceptance towards Takaful products is high among respondents. We can see it from table 4.8, the level of mean fall into third group which is group with the high level of consumer acceptance since the means is 4.0088. Another method, the researcher used multiple regressions in order to achieve the second objective. The objective is to determine the most factors that influence communities in Malaysia to purchase Takaful products. Stepwise regression was used by the</p>

			<p>researcher to know the most dominant factors. From that, the researcher can conclude that the most dominant factor that influences the customer acceptance towards Takaful was the service quality since it has the highest Beta value which is 0.447.</p> <p>Meanwhile, there is no significant between products promotion and consumer acceptance because its value is more than 0.05 and it cannot be used in predicting the result for this study.</p>
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p data-bbox="289 384 532 741"><b>Title:</b> Consumers' Attitude toward Islamic Insurance Services (Takaful) Patronage in Kano Metropolis, Nigeria</p> <p data-bbox="289 825 532 1014"><b>Author:</b> 1. A. A. Maiyaki 2. H. Ayuba</p>	<p data-bbox="565 384 818 1234"><b>Objective:</b> The study examines the extent to which consumers' awareness, perception of Takaful services and the trust and confidence they reposed on Takaful Operators have significant relationship with their attitude towards Takaful services patronage.</p>	<p data-bbox="850 384 1092 741"><b>Data:</b> 384 subjects are administered with the questionnaires using judgmental sampling technique</p> <p data-bbox="850 846 1092 888"><b>Period:</b> -</p> <p data-bbox="850 993 1092 1476"><b>Model:</b> 1. Descriptive statistics 2. Collinearity diagnostics 3. ANOVA 4. Multiple regression coefficient</p>	<p data-bbox="1125 384 1409 1843">From the analysis, it is discovered that the consumers' awareness of Takaful, perception on Takaful services and the trust and confidence reposed on the Takaful Operators have significant effect in influencing the consumers' attitude toward the Takaful patronage in Kano Metropolis, Nigeria. The effect is found to be averagely related the consumers' attitude. This implies that an attempt to increase the consumers' awareness of Takaful services create favorable attitude. Creating favorable consumers' perception toward the</p>

			<p>Takaful services has significant effect on positive attitude of consumers.</p> <p>Establishing and building consumers' trust of Takaful service providers restore consumers' confidence of the Islamic insurance services as to be capable of meeting consumers' need of risk management tool.</p>
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p>Title: Customer Satisfaction Factors in Life Insurance Growth in Ghana</p> <p>Author: Geraldine Gina Abaidoo</p>	<p>Objective: To explore the customer satisfaction strategies life insurance company leaders execute to grow and sustain the life insurance business</p>	<p>Data: 12 participants through questionnaires and interview.</p> <p>Period: -</p> <p>Model: 1. NVivo cluster analysis 2. SERVQUAL model</p>	<p>All 12 participants mentioned they were aware of the negative perception people have on insurance. Commenting on public perception, participants identified (a) trust element in insurance, (b) misselling, and (c) brand image. Participants mentioned the negative perception of insurance was influencing the growth of life insurance. Ackah and Owusu (2012) pointed out that most Ghanaians have a fair idea about the concept of insurance but do not appreciate the</p>

			<p>meaning of insurance. RP1C1 reiterated: Consumer demand for life insurance in Ghana is very, very low; that is why when you look at the population of Ghana, how many people have life insurance. So according to the NIC they say that penetration rate is less than 2% for life and am talking in terms of the whole insurance, so the issue is that because of the orientation, because of the experiences people had gone through previously, because of still having a negative perception on the, on the insurance in Ghana. Yes and because of that, people think that our products are not quality and quality in the sense that, when</p>
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			<p>you say quality you are referring to where, the products meets the exact needs of the clients and if you look at some of our products. (RP1C1, personal communication, August 26, 2015). The responses from all participants deduced from the negative public perception of having an influence on the quality of products and services and life insurance growth.</p>
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p><b>Title:</b> Perception of Nigerian Muslim account holders in conventional banks toward Islamic banking products</p> <p><b>Author:</b> Kabiru Jinjiri Ringim</p>	<p><b>Objective:</b> The purpose of this study is to determine the level of perception of a Muslim account holder in a conventional bank toward Islamic banking products and to determine the relationship between the perception levels of Nigerian's account holders and their decision to patronize Islamic banking. Personal perception factor is operationalized as opinion or observations, which are able to influence customer's decision to patronize Islamic</p>	<p><b>Data:</b> Out of the 500 questionnaires distributed by hand, only 304 were returned and 286 were usable for the data analysis using SPSS and PLS Modelling Software.</p> <p><b>Period:</b> -</p> <p><b>Model:</b></p> <ol style="list-style-type: none"> <li>1. Structural model</li> <li>2. Descriptive statistics</li> </ol>	<p>First, the means for personal perception variable was 4.91 with standard deviation of 1.007. This indicates the good perception level of Islamic products by Muslim account holders in a conventional bank in Kano, Nigeria. The respondents' level of decision to patronize the Islamic banking products and services was satisfactory. Second, the results also showed that the research framework model, structural model and hypothesis were supported. In the measurement model, the convergent, discriminant validity and</p>

