

**POLITEKNIK SULTAN SALAHUDDIN
ABDUL AZIZ SHAH**

**FACTORS INFLUENCING THE CUSTOMERS'
INTENTION TO PARTICIPATE IN HIBAH**

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A project report submitted in partial fulfilment of the requirement for the award of

Diploma In Insurance

COMMERCE DEPARTMENT

DECLARATION OF ORIGINALITY

TITLE: FACTORS INFLUENCING THE CUSTOMERS' INTENTION TO PARTICIPATE IN HIBAH

SESSION: DECEMBER 2020

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We hereby declare that this research submission is our own work and to the best of our knowledge it contains no plagiarism materials written by another person except where due references are made.

We acknowledge releasing the project's intellectual property to the aforementioned polytechnic in order to meet the requirements for receiving a Diploma in Insurance.

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We declare that the work in this final year project paper was carried out according to Polytechnic's regulation. It is original and is the result of our own work unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any diploma or qualification.

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ABSTRACT

Hibah is the gift of ownership of a property from one party to another without any consideration or rewards in return that happens during a Hibah giver's lifetime, sincerely without any coercion or threats. Hibah also is one of the planning in Islam which is not widely practiced by Muslims in this country. Due to lack of knowledge, most Malaysians do not understand the concept of Hibah plus, they do not expose themselves to the implementation of Hibah. This voluntary action is made without any purpose to glorify or honor anyone and it must come together with an agreement of offer and acceptance through *ijab* and *qabul* or any such words. Further, the proportion of distribution to heirs and non-heirs can be determined by the donor. In Islam, this action is considered noble and dignified as it is not only to give an ownership transfer to the other party but also to protect the dispute among heirs after the death of the owner. However, besides the numerous advantages of hibah, the rate of its enforcement, subscription, and implementation in Malaysia remains low and many Muslims seem to refuse to accept it because they do not understand or have a low understanding of this concept. The purpose of this study is to identify the factors influencing customers' intention to participate in Hibah by measuring the following factors: religiosity, attitude, and awareness of the intention to have Hibah. By distributing the questionnaire, it can determine the level of customers' intention to participate in Hibah and identify the factors that influenced the customers' intention to participate in Hibah such as religiosity, awareness, and attitude.

Keywords – Customers' Intention, Hibah, Religiosity, Awareness, Attitude

ABSTRAK

Hibah adalah pemberian hak milik harta benda dari satu pihak ke pihak lain tanpa pertimbangan atau ganjaran sebagai ganjaran yang berlaku semasa pemberi Hibah sepanjang hayat, dengan tulus tanpa paksaan atau ancaman. Hibah juga merupakan salah satu perancangan dalam Islam yang tidak banyak dilakukan oleh umat Islam di negara ini. Kerana kurang pengetahuan, kebanyakan rakyat Malaysia tidak memahami konsep Hibah plus, mereka tidak terlalu mendedahkan pelaksanaan Hibah. Tindakan sukarela ini dibuat tanpa tujuan untuk memuliakan atau menghormati sesiapa dan mesti disepakati dengan perjanjian tawaran dan penerimaan melalui ijab dan qabul atau kata-kata seperti itu. Selanjutnya, bahagian pembahagian kepada waris dan bukan waris dapat ditentukan oleh penderma. Dalam Islam, tindakan ini dianggap mulia dan bermaruah kerana ia bukan sahaja memberikan pemindahan hak milik kepada pihak lain tetapi juga melindungi perselisihan di kalangan waris setelah kematian pemiliknya. Namun, selain banyak kelebihan hibah, kadar penguatkuasaan, langganan, dan pelaksanaannya di Malaysia tetap rendah dan banyak umat Islam nampaknya menolak untuk menerimanya kerana mereka tidak memahami atau mempunyai pemahaman yang rendah mengenai konsep ini. Tujuan kajian ini adalah untuk mengenal pasti faktor-faktor yang mempengaruhi niat pelanggan untuk ikut serta dalam Hibah dengan mengukur faktor-faktor berikut: keagamaan, sikap, dan kesedaran tentang niat untuk memiliki Hibah. Dengan menyebarkan soal selidik, ia dapat menentukan tahap niat pelanggan untuk ikut serta dalam Hibah dan mengenal pasti faktor-faktor yang mempengaruhi niat pelanggan untuk turut serta dalam Hibah seperti keagamaan, kesedaran, dan sikap.

Kata Kunci – Niat Pelanggan, Hibah, Keagamaan, Kesedaran, Sikap

TABLE OF CONTENTS

DECLARATION OF ORIGINALITY	II
LETTER OF AUTHORIZATION	III
ACKNOWLEDGEMENT	IV
ABSTRACT	V
CHAPTER 1 INTRODUCTION	
1.1 INTRODUCTION	2
1.2 BACKGROUND OF STUDY	2
1.3 PROBLEM STATEMENT	3
1.4 RESEARCH OBJECTIVES.....	4
1.5 RESEARCH QUESTION	4
1.6 SCOPE OF STUDY	5
1.7 SIGNIFICANCE OF STUDY	5
1.8 HYPOTHESIS OF STUDY	6
1.9 SWOT ANALYSIS	
1.9.1 STRENGTH	6
1.9.2 WEAKNESS	6
1.9.3 OPPORTUNITY	6
1.9.4 THREAT	6
1.9 OPERATIONAL DEFINITION	
1.10.1 HIBAH.....	7

1.10.2 CUSTOMERS' INTENTION	7
1.10.3 RELIGIOSITY	7
1.10.4 AWARENESS	7
1.10.5 ATTITUDE	7
1.11 CHAPTER SUMMARY	8

CHAPTER 2 LITERATURE REVIEW

2.1 INTRODUCTION	9
2.2 HIBAH	9 - 10
2.3 CUSTOMER INTENTION.....	10 - 11
2.4 RELIGIOSITY	11
2.5 AWARENESS	12 - 13
2.6 ATTITUDE	13
2.7 CONCEPTUAL FRAMEWORK	14
2.8 CONCLUSION	14

CHAPTER 3 METHODOLOGY

3.1 INTRODUCTION.....	15
3.2 RESEARCH DESIGN	15
3.3 DATA COLLECTION METHOD	
3.3.1 PRIMARY DATA.....	16
3.3.2 SECONDARY DATA	16
3.4 SAMPLING	16
3.4.1 POPULATION.....	16

3.4.2 SAMPLING SIZE.....	17
3.4.3 SAMPLING TECHNIQUE.....	18
3.5 RESEARCH INSTRUMENT.....	18 - 20
3.6 PILOT TEST	21
3.7 DATA ANALYSIS METHOD	21
3.8 SUMMARY	22
 CHAPTER 4 DATA ANALYSIS AND RESEARCH FINDINGS	
4.1 INTRODUCTION	23
4.2 RELIABILITY AND NORMALITY ANALYSIS.....	23 - 24
4.3 DESCRIPTIVE ANALYSIS: RESPONDENT DEMOGRAPHIC PROFILE.....	24 - 26
4.4 CENTRAL TENDENCIES MEASUREMENT OF CONTRAST.....	27 - 28
4.5 DESCRIPTIVE STATISTICS FOR VARIABLE.....	29 - 32
4.6 PEARSON CORRELATION ANALYSIS.....	32 - 34
4.7 SUMMARY OF STATISTICAL ANALYSIS.....	35
4.7 CONCLUSIONS.....	35
 CHAPTER 5 CONCLUSIONS AND RECOMMENDATIONS	
5.1 INTRODUCTION.....	36
5.2 CONCLUSION	
5.2.1 RELATIONSHIP BETWEEN RELIGIOSITY AND CUSTOMERS' INTENTION TO PARTICIPATE IN HIBAH.....	36
5.2.2 RELATIONSHIP BETWEEN AWARENESS AND CUSTOMER'S INTENTION TO PARTICIPATE IN HIBAH.....	36 - 37