	banking products and services.		reliability/composite reliability of the perception construct were assessed favourably. The results revealed that perception was positively associated with a Muslim account holder's decision to patronize Islamic banking products.
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Title & Author	Issue/Objective	Data & Methodology	Findings
<p>Title: A Study on Factors Influencing Muslim's Consumers Preferences Towards Takaful Products in Malaysia</p> <p>Author: 1. Kamarul Ariffin Mansor 2. Raden Mohd Ngisomuddin Masduki 3. Masilah Mohamad 4. Nursidrah Zulkarnain 5. Nor Atikah Aziz</p>	<p>Objective:</p> <ol style="list-style-type: none"> <li>1. To determine whether customers' awareness influence Muslim consumer preferences towards Takaful</li> <li>2. To determine whether customers' perception influence Muslim customer preferences towards Takaful</li> <li>3. To determine whether religious factors influence</li> </ol>	<p>Data: Total 150 set of questionnaires distributed, 108 customers responded to the survey resulted in 72% response rate</p> <p>Period: -</p> <p>Model:</p> <ol style="list-style-type: none"> <li>1. Structural equation modeling (SEM) test</li> <li>2. Confirmatory Factor Analysis (CFA)</li> </ol>	<p>Proposed research model and gathered data were tested for goodness-of-fit by performing the structural equation modeling (SEM) procedures built in the R package "lavaan" and the result shown in Figure 1 and Table 4 above. The proposed research model fit indices were presented in the earlier section in Table 3 and the results of CFA analysis showed that all the fit indices are well above the cut-off value or near the margin indicate there is a good fit for the proposed model. Thus, the proposed model of direct factors combined</p>

	<p>Muslim consumer preference towards Takaful</p>		<p>provides a significant model fit in explaining Muslim consumers' preferences towards Takaful. Furthermore, the coefficient of determination or the squared multiple correlation (R<sup>2</sup>) that measures the amount of variability in the dependent variable explained by the proposed research model indicate a percentage of 63.6% explained variance by the direct factors combined and considered to indicate large effect size according to Cohen (1988). Examining the effect of each of the independent variable towards the dependent variable (refer Table 4) indicates that</p>
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			<p>perception and religious factor play a significant influence towards preferences in Takaful product, but awareness does not play an influential role. This means that Muslim consumers' who perceived Takaful product is better than conventional product and those who have a higher religiosity value tend to have a higher preference towards Takaful</p>
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p>Title: A Relook into Awareness, Perceptions, Barriers and Future Insurance needs: A Case Study of Takaful and the Malays</p> <p>Author:</p> <ol style="list-style-type: none"> <li>1. Yon Bahiah Wan Aris</li> <li>2. Siti Zaleha Sahak</li> <li>3. Norshahida Shaadan</li> </ol>	<p>Objective: To explore to what extent Family takaful (Islamic life insurance) has been accepted by the Malay Muslims in Malaysia</p>	<p>Data: Using a convenient sampling on 196 respondents in the Shah Alam area.</p> <p>Period: -</p> <p>Model:</p> <ol style="list-style-type: none"> <li>1. Descriptive statistics</li> <li>2. Frequency statistics</li> </ol>	<p>The results revealed that although the Malays are aware of takaful, they are not convinced that it is what they need for financial planning. On future takaful needs, takaful operators may need to look for innovative products for protection, education and investment purposes.</p>

Title & Author	Issue/Objective	Data & Methodology	Findings
<p>Title: Empirical Investigation Into Customer Adoption of Islamic Banking Services in Tunisia</p> <p>Author: 1. Hassan Obeid 2. Souheila Kaabachi</p>	<p>Objective: To identify the main factors influencing the adoption of Islamic banking by conventional bank customers in Tunisia</p>	<p>Data: Self-administered questionnaires involving a sample of 239 respondents who were non-adopters of Islamic banking located in Tunis City.</p> <p>Period: April to August 2013</p> <p>Model: 1. Structural equations model 2. Descriptive statistics 3. Confirmatory Component Analysis (CFA)</p>	<p>Religiosity emerged as the best predictor of acceptance of this new banking service by Tunisian consumers. This finding is in line with Souiden &amp; Marzouki (2015) and Souiden &amp; Jabeur (2015) studies who supported the significant impact of religiosity on Tunisian consumer decisions to adopt Islamic banking as well as Thomson Reuters' report (2013) which indicated that adhering to Islamic rules is a critical concern for Tunisian consumers likely to use Islamic banking products and services. This suggests that Tunisian Islamic banks should promote their services</p>

			<p>primarily to people or communities that express a high level of religious commitment. Some religious subsets expect that all financial transactions, activities, and investments undertaken by Islamic banks be Sharia-compliant. This can be seen as a form of trust that they have toward these financial institutions.</p> <p>Authenticity is therefore a key element to the growth of Islamic banking in Tunisia.</p> <p>As a result, Islamic financial institutions have to convince potential clients that they provide secure banking products that are fully consistent with Islamic principles.</p>
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p><b>Title:</b> The impact of Islamic beliefs on consumers' attitudes and purchase intentions of life insurance</p> <p><b>Author:</b></p> <ol style="list-style-type: none"> <li>1. Nizar Souiden</li> <li>2. Yosr Jabeur</li> </ol>	<p><b>Objective:</b></p> <ol style="list-style-type: none"> <li>1. To investigate the role of Islamic beliefs in moderating consumers' attitudes and purchase intentions of conventional and Islamic life insurance.</li> <li>2. To investigate the role of Islamic beliefs in moderating the relationship between the attitude toward conventional/Islamic life insurance and purchase intentions of</li> <li>3. conventional/Islamic life insurance and purchase intentions of</li> </ol>	<p><b>Data:</b> Total sample of 207 responses in a Muslim liberal country.  <b>Period:</b> -</p> <p><b>Model:</b></p> <ol style="list-style-type: none"> <li>1. ANOVA analysis</li> <li>2. Structural Equation Model (SEM)</li> </ol>	<p>Results show that the higher (lower) the Islamic beliefs of individuals, the less (more) favorable their attitude will be toward conventional life insurance and the more (less) favorable their attitude will be toward Islamic life insurance; the higher (lower) the Islamic beliefs of individuals, the weaker (stronger) their purchase intentions for conventional life insurance will be and the stronger (weaker) their purchase intentions for Islamic life insurance will be; and Islamic beliefs moderate the</p>

	these types of services.		relationships between attitudes and purchase intentions of life insurance
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p>Title: The Influence of Islamic Religiosity Awareness in Enhancing Work Engagement At Workplace: A Case Of Islamic Institutions In The Northern Malaysia</p> <p>Author:</p> <ol style="list-style-type: none"> <li>1. Novia Zahrah</li> <li>2. Siti Norasyikin Abdul Hamid</li> <li>3. Shamsul Huda Abdul Rani</li> <li>4. Bidayatul Akmal</li> </ol>	<p>Objective: This paper aims to determine the extent of employee engagement by introducing awareness of religiosity that would further increase employee engagement in one of the Islamic Higher Education Institution (HEI) in Malaysia</p>	<p>Data: This study only investigated 150 employees as the sampling frame.</p> <p>Period: -</p> <p>Model: Partial Least Squares Structural Equation Modeling (PLS-SEM)</p>	<p>This finding is in line with the numerous qualitative and theoretical researches. Which point out that people who have higher Islamic religiosity are more inclined to work. In line with the study conducted by Bakar (2013), she stated that people who have Islamic values do have consequences and concerns for their workplace. In addition, Endot (1995) have been classified eleven basic values of Islam which will shape the employees' behavior to engage well in their work. Furthermore, the</p>