5.2.3 RELATIONSHIP BETWEEN ATTITUDE AND CUSTOMER’S INTENTION

TO PARTICIPATE IN HIBAH.....37

5.3 RECOMMENDATION.....38

5.4 LIMITATIONS.....38 - 39

5.5 IMPLICATIONS OF THE STUDY.....39 - 40

5.6 SUMMARY.....40

REFERENCES 41 – 44

APPENDIX

QUESTIONNAIRES

PART : A..... 46

PART : B.....49

PROJECT GANTT CHART 50

LIST OF TABLES

NO	TITLE	PAGE
3.1	Krejcie and Morgan Table	16
3.2	The Section of The Research Instrument and Its Sources	18
3.3	Data of Reliability Cronbach's Alpha	19
4.1	Reliability Coefficients for Each Variable (N=384)	20
4.2	The Assessment for Normality of Data Distribution	21
4.3	Content Based on The Demographic Profile	22
4.4	Content Based on Descriptive Analysis of Each Construct	24
4.5.1	Descriptive Statistics for Customers' Intention (N=384)	26
4.5.2	Descriptive Statistics for Customers' Religiosity (N=384)	27
4.5.3	Descriptive Statistics for Customers' Awareness (N=384)	28
4.5.4	Descriptive Statistics for Customers' Attitude (N=384)	28
4.6	Size and Strength of Correlation	29
4.6.1	Relationship Between Religiosity and Customers' Intention Correlations	30
4.6.2	Relationship Between Awareness and Customers' Intention Correlations	30

4.6.3 Relationship Between Attitude and Customers' Intention Correlations	31
4.7 The Table of Summary of Statistical Analysis	32

LIST OF FIGURES

NO	TITLE	PAGE
2.1	Conceptual Framework	13

LIST OF ABBREVIATION

SPSS	Statistical Package for the Social Science
TPB	Theory Planned Behaviour
ARB	Amanah Rakyat Berhad
SD	Standard Deviation
I	Customers' Intention
R	Religiosity
A	Awareness
AT	Attitude

CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

This chapter provides an overview of the study. It outlines the background of the study, problem statement, objectives, research questions, the scope of the study, the significance of the study, the hypothesis of the study, SWOT, operational definitions, and summary of the chapter.

1.2 BACKGROUND OF STUDY

From a legal perspective, Hibah could be a beneficial practice (sunat) or essential tool within the planning of Islamic wealth, especially for close relations. Hibah is often seen as an answer to the issues associated with the utilization of Faraid, especially, the difficulty of transferring assets to a loved one supported the selection and choice of the donor (Rasyid and Ahmad, 2013). Kamarudin and Al-Ma'amun (2013) mentioned that Hibah is a Muslim way to dispose of assets. Hibah, gift and sadaqah are different even though their definitions are almost the same. The distinction is in the purpose of giving. When someone gives something to somebody else due to appreciation and affection, it's a present while if he gives something to urge reward from Allah, it's called sadaqah (Zuhaili, 1999). In conclusion, every gift and sadaqah could be a Hibah but not all Hibah are gifts and sadaqah (Muda, 2008). For several decades now, interest in intergenerational transfers has surged and economists have uncovered an excellent deal of data about how these transfers are allocated among children, relations, and generations (Khairy and Suhaili, 2013). In fact, many Hibah cases in Malaysia generally involve proposals to revoke a gift (Hibah) previously given to someone and questioning the validity of a gift awarded to a third party after the donor's death (Oseni, 2012).

Nowadays, according to (Nazirah and Ram,2016) with the establishment of many estates planning institutions such as Amanah Raya Berhad, the Selangor Islamic Religious Council, Wasiyyah Shoppe Sdn Bhd, and As-Solihien Trustees Berhad, people can choose either to try and do it alone or with institutions involved in ensuring that they meet all Hibah principles and conditions in Islam. Hibah is often viewed as an adequate solution to overcome issues concerning the use of Fara'id particularly on the aspect that property could also be transferred to relations with the terms of the donor's decision and selection (Abdul Rashid et.al, 2013). In addition, Hibah is additionally a transfer of property inter vivos and takes immediate effect after

the contract (Buang, 2008). (Based on Khairiah, et. al 2017), over the last five years, Malaysia has been experiencing an increase in the number of court cases over the dispute in regards to legal beneficiaries and heirs over the transfer of their inheritance to a different person through the implementation of Hibah. The cases are delivered to Shariah Court and are heard under The Administration of Shariah (Federal Territories) Act 1993 (Act 505) Part IV Sec. 46 (1) (2) (b) (vi) - Shariah High Court's Jurisdiction.

However, besides the numerous advantages of Hibah, the rate of its enforcement, subscription, and implementation in Malaysia remains low and many Muslims seem to refuse to accept it because they do not understand or have a low understanding of this concept. Based on these motivations, this conceptual paper proposed a variable to live consumer understanding and acceptance towards Hibah on the asset to explore the particular factors which may contribute to high or low understanding towards Hibah asset among Muslim consumers in Malaysia (Nursyuhadah, et. al 2020). While there is much research on Islamic surrounding behavior such as zakat, purchasing halal products, choosing Islamic banks, and waqaf, the study on Hibah is still lacking (Kamarudin and Alma'mum, 2013).

1.3 PROBLEM STATEMENT

Malaysian people's knowledge of Hibah is very basic and not detailed. A survey has been done to spread more awareness, religiosity, and attitude of Hibah among the community of Kuala Lumpur.

According to sociologist Prof Datuk Dr. Mohammad Shatar Sabran (2020), many people are still unaware of the significance of naming the heirs to their estate in advance. He expressed regret that the concept of 'Hibah,' an alternative and more effective way of dividing and distributing one's assets, is not well-known among the Malay community.

According to Rashid et al. (2013), Malaysia's Muslim community is still less interested in property planning during their lifetime. Furthermore, Harian Metro, (2016) there are RM60 billions worth of properties in Malaysia have been frozen from being distributed to any receivers due to several reasons. Muda (2008) emphasized the importance of Hibah as a tool that should be used to avoid inheritance disputes that can lead to frozen estate problems. Citizens among Malaysian should be encouraged to have Hibah even during their lifetimes to reduce and solve

this problem (Kamarudin and Alma'mum, 2013; Mujani et al., 2012; Rasyid and Ahmad, 2013; Rasyid et al., 2013). While there have been many studies on purchasing in Islam such as zakat, purchasing halal products, choosing an Islamic bank, and waqaf, a study on Hibah as an estate planning strategy is still lacking (Kamarudin and Alma'mum, 2013).

This study encourages more people to open their eyes choosing Hibah in the event of sudden death. "Hibah enables a Muslim to plan the distribution of his property while he is still alive, potentially avoiding disputes among heirs after death.

As a result, it is critical to comprehend the underlying causes of this problem. This study is being conducted to better understand the factors influencing customers' intention of Hibah among legal beneficiaries.

1.4 RESEARCH OBJECTIVES

This study aimed at the factors influencing customers' intention to participate in Hibah. These are the main objectives of the research:

1. To investigate the most significant the relationship between religiosity, awareness, and attitude toward customers' intention.
2. To determine the relationship between religiosity, awareness, attitude and, customers' intention to participate in Hibah.

1.5 RESEARCH QUESTIONS

The research questions used in this study are:

1. What is the most significant relationship between religiosity, awareness, and attitude toward customers' intention?
2. What is the relationship between religiosity, awareness, attitude, and customers' intention to participate in Hibah?

1.6 SCOPE OF STUDY

The research is constrained by a lack of money, access, and time. The financial and material resources necessary for larger sample size are insufficient for this analysis. It is also unlikely that the study will have access to any district and its suburbs for respondents to complete the study's questionnaire. This is why we chose Kuala Lumpur, as the location for this study. The general purpose of this research is to generate information on the customer's intention to participate in Hibah in the community of Kuala Lumpur.

1.7 SIGNIFICANCE OF STUDY

This study is important because it has implications for institutions, communities, and bodies of knowledge. The implementation of this study has the potential to educate the community about the significance of Hibah selection among the community of Kuala Lumpur. This opportunity should be viewed as a benefit to the institution in the future.

Kuala Lumpur (Malaysian pronunciation: [kual, -a lumpo(r), -(r)]), also known as the Federal Territory of Kuala Lumpur (Malay: Wilayah Persekutuan Kuala Lumpur) and colloquially as KL, is the capital city of Malaysia. It is Malaysia's largest city, covering an area of 243 km² (94 sq mi) and having a population of 1.73 million people as of 2016. Greater Kuala Lumpur, also known as the Klang Valley, has a population of 7.564 million people as of 2018. [It is one of Southeast Asia's fastest growing metropolitan areas in terms of both population and economic development. Kuala Lumpur is Malaysia's cultural, financial, and economic hub. It also houses the Malaysian Parliament and the official residence of the Yang di-Pertuan Agong, the Istana Negara.

Wilayah Persekutuan Kuala Lumpur is a strategic area to do research because it is inhabited by various religions, ethnicities, and races. As a result, this study is critical in informing and exposing the community to the obligations and benefits of having a Hibah.

1.8 HYPOTHESIS OF STUDY

H1: There is a positive relationship between religiosity and customers' intention to participate in Hibah.

H2: There is a positive relationship between awareness and customers' intention to participate in Hibah.

H3: There is a positive relationship between attitude and customers' intention to participate in Hibah.

1.9 SWOT

1.9.1 STRENGTH

- Assist in debt settlement.
- Replacement of income.
- Can be donated to Faraid's non-heirs.
- The account has not been frozen.

1.9.2 WEAKNESS

- Grant recipients are poor at managing money.
- The grantee is not obligated to pay all of the deceased's debts.
- Death Case (if giver and receiver die at the same time)
- In the case of an Underage Nominee.

1.9.3 OPPORTUNITY

- The best asset management solution for problems with frozen assets.
- General awareness of the Hibah concept is growing, as is the number of its customers, who include real estate and unclaimed cash.
- Increase the profit of insurance industries.
- Assist property owners in making wise property planning decisions.

1.9.4 THREAT

- Make an offer via social media.
- Many competitors of Hibah plan.
- People are still not aware of Hibah.
- People creating fake social media accounts in the selling of Hibah.

1.10 OPERATIONAL DEFINITION

These are the terms and their operational definitions.

1.10.1 Hibah

According to MAJLIS AGAMA ISLAM SELANGOR (MAIS), In the definition of language, the (Hibah) grant means giving in either form of something “solid” or otherwise. It includes gifts and charity. The meanings of these three terms are very similar. It differs depending on the purpose of the 'handing over.'

1.10.2 Customer's Intention

According to Reflektion, Customer intention is defined as the thoughts directing customers' decisions or actions toward a particular purchasing event. It is their in-the-moment purpose: “I'm going to buy a Hibah,” for example.

1.10.3 Religiosity

According to Holdcroft, Barbara (September 2006), Religiosity is difficult to define, but different scholars have seen this concept broadly about religious orientations and involvement. Experiential, ritualistic, ideological, intellectual, consequential, creedal, communal, doctrinal, moral, and cultural dimensions are all present.

1.10.4 Awareness

According to the Cambridge Online Dictionary, knowledge that something exists, or current understanding of a situation or subject based on information or experience.

1.10.5 Attitude

Based on Oxford Learner's Dictionaries, attitude is (to/toward somebody/something) the way that you think and feel about someone or something; the way that you behave toward someone or something that shows how you think and feel.

1.11 CHAPTER SUMMARY

This first chapter describes the background of the study and the factors influencing customers' intention to participate in Hibah. By concerning the factors influencing customers' intention to participate in Hibah, the customers will gain some knowledge and be aware of Hibah. Applying all of these factors will help the businesses improve.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter will discover the definition of terms including the definition of influencing factors. The literature review consists of dependent and independent variables related to the research topic and research objectives. In this section, the researcher explained the dependent and independent variable which is a brief historical overview of the Hibah, customers' intention, religiosity, awareness, and attitude.

2.2 HIBAH

Hibah can be viewed as a solution to the problems associated with the use of Faraid, specifically the issue of transferring assets to a family member based on the donor's selection and choice (Rasyid and Ahmad, 2013). According to Kamarudin and Al-Ma'amun (2013), Hibah is a Muslim method of disposing of assets. According to Noordin et al. (2016), Hibah is the transfer of asset ownership to an individual without consideration. Assets will be distributed early (while individuals are still alive) through Hibah, raising the issue of unclaimed property. Another idea of Hibah from Baharudin and Said (2017) is ownership given in Islam based on affection and help given during the life of family members or anyone. Hibah is also known as a model of a voluntary transfer of wealth, according to Albertini and Radl (2012) and Cox and Rank (1992). To build a Hibah, the property or asset must be valuable and debt-free. The benefactor cannot expect anything in return for his actions, and Hibah is typically performed during the donor's lifetime and is done voluntarily. This exercise is founded on the Quran, Sunnah, and consensus (ijma). According to Ahmad et al. (2017), the number of Hibah cases registered in 2015 increased from 2013, indicating that citizens still have a limited understanding of the concept and application of Hibah. According to Bank Negara Malaysia's 2016 policy, an asset in a Hibah arrangement must be a) tangible or intangible asset, b) movable or immovable asset, and c) a share or an undivided interest in an asset. The majority of Hibah cases heard in Shariah Courts involve Hibah confirmation (Mohamed Said et al., 2018, Mohd Nor et al., 2018). In fact, the Hibah document is used in the real application of Hibah in Malaysia. Hibah documentation is a

special procedure that donors are encouraged to complete during their lifetime. This document's purpose is to ensure that the property given to loved ones (i.e. donee) is accepted without being challenged by other heirs. In modern practice, *ijab* and *qabul* are generally executed in writing and signed by both parties (donors and donees) in the presence of two witnesses. In Malaysia, Muslims have long practiced *Hibah* as estate planning, but mostly orally and without any documentation (Muhammad, 2011). The benefits of *Hibah* documents are generally to facilitate the process of distributing the deceased's (donor's) property and to prevent disputes between the donee and the deceased's heirs over the property's ownership after his death. Other advantages include: An heir has no right to contest the property that has been arranged for *Hibah*. *Hibah* documents are created during the donor's lifetime, but title changes are made after the donor's death. Property can unquestionably be awarded to non-beneficiaries. *Hibah*'s assets are released from the will. The inheritance of property is clearer. The process of transferring ownership is more transparent. *Hibah* is especially useful for Muslims who want to give specific property according to their formula. However, in Islam, every contract has its own set of rules and requirements that must be met, including the *Hibah* instrument in the context of Islamic property administration. 'Aqad (contract) for *Hibah* becomes valid after the rules and requirements are fulfilled in accordance with the *syara*.' The Rukun (rules) of *Hibah* is as follows: (a) donor of *Hibah* (*al-wahib*), (b) donee of *Hibah* (*al-mauhub lahu*), (c) gifts (*al-mauhub*), and (d) offer and acceptance or *ijab* and *qabul* (*sighah*). "*Hibah* is wealth that is transferred from one person to another without a monetary exchange" (ISRA, 2010). According to Hidayah et al. (2021), *Hibah* is a contract in which a person gives property to another person freely during his lifetime.

2.3 CUSTOMERS' INTENTION

According to Sentot et al (2015), customers' intention is an intended outcome of action and involves either planned or unplanned purchase. Azharul & Firdaus (2017) states that generally, the king of the market is the customer, they are the one who is controlling the market and the market trends. The customer plays a major role in the demand and supply of the economic system for any industry. According to Sohail Younus, et. al 2015, purchase intention is the option of the customer to purchase the product or service. In other words, purchase intention has another aspect that the customer will purchase a product after evaluation. Customer intention is a type of decision-making that examines the reason to purchase a specific brand by customer states Shah et al, (2012). Luo & Homburg, 2007, states that if the product is in line with customer's expectations, customers will be happy with these products and services, which will positively

affect company profits. Azharul & Firdaus (2017) discussed that the customer intention is crucial to acknowledge the reason how the intention can affect the performance of an organization. Maoyan et al (2014) states to better suit the customers' needs, social media marketing develops the personalized marketing of E-commerce. Azharul & Firdaus (2017) revealed different windows of information and varieties of products; various great deals of options and alternatives available in the market place desired their purchase decision. Alam, Janor, Zanariah, Che Wel, & Ahsan (2012) studied the religiosity factor to manage Islamic Home Financing in Klang Valley by using Theory Planned Behaviour (TPB) as a basic theory and found relationship between religion, subjective norm, attitude, and perceived behavioral control towards intention. All of this research signifies the value of research on customer intention or intention subject. According to Hidayah Et Al (2021), customers' intentions can be defined as the thoughts that guide a customer's decisions or behaviours toward a specific purchase event.

2.4 RELIGIOSITY

Religiosity is expected to have a significant influence on Hibah giving behavior. Individual practices in Islamic matters are referred to as religious values. It includes obligatory ibadah (acts of worship) such as obligatory prayers, zakat payment, fasting during Ramadan, and going to Hajj if capable. Aside from that, some activities are encouraged in Islam, such as reading the Quran and religious books. According to Idris et al. (2012), if one is constantly involved in various religious activities, he is more likely to practice religious obedience. Furthermore, high religious values influence intentions and behavior related to religious observance (Idris et al., 2012). The religious factor should be tested because it is thought to play an important role in influencing Muslim behavior (Idris et al., 2012). Religion, according to Weaver and Agle (2002), influences a variety of behaviors, including ethical behavior. Religious factors have been identified as important in influencing various behaviors, particularly in Islamic environments. Bakar and Rasyid (2010) discovered that religious values have a significant influence on zakat compliance behavior. Furthermore, Osman et al. (2015) and Osman (2014) demonstrated a significant relationship between religious factors and waqf giving behavior. Tang and Tang (2010) discovered that religious values have a significant influence on unethical behavior in another study. Based on (Hidayah et al., 2021), religious elements influence a person's decision to purchase Hibah, whether they are Muslim or non-Muslim. Consistent with all of the preceding arguments, this study anticipates that Muslims with a high level of religious value will be more likely to practice Hibah.