<p>Mustafa Kamil</p>			<p>practices in the workplace are strongly correlated with their religious beliefs (Ali &amp; AlOwaihan 2008) and religious prescriptions (Randaree &amp; El-Faramawy, 2011). Religiosity awareness lead Muslims “to worship Allah as if you see Him, and despite the fact that you don't see Him, you know and realize that He sees you.” (Al-Bukhari, 1987; Muslim, 1971) and will prevent them from doing all form of disengagement. Without a great engagement, it is difficult to ensure good performance prolonged. Therefore, management of</p>
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			human resource should discover the accurate way in giving deep realization on religiosity in order them to engage well.
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p>Title: Factors Influencing the Choice of Takaful Over Conventional Insurance: The Case of Malaysia</p> <p>Author: 1. Naail Mohammed Kamil 2. Norsham Binti Mat Nor</p>	<p>Objective: To study the factors that influence Malaysians to choose Takaful over conventional insurance. The study employs a qualitative research approach, conducting four intensive interviews with customers and Takaful Operators, who were selected from Klang Valley area in Malaysia</p>	<p>Data: A sample of four customers of Takaful products was chosen for the study. Two of them are staff of prominent Takaful Operators who have been working for 7 years and 11 years respectively</p> <p>Period: -</p> <p>Model: Data integration through interviews</p>	<p>The findings from the in-depth interviews led to the following major propositions; that Takaful customers have a clear concept of Takaful and the requirement of Shariah compliance; takaful is necessary for Muslims as a replacement of conventional insurance; takaful customers have awareness on the relationship between insurance and religion in contemporary business; the roles of Takaful agents in explaining the concept of Takaful and its benefits as acts of worship</p>

			<p>(Ibadah); the obligation by Takaful agents in promoting Takaful products to Muslims as acts of (dak'wah); and the growth of Takaful business remains slow compared to conventional insurance in the Klang valley area in Malaysia. Several implications of the research were further discussed.</p>
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p>Title: Determinant of demand for Takaful Cash Waqf in Malaysia</p> <p>Author:</p> <ol style="list-style-type: none"> <li>1. Mohamad Abdul Hamid</li> <li>2. Suzana Ithnain</li> <li>3. Ishak Abd Rahman</li> </ol>	<p>Objective:</p> <ol style="list-style-type: none"> <li>1. The study investigates the relationships between consumer behaviour, consumer awareness and religiosity influence on intention to demand for Takaful cash Waqf</li> <li>2. To find the lack in Takaful practices to further</li> <li>3. improvement in the future</li> </ol>	<p>Data: The respondents of the study comprise 100 individuals contribute as a participant in Takaful/insurance.</p> <p>Period: -</p> <p>Model:</p> <ol style="list-style-type: none"> <li>1. Descriptive statistics</li> <li>2. Pearson correlation coefficient</li> <li>3. Multiple regression analysis</li> <li>4. ANOVA</li> </ol>	<p>The findings of this preliminary study have answered all the research questions. There is a set of questions that has been disclosed. The consumer behaviour factors among factors of determinant demand for Takful cash Waqf is extensively high. It also for the religiosity satisfaction factors among factors of determinant demand for Takful cash Waqf is high. While, the consumer awareness factors are extensively low. It shows that, there are relationships between two independent</p>

			<p>variables except for insignificant correlation between determinant demand and consumer awareness. It will explain that many respondent/people out there still do not have knowledge about cash Waqf itself. It is conclude that only interaction effect of religiosity and consumer behaviour would give an influence to determinant demand of Takaful especially for Takaful cash Waqf.</p>
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Title & Author	Issue/Objective	Data & Methodology	Findings
<p>Title: Analysis of Demand for Family Takaful and Life Insurance: A Comparative Study in Malaysia</p> <p>Author: 1. Gustina 2. Nurdianawati Irwani Abdullah</p>	<p>Objective: This study is aimed at investigating the key factors that influence the demand for family takaful and comparing with its conventional counterpart</p>	<p>Data: Publications and statistical bulletins produced by various Departments such as Bank Negara Malaysia and Department of Statistics Malaysia</p> <p>Period: 1990 – 2009</p> <p>Model: 1. Descriptive Statistics 2. ANOVA 3. Regression coefficient 4. F-test and T-tests</p>	<p>The coefficient of this factor is positive and significantly related to the demand for family takaful. However, life insurance experience negative associated. This finding is not surprising since the previous studies also found the same result. The positive relationship which is exhibited by factor of religion confirms the empirical findings of Wasaw and Hill (1986), Browne and Kim (1993), Outville (1996), and Mohamed Sherif (2010) which suggests that less insurance is purchased in Islamic</p>