2.5 AWARENESS

Awareness is another strong determinant of individual intention-behaviour Al-Hasan Al-Aidaros et. al (2020). The term “awareness” can be defined as knowledge or understanding of a subject, issue, or situation (Macmillan Dictionary). Most previous literature shows that the majority of Muslims are familiar with the terminology of Hibah. However, they were lacking in terms of knowledge and understanding about the practice of Hibah (Ahmad and Peyman, 2008) .The studies showing the proof will be seen by the law apply of Muslim can owe a scarcity of awareness and data. Supported by Alma’amun (2010), Amanah Raya Berhad (ARB) rumored that more or less ninety % of Malaysian don't have a can thanks to the low level of awareness and lack of data. Mofleh et al. (2008) define awareness as an individual’s information about the facility of the government and benefits. Regarding previous studies, several researchers attempted to investigate the relationship between awareness and intentional behavior. Studies like Abd Rahman et al. (2015); Al Jaffri and Haniffa (2014); Bashir et al. (2019); and Mutahar et al. (2018) reported a significant relationship between a consumer’s behavior and awareness.

Awareness may be a product and service that customers apprehend and are aware of (Zhen & Mansori, 2012). According to Rogers (1995), awareness is data regarding the competencies of users of a selected facility as well as its options, use, costs, and advantages. Meanwhile, the Cambridge dictionary defines awareness as data regarding one thing that exists, acceptive of the positioning or supported data or expertise. Mofleh, Wanous, and Strachan (2008) outline awareness as household data regarding the power of the government and its advantages. Another study explicit that institutions should undertake efforts to extend the attention as promotional activities to alert and aware the Muslim public to reinforce the compliance of Hibah obligations (Al Jaffri & Haniffa, 2014).

The current status of Hibah cases in the Syariah Courts in Malaysia usually involves the verification of hibah, dispute on the extent or rate of Hibah, and withdrawal of Hibah (Mohd Yusof and Ahmad, 2013). Generally, Malaysian are attentive to the means of the Muslim can term and its operations because of the mechine handling the inheritance in Islam (Zakiah, Mohammed, Mohd Ashraf, Hanifah & Nadirah, 2016). Refer to Hidayah et al., 2021, people who are aware of the benefits of Hibah are more likely to purchase them. Once the review of the literature regarding the awareness influencing the intention issue, it will be concluded that few researchers did at the surroundings of the Hibah. Therefore, during this study, awareness issues

are mentioned. This study defines awareness because the data of the existence can influence the intention to have Hibah among Malaysians. Therefore, this study also can investigate the level of awareness towards the customer's intention to participate in Hibah.

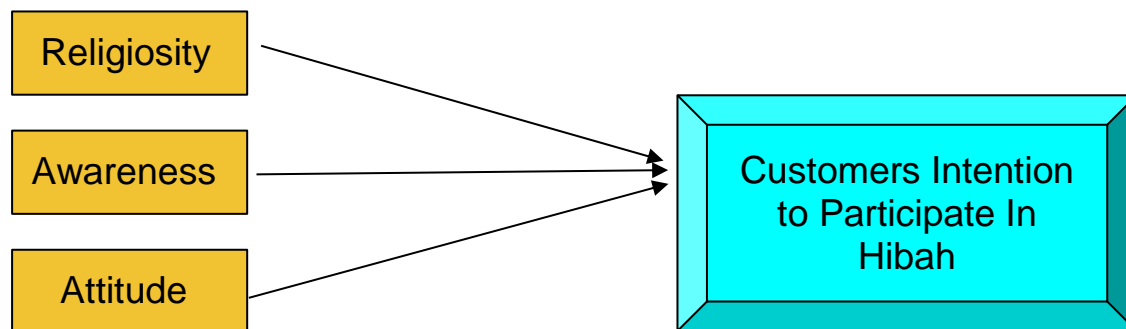
2.6 ATTITUDE

Attitude can be defined as an index of the level to an individual's like or dislike, where the attitude of an individual to behavior is determined as the set of salient beliefs in holding performing the behavior (Ajzen & Fishbein, 1980). Fishbein and Ajzen (1975) stated in TRA theory that there is a significant relationship between attitude and behavioral intention.

Studies have established that attitude is a reliable predictor of intentions and behavior (Alam & Sayuti, 2011; Huda et al; 2012; Dermentzi & Papagiannidis, 2018; Liu et al; 2018). In psychology, an attitude is a collection of emotions, beliefs, and behaviors toward a specific object, individual, thing, or event. Attitudes are often formed as a result of personal experience or upbringing, and they can have a significant impact on actions. While attitudes can change over time, they can also stay the same.

According to Md Husin and Ab-Rahman (2016), there is a connection between attitude and intention to engage in Takaful items. Similarly, previous research has discovered that attitude is one of the most significant factors in improving human behavior as a mediator. Individuals cannot judge an action positively or negatively, which is known as attitude (Ajzen, 1991). As a result, attitude becomes one of the main determinants because, according to TPB theory, attitude has a major impact on purpose and behavior. The perceived effect of an action and the final result of that behavior are two determinants that can affect an individual's attitude. Attitude is identified as a critical factor in this study. If the person perceives Hibah, this is a significant determinant for the intention to give Hibah as a beneficial procedure. Ajzen and Fishbein conducted research in 1980 that found that one's intention to purchase or use a commodity is influenced by their attitude toward it. According to Hidayah et al., (2021), most Muslims purchase Hibah after knowing about its benefits and intending to do so.

2.7 CONCEPTUAL FRAMEWORK



Theoretical Framework Adapted from Previous Studies

Source: From (Amin et al., 2011; Harun et al., 2015).

Figure 2.1 Conceptual Framework

Customers' intention must first create the purchase purpose before purchasing the policy to participate in Hibah. Based on the conceptual framework, the factors affecting customers' intention were religiosity, awareness, and attitude according to (Amin et al., 2011; Harun et al., 2015), so the researchers would like to assess the validity of the factors. This research used a conceptual framework to define ties between current literature and its objective analysis (Haralambos and Holdorn, 2008). This framework shows a relationship of three independent variables and the customers' intention to participate in Hibah.

2.8 CONCLUSION

This chapter has covered a review of the relevant literature regarding the concept and definition of the theory of reasoned action, Hibah, customers' intention, religiosity, awareness, and attitude. Furthermore, the chapter has discussed in the previous studies regarding the customers' intention to participate in Hibah. Theory of reasoned action and the determinants previously mentioned. The next chapter will discuss the methodology that explained and details the data collection for this research.

CHAPTER 3

METHODOLOGY

3.1 INTRODUCTION

This chapter focuses on the research methodology. The term "methodology" refers to the various methods and techniques employed during this research. This chapter discusses and highlights the methodology which is used to analyze the data collected, and how the research is carried out. The proper research procedure is followed in this chapter. This chapter encompasses several sub-sections such as research design, population and samples, questionnaire, pilot test, reliability and validity, and chapter summary. To complete this research, the most suitable research design has been used to ensure the reliability and validity of the given information. In research, method research plays an important role. It covers the research design, sampling techniques, instruments, research procedure, and data analysis. It is because those who did not use the right method would not be able to collect or analyze the data perfectly.

3.2 RESEARCH DESIGN

A research design is designed to formulate methods of data collection and analysis to achieve research goals. Analysis design also provides a conceptual framework for researching based on Kothari (2004) and a strategy for collecting, measuring, and analyzing the data. Furthermore, a good research design must consist of at least four aspects, which are the explicit description of research issues, the different procedures, and techniques used to gather information, the population to be examined and the different methods to be used in data analysis and interpretation (Kothari 2014).

3.3 DATA COLLECTION METHOD

The process of gathering and measuring information on variables of interest to answer stated research questions, test hypotheses, and evaluate outcomes is defined as data collection.

3.3.1 PRIMARY DATA

The questionnaire survey method is the primary data collection method as the main source of information. The research will distribute 384 copies of questionnaires through an online method by google form to the community of Kuala Lumpur. This method will ease us in the final stage of data analysis and data interpretation by making the process as simple as it could. This kind of data collection method was chosen to be used because of reliability, simple, direct response, ease to achieve, and using multiple-choice questions can reduce the possibility of uncertainty in results.

3.3.2 SECONDARY DATA

Secondary data is collected through the internet online such as online journals and articles. The ease of accessibility and reliability, our research is utilizing search engines and tools. The secondary data used by the researcher are:

- a) Journal – the researcher used the journal as an additional reference to strengthen the literature review, prove and support the statement that has been stated in the report.
- b) Website – the researcher used the website to get the information about Hibah and the customers' intention to participate in it as a literature review.

3.4 SAMPLING

The process of selecting research subjects from a group of people that represents the previously mentioned population is known as research sampling. It can be a group of people, institutions, or places that the researcher intends to study (Noraini, 2013). In the research, random sampling methods are used because each member of the population has an equal chance of being considered as a research sample (Creswell, 2014).

3.4.1 POPULATION

A population is a distinct group of people, whether that group is a nation or a group of people who share a characteristic. A population in statistics is the group of people from which a statistical sample is drawn for a study. As a result, any group of people who share a characteristic

can be referred to as a population. In Kuala Lumpur, the population was drawn from all ethnicities.

The population and the samples were in Kuala Lumpur. The population was selected because the researchers' current address is in Kuala Lumpur. According to Cooper and Schindler (2002), an objective populace is an aggregate accumulation of components about which the specialist wishes to make a few inductions. Obtaining the cooperation of all parties that will be involved, is an important factor in the data collection process. The number of respondents who will be the sample for the study is determined by using Krejcie and Morgan (1970). There were 384 respondents involved in this study. Based on table 3.1.

Table 3.1									
<i>Table for Determining Sample Size of a Known Population</i>									
N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

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

Table 3.1: Krejcie & Morgan Table

3.4.2 SAMPLING SIZE

The larger the sample size, the lower the likely errors to generalize the population of the study (Saunders, Lewis, & Thornhill, 2009). 384 questionnaires will be distributed to the community of Kuala Lumpur. Besides, a total of 30 copies of the pre-test sample have been distributed and carried out before conducting a formal survey to ensure the correctness and quality of the survey questionnaire.

3.4.3 SAMPLING TECHNIQUE

This study has chosen a non-probability sampling technique. Non-probability sampling is a type of sampling where an element selected is based on non-probabilistic consideration such as convenience, purposive, quota and snowball.

The researchers used convenience sampling to conduct this research. Convenience sampling is a research approach in which researchers collect market research data from a pool of respondents who are easily accessible. It is the most often used sample technique because it is extremely quick, simple, and cost-effective. In cases when there are enormous populations, researchers utilize a variety of sampling approaches. Testing the entire population is nearly impossible in most situations since they are difficult to contact. In cases where extra inputs aren't required for the main study, convenience sampling is used. To be a member of this sample, no specific requirements must be met.

3.5 RESEARCH INSTRUMENT

The research instrument applied for the implementation of the research is the questionnaire. The questionnaire was divided into two sections: Part A and Part B.

A total of 33 close-ended questions or items were asked and each question was provided with five answering options. The complete sample of the questionnaire is shown in appendix B. Each respondent just has to choose the answer according to the Likert scale measurement from “Strongly Disagree” (1) to “Strongly Agree” (5).

The online survey method approach or in other words, online questionnaires by using Google form are chosen for this research because it is the most appropriate method in this time of COVID-19 with social distancing, no physical touch and it is low-cost. Using this online questionnaire, it will be easier for respondents to complete the scaling and ranking given. In conclusion, respondents will give their honest responses using this convenient method. The responses from this questionnaire will be used to determine the factors that influence the customers' intention to participate in Hibah.

Part	VARIABLES	Questionnaire			Source
		Number of Questions	Types of Questions	Total of Items	
A	Demographic profile	1 to 7	Nominal Scale	7	Self-structured
B	Customers' Intention	I1 to I6	5 points Likert Scale	6	(Hanudin et al.,2011)
	Religiosity	R1 to R7	5 points Likert Scale	7	(Harun et al., 2015)
	Awareness	A1 to A7	5 points Likert Scale	7	(Amin et al., 2011)
	Attitude	AT1 to AT6	5 points Likert Scale	6	(Amin et al., 2011)

Section	Construct	Question	Sources
A	Demographic	1. Gender 2. Age 3. Marital status	Self-structured
B	Customers' Intention	I1. I intend to have Hibah I2. I am interested to use Hibah I3. It's likely I will have Hibah I4. I will participate in Hibah someday I5. I am willing to undertake Hibah as my estate planning I6. I intend to continue participating in Hibah	(Hanudin et al.,2011)
	Religiosity	R1. Religion is important to me because it helps me to cope with life events R2. Religion is important to me because it answers many questions about the meaning of my life R3. I try to place my religion into practice for dealing with life challenges R4. Religion is important to me, because it teaches me how to help others R5. If any bad thing happens to me, i believe it is a test from God to examine me in my life	(Harun et al.,2015)

		<p>R6. While making a serious decision in my life, “asking what is best from God, the Merciful”</p> <p>R7. Salat (prayer) has several positive impacts on my life including: achieving satisfaction as well as happiness, and reducing stress</p>	
	Awareness	<p>A1. I’m interested to know more about Hibah</p> <p>A2. I’m aware of the existence of Hibah</p> <p>A3. In general, Hibah provides more advantages to public</p> <p>A4. I know the importance to be alert on Hibah</p> <p>A5. I’m aware that Hibah is based on Shariah principles</p> <p>A6. Hibah is important</p> <p>A7. Hibah awareness is crucial for me</p>	(amin et al.,2011)
	Attitude	<p>AT1. Choosing Hibah is a good idea in general</p> <p>AT2. Choosing Hibah is useful for my children and other heirs</p> <p>AT3. Choosing Hibah is beneficial for the society</p> <p>AT4. Hibah has a positive impact on Muslims’ lifestyle</p> <p>AT5. Hibah has a good impact in increasing the happiness of society</p> <p>AT6. I’m happy to participate in Hibah</p>	(amin et al.,2011)

Table 3.2: The Section of the Research Instruments and Its Sources

3.6 PILOT TEST

Before distributing the real questionnaire to conduct the actual research, a pilot test will be carried out to find out the possible errors in the questionnaire. Pilot studies are an important part of the research process. The goal of a pilot test is to assess the feasibility of an approach that will be used in a larger scale study. The piloting was important to incorporate the comments and suggestions of the respondents and in correcting any deficiencies and vague questions in the questionnaire and thereby enhancing the reliability of the instrument.

The pilot study has been conducted in Kuala Lumpur with 30 respondents. The respondents were the community of Kuala Lumpur. Based on the pilot study conducted, all items in the questionnaire can be accepted with a reliability value above 0.8. Table 3.3 describes the data of reliability Cronbach's Alpha for research instruments lies in between 0.8 to 0.937.

Variable	Number of Items	Cronbach's Alpha	Outcome
Customers' Intention	6	0.937	Very Good
Religiosity	7	0.823	Very Good
Awareness	7	0.919	Very Good
Attitude	6	0.923	Very Good

Table 3.3 Data of Reliability Cronbach's Alpha

3.7 DATA ANALYSIS METHOD

In data analysis, some of the most common ways of simplifying data are by calculating the mean, percentage distribution, frequency distribution, and so on. Other than that, researchers also used the Statistical Package for the Social Sciences (SPSS) to analyze quantitative data effectively. Data analysis began after the data had been collected and processed. In this research, researchers had used several types of analysis to analyze the findings such as pilot test, distribution statistic and Pearson Correlation Coefficient.

3.8 SUMMARY

In this chapter, discuss the detailed approaches adopted in this study. This chapter highlighted a clear view of the whole research methodology of the research. All the steps starting from collecting the data to the tools being used in analyzing the data were discussed in this chapter. The next chapter would be the continuation of this chapter, which are findings of the data analysis.

CHAPTER 4

DATA ANALYSIS AND RESEARCH FINDINGS

4.1 INTRODUCTION

This chapter explains the method used by the researcher while conducting this research. This chapter shows the result from statistical analysis conducted and collected from the study sample and in addition to the clarification of outcome with the hypothesis that was done by the researcher. Firstly, it contains the design of research and followed by the sampling design, data collection, and questionnaire design. Also, followed with the description on measurement scales and results of research which was analyzed through the SPSS system.