			<p>nations. As family takaful provides an alternative to life insurance, it is argued that takaful would be more demanded in Islamic countries as compared to non-Islamic ones. In this case, since Malaysia is an Islamic nation, this finding indicates that large Muslim population in the country stimulates the demand for takaful.</p>
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p>Title: Acceptance and patronage of insurance services in northern Nigeria</p> <p>Author: Idris Yahaya Adamu</p>	<p>Objective: This paper adopted the Ajzen's theory of planned behaviour (TPB) to describe northern Nigerians' acceptance and patronage of insurance services. By applying the theory with additional variable as a contribution, to see what precisely account for relatively poor patronage of insurance services in northern Nigeria, particularly now that Islamic insurance is established</p>	<p>Data: Empirical survey among 288 members of the public, (both insured and non-insured)</p> <p>Period: -</p> <p>Model:  <ol style="list-style-type: none"> <li>1. Pearson Correlation Coefficients</li> <li>2. Regression Analysis</li> <li>3. Model Summary</li> <li>4. ANOVA</li> </ol> </p>	<p>The attitudes and awareness, most often negative, are found to be the cause of low patronage of insurance services. It is also found that, religious values, subjective norms and behavioural control factors does not account for poor acceptability and patronage. The role of poor marketing strategies plays an important role in the persistent of such negative surge, as illustrated from the theoretical perspective. The findings present different demographical factors and their</p>

			attitudes towards insurance companies and their services.
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p><b>Title:</b> The Intention to Purchase Life Insurance: A Case Study of Staff in Public Universities</p> <p><b>Author:</b></p> <ol style="list-style-type: none"> <li>1. Zainuddin Zakaria</li> <li>2. Nurul Marina Azmi</li> <li>3. Nik Fakrul Hazri Nik Hassan</li> <li>4. Wan</li> <li>5. Anisabanum Salleh</li> <li>6. Mohd Tajul Hasnan Mohd Tajuddin</li> <li>7. Nur Raihana Mohd Sallem</li> </ol>	<p><b>Objective:</b> The main objective of this paper is to determine the factors that may influence the staff of public universities to purchase or not purchase a conventional life insurance or TAKAFUL policy</p>	<p><b>Data:</b> Total of 100 respondents were targeted and randomly distributed for each university</p> <p><b>Period:</b> -</p> <p><b>Model:</b></p> <ol style="list-style-type: none"> <li>1. Correlation Analysis</li> <li>2. Multiple Linear Regression Analysis</li> </ol>	<ol style="list-style-type: none"> <li>1. Religiosity equals to a value of 0.542, which indicates a moderate relationship between these two variables.</li> <li>2. Based on the findings, this study proposed that insurance company should offer more sharia compliance products in order to attract more Muslim customers in the east</li> </ol>

<p>8. Jannah Munirah Mohd Noor</p>			<p>coast of Peninsular Malaysia. The findings revealed that the majority of the IPTA staffs, who are insured, purchased Takaful insurance. Insurance companies, therefore should be offering more Takaful insurance to cater to both Muslim and non-Muslim customers. In addition, the findings of the multiple regression analysis indicate that</p>
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			<p>“saving motives” has the strongest influence in creating a strong purchase intention among the staff of public higher learning institutions</p>
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p>Title: Factors Affecting Adoption of Takaful (Islamic Insurance) in the Maldives</p> <p>Author:</p> <ol style="list-style-type: none"> <li>1. Ahmed Shabiq</li> <li>2. Zubair Hassan</li> </ol>	<p>Objective: To examine the factors affecting adoption of Takaful (Islamic Insurance) in the Maldives</p>	<p>Data: A sample of 340 respondents in Male', capital city of the Maldives were selected using convenient sampling</p> <p>Period: -</p> <p>Model:</p> <ol style="list-style-type: none"> <li>1. Descriptive Analysis</li> <li>2. Pearson Correlation Analysis</li> <li>3. Multiple Regression Analysis</li> </ol>	<p>This research found that Attitude and Compatibility have a positive and significant influence on Adoption of Takaful. However, this research did not find any significant impact of Awareness, Relative Advantage and Social Influence on adoption of Takaful. This research is very beneficial for those who works in Insurance industry, especially in market where Muslims are dominant, such as Maldives.</p>