4.2 RELIABILITY AND NORMALITY ANALYSIS

The Cronbach's Alpha Coefficient was used to assess the dependability of each item in the instruments. To facilitate clear understanding, each dimension of the questionnaire was calculated separately. The reliability analysis is then conducted to derive the consistency of a measuring instrument in measuring whatever concept it is measuring. Reliability of measure is an indication of the stability and consistency with which the instrument the concept and helps to assess the “goodness” of a measure.

Table 4.1 : Reliability Coefficients for Each Variable (N=384)

Variable	Number of Items	Cronbach's Alpha	Outcome
Customers' Intention	6	0.967	Very Good
Religiosity	7	0.980	Very Good
Awareness	7	0.966	Very Good
Attitude	6	0.973	Very Good

As rules of thumb, values which were above 0.6 were considered acceptable and 0.8 is the most appropriate and acceptable stated by Pallant (2011). Based on the table appended all variables that were addressed in the questionnaire achieved reliability of close to 0.8 or above to the fact that the items in the questionnaire are reliable because had already been used and tested by other researchers in the same field of study. More or less this result also showed that the questionnaire is understandable and aligns with the situation.

Table 4.2: The Assessment for Normality of Data Distribution

Variable	Skewness	Kurtosis	Distribution Statuses
Customers' Intention	-1.012	0.749	Normal
Religiosity	-2.799	9.021	Normal
Awareness	-1.107	0.734	Normal
Attitude	-1.297	1.889	Normal

Table 4.2 describes the results of the normality test for the constructs in the measurement model. Acceptable values of skewness fall between -3 and $+3$, and kurtosis is appropriate from a range of -10 to $+10$ when utilizing SEM (Brown, 2006). Based on skewness and kurtosis, show that the data sets of all constructs are normally distributed. The skewness ranged from -2.799 to -1.012 , and the kurtosis ranged from 0.734 to 9.021 .

4.3 DESCRIPTIVE ANALYSIS: RESPONDENT DEMOGRAPHIC PROFILE

The purpose of descriptive analysis is a branch of analysis that is focused on summarization and description data that was collected from the survey (Vikas Yellapu 2018). This part provides analysis on the demographic characteristics of the respondent that was obtained from the survey and used the analysis to make general observations on the data. This survey consists of 6 questions of respondents' demographic profiles which are gender, age, marital status, religion, occupation, and monthly income.

Table 4.3: Content based on the demographic profile

DEMOGRAPHIC	VARIABLE	FREQUENCY	PERCENTAGES%
Gender	Female	231	60.2
	Male	153	39.8
Age	Less than 25 years	117	30
	26-45 years	195	50
	46 years and above	72	20
Marital Status	Single	154	40.1
	Married	202	52.6
	Divorce	21	5.5
	Widow	7	1.8
Religion	Islam	325	84.6
	Buddha	22	5.7
	Christian	24	6.3
	Hindu	12	3.1
	Singh	1	0.3
Occupation	Employed	276	71.9
	Self – Employed	43	11.2
	Unemployed	17	4.4
	Retired	12	3.1
	Student	36	9.4
Monthly Income	Less than RM2000	116	30.2
	RM2001-RM3000	88	22.9
	RM3001-RM5000	87	22.7
	Above RM5000	93	24.2

Table 4.3 shows the profile of respondents in the study. The total of all respondents obtained from the questionnaires through Google Form was 384 respondents. By referring to the table, the result shows female respondents are ahead of male respondents which occupy 60.2% of the total respondent with 231 frequencies. Furthermore, 39.8% of the total respondents are male respondents with 153 frequencies.

The range of age of the respondents was high for respondents by the age group less than 25 years old which comprises 30% with 117 frequencies. The Following age group for 26–45 years old is 50% with 195 frequencies. The least number of respondents are in the age group of 46 years old and above is 20% with 72 frequencies.

For marital status, 40.1% is single with 154 frequencies, while 52.6% is married with 202 frequencies, 5.5% is divorced respondents with 21 frequencies, and 1.8% widow with 7 frequencies.

For types of religion, respondents for Islam is 84.6% with 325 frequency, 5.7% is Buddha with 22 frequency while 6.3% is Christian with 24 frequency, 3.1% for Hindu with 12 frequency and 0.3% for Singh with 1 frequency.

Based on occupation, 71.9% is employed with 276 frequencies, 11.2% is self-employed with 43 frequencies, 4.4% is unemployed with 17 frequencies, 3.1% is retired with 12 frequencies, and the last one, 9.4% is the student with 36 frequencies.

For monthly income, 30.2% with 116 frequencies is less than RM2000, following 22.9% with 88 frequencies is RM2001-RM3000, 22.7% with 87 frequencies is RM3001-RM5000 and above RM5000 is 24.2% with 93 frequencies.

4.4 CENTRAL TENDENCIES MEASUREMENT OF CONTRAST

Table 4.4: Content based on descriptive analysis of each construct

CONSTRUCT	MEAN	STD.IV
Customers' Intention		
I1: I intend to have Hibah.	4.30	0.858
I2: I am interested to buy Hibah.	4.25	0.859
I3: It's likely I will have Hibah.	4.26	0.881
I4: I will participate in Hibah someday.	4.28	0.849
I5: I am willing to undertake Hibah as my wealth management.	4.29	0.853
I6: I intend to continue participating in Hibah.	4.22	0.879
Religiosity		
R1: Religion is important to me because it helps me to cope with life events.	4.65	0.736
R2: Religion is important to me because it answers many questions about the meaning of my life.	4.66	0.726
R3: I try to place my religion into practice for dealing with life challenges.	4.63	0.780
R4: Religion is important to me because it teaches me how to help others.	4.66	0.745
R5: If any bad thing happens to me, I believe it is a test from God to examine me in my life.	4.66	0.730
R6: While making a serious decision in my life, "asking what is best from God, the Merciful"	4.65	0.724
R7: Salat (prayer) has several positive impacts on my life including: achieving satisfaction as well as happiness and reducing stress.	4.65	0.747

Awareness		
A1: I'm interested to know more about Hibah.	4.42	0.761
A2: I'm aware of existence of Hibah.	4.33	0.828
A3: In general, Hibah provides more advantages to public,	4.41	0.756
A4: I know the importance to be alert on Hibah.	4.34	0.824
A5: I'm aware that Hibah is based on Shariah principles.	4.39	0.768
A6: Hibah is important.	4.41	0.777
A7: Hibah awareness is crucial for me.	4.38	0.799
Attitude		
AT1: Choosing Hibah is a good idea in general.	4.37	0.777
AT2: Choosing Hibah is useful for my children and other heirs.	4.43	0.785
AT3: Choosing Hibah is beneficial for society.	4.32	0.826
AT4: Hibah has a positive impact on Muslims' lifestyle.	4.39	0.781
AT5: Hibah has a good impact in increasing the happiness of society.	4.35	0.787
AT6: I'm happy to participate in Hibah.	4.39	0.777

According to Gravetter and Wallnau (2000), central tendency refers to statistical measures that identify a single value that acts as a representative of an entire distribution and aims to provide an accurate description of the entire collected data. In this study, mean is used to measure the central tendency while dispersion is described by using standard deviation (Saunders, Lewis, & Thornhill, 2009).

4.5 Descriptive Statistics for Variable

The descriptive statistics were also calculated for each item and variable to investigate their level among the respondents. The three levels of categories according to the mean consist of low (1.00 – 2.33), medium (2.34 -3.67), and high (3.68 – 5.00) (Mohd Najib Abd Ghafar, 2003).

Table 4.5.1: Descriptive Statistics for Customers' Intention (N=384)

CONSTRUCT	MEAN	STD.IV	LEVEL
Customers' Intention (Mean=4.27, SD=0.80)			
I1: I intend to have Hibah.	4.30	0.858	High
I2: I am interested to buy Hibah.	4.25	0.859	High
I3: It's likely I will have Hibah.	4.26	0.881	High
I4: I will participate in Hibah someday.	4.28	0.849	High
I5: I am willing to undertake Hibah as my wealth management.	4.29	0.853	High
I6: I intend to continue participating in Hibah.	4.22	0.879	High

Table 4.5.1 shows the descriptive statistics for the Customer's Intention. Overall the mean of the Customer's Intention stands at 4.27 (high) with SD of 0.80. I1 holds the 4.30 mean (high) with SD 0.858. The mean for I2 is 4.25 (high) with SD of 0.859. The third mean hit the 0.01 high with 4.26 (high) with SD 0.881. Meanwhile, I4 mean is 4.28 (high) with 0.849. I5 means is 4.29 (high) with SD 0.853. Lastly, I6 means 4.22 (high) with SD 0.879.

The highest question that has the highest mean is " I intend to have Hibah " so this means that many people of different races have the intention to buy Hibah.

Table 4.5.2: Descriptive Statistics for Religiosity (N=384)

CONSTRUCT	MEAN	STD.IV	LEVEL
Religiosity (Mean=4.65, SD=0.70)			
R1: Religion is important to me because it helps me to cope with life events.	4.65	0.736	High
R2: Religion is important to me because it answers many questions about the meaning of my life.	4.66	0.726	High
R3: I try to place my religion into practice for dealing with life challenges.	4.63	0.780	High
R4: Religion is important to me because it teaches me how to help others.	4.66	0.745	High
R5: If any bad thing happens to me, I believe it is a test from God to examine me in my life.	4.66	0.730	High
R6: While making a serious decision in my life, “asking what is best from God, the Merciful”	4.65	0.724	high
R7: Salat (prayer) has several positive impacts on my life including: achieving satisfaction as well as happiness and reducing stress.	4.65	0.747	High

Table 4.5.2 shows the descriptive statistics for Religiosity. Overall, religiosity is at a high level (Mean=4.65) with SD 0.70. R1 mean is 4.65 (high) with SD 0.736. R2 little drop with 4.66 (high) mean with SD 0.726. R3 mean is 4.63 (high) with SD 0.780. Meanwhile, R4 mean is 4.66 (high) with SD 0.745. R5 mean is 4.66 (high) with SD 0.730. The mean for R6 is 4.65 (high) with SD 0.724. The last mean for R7 is 4.65 (high) with SD 0.747.

Table 4.5.3: Descriptive Statistics for Awareness (N=384)

CONSTRUCT	MEAN	STD.IV	LEVEL
Awareness (Mean=4.39, SD=0.72)			
A1: I'm interested to know more about Hibah.	4.42	0.761	high
A2: I'm aware of existence of Hibah.	4.33	0.828	high
A3: In general, Hibah provides more advantages to public.	4.41	0.756	high
A4: I know the importance to be alert on Hibah.	4.34	0.824	high
A5: I'm aware that Hibah is based on Shariah principles.	4.39	0.768	high
A6: Hibah is important.	4.41	0.777	High
A7: Hibah awareness is crucial for me.	4.38	0.799	high

Table 4.5.3 shows the descriptive statistics for Awareness where it also shows the high level. Overall the mean of the awareness stands at 4.39 (high) with SD 0.72. The value of A1 means 4.42 (high) with SD 0.761. For A2 mean is 4.33 (high) with SD 0.828. A3 mean is 4.41 (high) with SD 0.756. Meanwhile, A4 mean is 4.34 (high) with SD 0.824. However, the value of A5 means only 0.05 difference between the previous 4.39 (high) with SD 0.768. Next, A6 mean is 4.41 (high) with SD 0.777. The last one is A7 with 4.38 mean (high) and SD 0.799.

Table 4.5.4 : Descriptive Statistics for Attitude (N=384)

CONSTRUCT	MEAN	STD.IV	LEVEL
Attitude (Mean=4.37, SD=0.74)			
AT1: Choosing Hibah is a good idea in general.	4.37	0.777	high
AT2: Choosing Hibah is useful for my children and other heirs.	4.43	0.785	high
AT3: Choosing Hibah is beneficial for the society.	4.32	0.826	high
AT4: Hibah has positive impact on Muslims' lifestyle.	4.39	0.781	high
AT5: Hibah has a good impact in increasing the	4.35	0.787	High

happiness of society.			
AT6: I'm happy to participate in Hibah.	4.39	0.777	High

Table 4.5.4 shows the descriptive statistics for Attitude. Overall the level of attitude of the respondents are high (Mean=4.37) with SD 0.74. The AT1 mean is 4.37 (high) with SD 0.777. AT2 is 4.43 (high) with SD 0.785. For AT3 mean is 4.32 (high) with SD 0.826. Then, AT4 mean is 4.39 (high) with SD 0.781. AT5 mean is 4.35 (high) with SD 0.787. Lastly, AT6 mean is similar to AT4 with SD 0.777.

4.6 PEARSON CORRELATION ANALYSIS

Relationship between Religiosity, Awareness, and Attitude with Customers' Intention

A correlation analysis was used the Relationship between Religiosity, Awareness, and Attitude with Customer's Intention. The Pearson correlation coefficient is a measure of the strength and direction of association that exists between two variables measured. The correlation coefficient (r) is a value that measures the direction and strength of a relationship between two variables 137 (McMillan, 2012). The r value ranges from +1.00 to -1.00 and the strength of the correlation is based on Chua (2013).

Size of Correlation	Strength of Correlation
0.91 until 1.00 or -0.91 until -1.00	Very Strong
0.71 until 0.90 or -0.71 until -0.90	Strong
0.51 until 0.70 or -0.51 until -0.70	Moderate
0.31 until 0.50 or -0.31 until -0.50	Weak
0.01 until 0.30 or 0.01 until 0.30	Very Weak
0.00	No correlation

Table 4.6: Size and Strength of Correlation

Table 4.6.1: Relationship Between Religiosity and Customers' Intention

		Customers' Intention	Religiosity
Religiosity	Pearson Correlation	.561**	1
	Sig. (2-tailed)	.000	
	N	384	384

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

H1: There is a significant positive relationship Between Religiosity, and Customers' Intention.

Based on Table 4.6.1, the relationship between Religiosity and Customers' Intention is moderate ($r=0.561$). The relationship is also significant at level 0.000. Therefore, we accept the hypothesis that there is a significant positive relationship between religiosity and customer intention.

Table 4.6.2: Relationship Between Awareness and Customers' Intention

		Customers' Intention	Awareness
Awareness	Pearson Correlation	.814**	1
	Sig. (2-tailed)	.000	
	N	384	384

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

H2 : There is a significant positive relationship between Awareness and Customers' intention.

Based on Table 4.6.2, the relationship between Awareness and Customer Intention is strong ($r=0.814$). The relationship is also significant at level 0.000. Therefore, we accept the hypothesis that there is a significant positive relationship between awareness and customer intention.

Table 4.6.3: Relationship Between Attitude and Customers' Intention

		Customers' Intention	Awareness
Awareness	Pearson Correlation	.804**	1
	Sig. (2-tailed)	.000	
	N	384	384

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

H3: There is a significant positive relationship between Attitude and Customers' intention.

Based on Table 4.6.3, the relationship between Attitude and Customers Intention is strong ($r=0.804$). The relationship is also significant at level 0.000. Therefore, we accept the hypothesis that there is a significant positive relationship between attitude and customers' intention.

4.7 Summary of Statistical Analysis

HYPOTHESIS	SIGNIFICANT	CONCLUSION
H1: There is a positive relationship between religiosity and customers' intention to participate in Hibah.	0.000	Supported
H2: There is a positive relationship between awareness and customers' intention to participate in Hibah.	0.000	Supported
H3: There is a positive relationship between attitude and customers' intention to participate in Hibah.	0.000	Supported

4.7:Table of Summary of Statistical Analysis

4.8 CONCLUSIONS

Overall, the level between religiosity, awareness, and attitude influences the customers' intention to participate in Hibah. There is a significant positive relationship between religiosity, awareness, and attitude factors that influence the customers' intention to participate in Hibah. There is also a linear relationship between religiosity, awareness, and attitude that influences the customers' intention to participate in Hibah.

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

This chapter provides the overall conclusion and discussion of the research. It summarized the discussion of major findings from chapter 4, highlighted the implications of the study, stated the limitations of the study, provided recommendations for future research, and provided the conclusion of the entire research.

5.2 CONCLUSION

While the previous section of this chapter focuses more on the summary description of the entire descriptive and inferential analysis, this section is more on the discussion of major findings in order to validate the research objectives and hypothesis.

5.2.1 Relationship between religiosity and customers' intention to participate in Hibah

According to the table in Chapter 4, the significant level of religiosity is at 0.000 which is lower than the alpha value of 0.05. So, H1 shows that religiosity has the least influence on factors influencing customers' intention to participate in Hibah. Religiosity has a positive correlation with the customers' intention to participate in Hibah but with a lower percentage compared to the rest variables is at (56.1%). This result is in line with the findings of the study conducted by (Idris et al., 2012), high religious values influence intentions and behavior related to religious observance. While Osman et al. (2015) and Osman (2014) demonstrated a significant relationship between religious factors and waqf giving behavior. Hence, H1 is fully supported.