Title & Author	Issue/Objective	Data & Methodology	Findings
<p>Title: An Analysis on Islamic Insurance Participation</p> <p>Author: Hanudin Amin</p>	<p>Objective: The paper tests the effects of attitude, subjective norm and amount of information on the Islamic insurance participation.</p>	<p>Data: The model is tested using survey data from 206 respondents</p> <p>Period: -</p> <p>Model:</p> <ol style="list-style-type: none"> <li>1. Multiple regression analysis</li> <li>2. Kaiser-Meyer-Olkin (KMO)</li> </ol>	<p>Evidently, attitude and subjective norm are found to be the key antecedents in explaining one's willingness to use Islamic insurance products. Overall, the three hypotheses put forward are supported, confirming that attitude, subjective norm and amount of information have positive and significant relationships with Islamic insurance participation. It is also worth noting that the subjective norm and attitude are essential for risk-takers, whilst amount of information is fundamental for those who are risk-averse.</p>

<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p data-bbox="289 384 542 688"><b>Title:</b> Perception and Adoption of Islamic Insurance in Malaysia: An Empirical Study</p> <p data-bbox="289 768 542 1073"><b>Author:</b> 1. Lukman Olorogun Ayinde 2. Abdelghani Echchabi</p>	<p data-bbox="574 384 841 1014"><b>Objective:</b> The main purpose of the study is to examine the Malaysian customers' willingness to adopt Islamic insurance services as well as the factors that may influence their behaviour</p>	<p data-bbox="873 384 1105 1518"><b>Data:</b> A total of 200 questionnaires were randomly distributed to Malaysian customers</p> <p data-bbox="873 888 1105 930"><b>Period:</b> -</p> <p data-bbox="873 1035 1105 1518"><b>Model:</b> 1. Descriptive Analysis 2. T-test 3. Chi square 4. Structural Equation Modelling (SEM)</p>	<p data-bbox="1138 384 1386 1182">Furthermore, social influence does not have a significant influence on adoption. Thus, hypothesis 4 is rejected. Hence, it can be concluded that the decision to purchase either Islamic or conventional insurance policy is not subject to social group influence.</p>

Title & Author	Issue/Objective	Data & Methodology	Findings
<p>Title: The Effects of Compatibility, Social Influence, And Awareness in The Adoption of Takaful</p> <p>Author:</p> <ol style="list-style-type: none"> <li>1. Maizaitulaidawati Md Husin</li> <li>2. Noraini Ismail</li> <li>3. Nasihah Rustam</li> </ol>	<p>Objective: This paper aims to investigate the effects of compatibility, social influence, and awareness on the adoption of takaful.</p>	<p>Data: Empirical investigation based on surveys completed by 210 university staff in Malaysia</p> <p>Period: -</p> <p>Model: Multiple Regression Analysis</p>	<p>This result was noted to confirm the findings in [15]. On the other hand, compatibility (p-value= 0.117, t=1.575) and social influence (p-value= 0.338, t=0.960), were found to be positively related, but insignificant in influencing the adoption of takaful. This means that it is less likely for takaful to be adopted when compatibility and social influence are stronger. However, this result is not consistent with the assertions by [9] that both compatibility and social influence have strong</p>

			<p>influence on the adoption of takaful. Adjusted R2 value for this framework is 0.344 indicating that 34.4 percent of the variation in the adoption of takaful could be explained by the three independent variables.</p>
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Title & Author	Issue/Objective	Data & Methodology	Findings
<p>Title: What drives consumers to participate into family takaful schemes? A literature reviews</p> <p>Author: 1. Maizaitulaidawati Md Husin 2. Asmak Ab Rahman</p>	<p>Objective: This paper aims to examine the basic determinants of consumers intention to participate in family takaful scheme using decomposed theory of planned behaviour (DTPB) and identifying relevant factors may be moderate the relationship.</p>	<p>Data: A comprehensive review of the DTPB literature is undertaken, with a particular focus on contribution to family takaful scheme.</p> <p>Period: -</p> <p>Model: Reviewing of literature</p>	<p>The review finds that intention toward participating in family takaful scheme is are not only affected by attitude, subjective norm and perceived behavioural control but also influence by moderating factors like demographic variables, consumer knowledge, situational factors and consumer level of religiosity. Inhibiting factors related to insurance and takaful purchase is also highlighted.</p>

Title & Author	Issue/Objective	Data & Methodology	Findings
<p>Title: Islamic insurance prospects in Tunisia in the wake of the Jasmine revolution: A survey from customers' perspective</p> <p>Author: 1. Abdelghani Echchabi 2. Lukman Ayinde Olorogun 3. Dhekra Azouzi</p>	<p>Objective: The purpose of the study is to examine the willingness (or otherwise) of the Tunisian customers to adopt Islamic insurance services (takaful) and to determine the factors that influence their decisions.</p>	<p>Data: 100 questionnaires are randomly distributed to Tunisian customers</p> <p>Period: -</p> <p>Model: 1. Structural Equation Modelling (SEM) 2. T-test 3. Descriptive analysis</p>	<p>Furthermore, social influence does not have a significant influence on adoption. Thus, H4 is rejected. Overall, the results indicate that the Tunisian customers are willing to adopt Islamic insurance services. Furthermore, compatibility of these services is a determinant factor of their decision.</p>

Title & Author	Issue/Objective	Data & Methodology	Findings
<p>Title: Do Muslims intend to participate in Islamic insurance? Analysis from theory of planned behaviour</p> <p>Author: 1. Maizaitulaidawati Md Husin 2. Asmak Ab Rahman</p>	<p>Objective: The purpose of this paper is to apply theory of planned behaviour (TPB) in predicting consumer intention to participate in takaful. One area of concern for takaful operators is the untapped Islamic insurance (takaful) market and lower market share compared to conventional insurance counterparts. It is possible that the application of the TPB could shed some</p>	<p>Data: 384 questionnaires were distributed by using convenience sampling technique which selected among Muslims in Klang Valley who have yet to participate in insurance and takaful.</p> <p>Period: -</p> <p>Model: 1. Partial Least Squares (PLSs) 2. Inter-construct Correlation 3. T-test</p>	<p>This study reported that subjective norm is not important in explaining the Muslims intention to participate in family takaful scheme. It is possible that this outcome may be due to a higher level of knowledge among respondents about family takaful scheme.</p> <p>Thus, little opinions from others are needed to make the decision to participate or not to participate. Another potential contributor to the non-significant influence of subjective norms may be the fact that it is more significant in mandatory usage perspective</p>

	light on the problem and possibly offer some assistance to the takaful operators.		compared with voluntary usage perspective such as in participation in family takaful scheme (Chun et al., 2006).
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<b>Title &amp; Author</b>	<b>Issue/Objective</b>	<b>Data &amp; Methodology</b>	<b>Findings</b>
<p><b>Title:</b> Knowledge and Behaviour Regarding Takāful Among Non-Muslim Consumers in The United Arab Emirates</p> <p><b>Author:</b> Graham Michael Spriggs</p>	<p><b>Objective:</b> This qualitative phenomenological study utilises the theory of planned behaviour as a framework to explore the beliefs and attitudes towards takāful among non-Muslim consumers in the United Arab Emirates (UAE) and to identify potential salient mutual cooperative and religious attributes</p>	<p><b>Data:</b> The sample consisted of 15 interviewees through semi-structured interviews</p> <p><b>Period:</b> -</p> <p><b>Model:</b> Questions to Interviewees</p>	<p>The researcher asked interviewees to describe the influence that important referents such as peers, colleagues and family, or social pressures would play in the purchase of Islamic insurance. The data suggests that interviewees felt no meaningful influence from important referents, seeking only to take advice in the form of recommendations. Societal pressure was not identified as influential. Meaningful responses provided</p>

			<p>by interviewees include:</p> <p>“Not really, insurance is a very personal thing and unless my employer tells me I have to buy a particular insurance, I will make my own decision.”</p> <p>“I don’t feel any pressure at all. I don’t feel obliged to buy Islamic insurance because I’m living here. If you’re not a Muslim, you don’t need to buy it, I guess.”</p>
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Title & Author	Issue/Objective	Data & Methodology	Findings
<p>Title: Determinants of Islamic Insurance Acceptance: An Empirical Analysis.</p> <p>Author: 4. Fithriah Ab. Rahim 5. Hanudin Amin</p>	<p>Objective: This study is aimed at investigating the factors influencing the Islamic insurance acceptance among Malaysian bank customers. It focuses on the relationships among attitude, subjective norm, amount of information (AOI) and acceptance of Islamic insurance.</p>	<p>Data: 176 valid survey responses were collected</p> <p>Period: 2010</p> <p>Model: 1. Multiple Regression Analyses 2. Hierarchical Regression Analysis</p>	<p>The study found that that attitude, subjective norm, and AOI are influential predictors of Islamic insurance acceptance. The study provides an insight into the understanding of factors leading to the customers' acceptance of Islamic insurance. Importantly, it is also of interest for future planning of Islamic insurance products.</p>

Title & Author	Issue/Objective	Data & Methodology	Findings
<p>Title: The Determinants on Health and Life Insurance Demand Among Malaysian</p> <p>Author:</p> <ol style="list-style-type: none"> <li>1. Benjamin Ng Weng Jun</li> <li>2. Fong Ling Harn</li> <li>3. Goon Lai Theng</li> <li>4. Tan Xin Yee</li> <li>5. Tan Yik Choon</li> </ol>	<p>Objective: The main objective of this study is to explore the relationship between perception on health and life insurance purchasing decision with income level, knowledge on health and life insurance, income protection, risk attitude and social influence.</p>	<p>Data: Involved 240 questionnaires and distributed through hand by hand to the respondent in Malaysia</p> <p>Period: -</p> <p>Model:</p> <ol style="list-style-type: none"> <li>1. The Descriptive Analysis</li> <li>2. Normality Test</li> <li>3. Pearson Correlation</li> <li>4. Linear Regression</li> </ol>	<p>The hypothesis of this study is social influence is insignificant to affect demand on health and life insurance, and the p-value is 0.997 which larger than alpha level (0.01) and hence H5 is not supported. The result that shown is inconsistent with the previous research that had been done by Kucinkiene and Moullec (2013), whose research mentioned that, social had greatly influence the demand of health and life insurance. The research found out, everyone started to purchase health and life insurance when</p>

			<p>peers, neighbors, relatives and family started to buy. Researcher believed that this phenomenon happened because when the people around started to buy insurance it will create a feared or belief to someone that bad things will happened and in order to have the protection please follow their footstep to at least minimized the risk and hence the demand of health and life insurance increase.</p>
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<p>Title: The roles of mass media, word of mouth and subjective norm in family takaful purchase intention</p> <p>Author: 1. Maizaitulaidawati Md Husin 2. Noraini Ismail 3. Asmak Ab Rahman</p>	<p>Objective: This paper aims to address the influence of mass media (MM) and word of mouth (WOM) on subjective norm (SN) and the intentions to purchase a family takaful scheme among Muslim Malaysians.</p>	<p>Data: Data were collected from 384 Muslim consumers in Kuala Lumpur, Malaysia, using a convenience sampling approach.</p> <p>Period: -</p> <p>Model: 1. Correlation coefficient 2. Structural Model Results (SEM)</p>	<p>This study attempted to examine the influence of Mass Media (MM) and Word of Mouth (WM) on the intentions to purchase a family takaful scheme. The overall findings of this study confirmed the association among MM, WM, Social Norms (SN) and intentions to purchase a family takaful scheme. Based on the findings, all the hypotheses (H1, H2 and H3) were supported. H1 tested the relationship of SN and intentions to purchase a family takaful scheme. The result revealed that</p>

			SN has significant effect on intentions to purchase a family takaful scheme
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