5.2.2 Relationship between awareness and customers' intention to participate in Hibah.

According to the table in Chapter 4, the significant level of concern over increasing medical cost is at 0.000 which is lower than the alpha value of 0.05. So, H2 shows that awareness is the highest correlated factor influencing the customers' intention to participate in Hibah. Awareness is indicated to have the highest strength, given that for awareness the correlation towards the factors influencing customers' intention to

participate in Hibah is at (81.4%), meaning that H2 is fully supported. Some researchers support this hypothesis. Studies such as Abd Rahman et al. (2015), Al Jaffri and Haniffa (2014), Bashir et al. (2019), and Mutahar et al. (2018) found a significant relationship between a consumer's behavior and awareness and Muslim can term and its operation because the mechanism handling inheritance in Islam, states (Zakiah, Mohammed, Mohd Ashraf, Hanifah & Nadirah, 2016).

5.2.3 Relationship between attitude and customers' intention to participate in Hibah.

According to the table in Chapter 4, the significant level of attitude is at 0.000 which is lower than the alpha value of 0.05. H3 also shows that attitude had reported a good correlation influencing the customers' intention to participate in Hibah with (80.4%) . Some researchers support this hypothesis. According to Md Husin and Ab-Rahman (2016), there is a connection between attitude and intention to engage in Takaful items. Further, Fishbein and Ajzen (1975) stated in TRA theory that there is a significant relationship between attitude and behavioral intention. Therefore, this study reveals that the stronger the people's attitude the higher the intention to have Islamic will would be. H3 also is fully supported.

5.3 RECOMMENDATION

There are few recommendations for the researchers in the future. First of all, for Religiosity, we should highlight more about Hibah in other religious. Besides that, for Awareness we can use the social media to spread the benefits of Hibah. While for Attitude, institutions must enhance the knowledge about Hibah to awaken others.

Besides that, the future researcher can further their study by incorporating other independent variables that can determine the factor influencing the customers ' intention to participate in Hibah. However, researchers have to be more cautious when choosing the independent variables as only the right variable can have a good significance.

Lastly, it is recommended to conduct the research in a large geographical coverage if time allows because it is more accurate instead of just picking one state to do it, such as by including all the states in the whole Malaysia. It is advisable to include all the states in the country when conducting the research because it tends to reduce the people in different demographics who will have different thinking about participating in Hibah.

5.4 LIMITATIONS

The limitations of the research are discussed to recognize anticipated possibilities for future research. There are several limitations to this research. The result may not be generalized for the managerial because the samples only collect in one area of Malaysia, which is in Kuala Lumpur. It cannot represent the whole population of Malaysia. Besides that, the statistics of demographic elements shows that Kuala Lumpur contains the highest percentage of Malaysian consumers compared to other races. This may cause people in different demographics to have different thinking about participating in Hibah.

Secondly, there are only three independent variables in this research and there might be other factors that were not taken into account. Those factors that were not included in this research might be the factor influencing the customers ' intention to participate in Hibah.

Next, some of the main journal and referral journals that are adopted overseas may not be suitable for Malaysia. The variables that used to be tested overseas may not be suitable for Malaysia. Furthermore, the researcher cannot fully utilize the journals from portals because it is necessary to pay and to access the journals.

Lastly, another limitation of the research has been the only use of the questionnaire survey. The minority of the respondents might not understand the questions and therefore they may randomly select an answer to complete the questionnaire. Moreover, the participants could not spend much time and effort contributing to the survey. The questionnaire survey is also very judgmental and different people would have different views based on their understanding. All of these could reduce the accuracy and preciseness of the results.

5.5 IMPLICATIONS OF THE STUDY

Based on the information collected from the research, factors influencing customers' intention to participate in Hibah, the researchers have established several implications that might be useful in assisting takaful companies to increase the intention of Hibah. Hence, the present study's findings are hoped to be useful by allowing the marketing teams to formulate marketing strategies.

According to the study done, awareness has the highest significant impact among other independent variables in influencing customers' intention to participate in Hibah. Hence, takaful companies are suggested to increase the customers' intention to participate in Hibah by applying practical implications. To get more customers, takaful companies should pay attention to awareness. By awareness, people will know more about Hibah and attract people to participate in Hibah.

Based on the research done, attitude also has a good significant impact in influencing customers' intention to participate in Hibah. Takaful companies must educate customers towards the implementation of Hibah so that they have a positive feeling and are willing to participate in Hibah. From a direct selling approach, takaful companies can approach people and distribute surveys to get to know people's attitudes or behavior. From their attitude, takaful companies will know the customer's intention to participate in Hibah.

Lastly, religiosity has the lowest significant impact in influencing customers' intention to participate in Hibah. Religiosity plays an important role in our daily life. Takaful companies should educate people about Hibah that not only Muslims can participate in Hibah, Non-Muslims also can participate too. Hibah is an initiative for both Muslims and Non-Muslims to undertake their wealth planning.

5.6 SUMMARY

In summary, our research had attained the main objective which was to identify the relationship between religiosity, awareness, and attitude factors that influence the customers' intention to participate in Hibah. Three independent variables were identified and examined in this study, which were religiosity, awareness, and attitude. On the other hand, all of the hypotheses were supported and it showed that awareness was the most influential in the customers' intention to participate in Hibah. Besides, managerial implications, limitations, and recommendations for prospect research were included in the study by helping the takaful companies to understand the customers' needs and wants towards customers' intention to participate in Hibah. It is also important to keep sustainability the performance for the next generation. Their excess in Hibah, as well as the good management implemented, can reduce the unclaimed inheritance as well as reduce hassles in society and among beneficiaries. This research has also contributed to academics who wish to conduct studies in related fields to gain deeper insight.

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APPENDIX



Factors Influencing The Customers' Intention To Participate In Hibah

Dear Respondent,

This study seeks to identify the customer intention to have *Hibah* towards the community of Kuala Lumpur. The information obtained from this survey is very crucial for the researcher in fulfilling the requirement for Diploma In Insurance at Politeknik Sultan Salahuddin Abdul Aziz Shah, Selangor.

Kindly spend some of your valuable time and answer all the questions. This questionnaire might take about 5-10 minutes to be complete. All information will be treated in confidence and your responses will only be examined in aggregate forms. Your kind participation in this study is highly appreciated.

Thank you in advance for your willingness to be part of this study and for further information, do contact us at the phone number shown below.

Yours sincerely,

NOR AFIZATUL FITRI USNA BINTI HAMDAN

AMY SHAHIRA BINTI ROSLI

SITI NURNABILAH BINTI MOHAMED RIYAD

SITI NUR HIDAYAH BINTI NABIR

Diploma Student,
Persiaran Politeknik Sultan Salahuddin Abdul Aziz Shah,
40150 Shah Alam, Selangor
No Tel: 0123360120
Email: nabilah180200@gmail.com

PART: A

Demographic factors

Please tick (√) for your answer

Sila tandakan (√) untuk jawapan anda

1. Gender / Jantina

Male

Female

2. Age / Umur

: _____

3. Marital Status / Status

Single

Married

Divorce

Widow

PART: B

Based on the scale given, please indicate your degree of strength agreement disagreement on the following statement.

Berdasarkan skala yang diberikan, sila nyatakan persetujuan tahap kekuatan anda mengenai pernyataan berikut.

Strongly Disagree Sangat Tidak Setuju	Disagree Tidak Setuju	Neither agree or disagree Setuju atau tidak setuju	Agree Setuju	Strongly Agree Sangat Setuju
1	2	3	4	5

	Intention To Participate In Hibah	SD	D	N	A	SA
1	I intend to have Hibah Saya berhasrat untuk memiliki Hibah	1	2	3	4	5
2	I am interested to use Hibah Saya berminat untuk menggunakan Hibah	1	2	3	4	5
3	It's likely I will have Hibah Berkemungkinan saya akan membuat Hibah	1	2	3	4	5
4	I will participate in Hibah someday Saya akan menyertai Hibah suatu hari nanti	1	2	3	4	5
5	I am willing to undertake Hibah as my estate planning Saya bersedia menjadikan Hibah sebagai perancangan harta tanah saya	1	2	3	4	5
6	I intend to continue participating in Hibah Saya berhasrat untuk terus menyertai Hibah	1	2	3	4	5

	Religiosity	SD	D	N	A	SA
7	Religion is important to me because it helps me to cope with life events Agama penting bagi saya kerana ia membantu saya menghadapi peristiwa kehidupan	1	2	3	4	5
8	Religion is important to me because it answers many questions about the meaning of my life Agama penting bagi saya kerana ia menjawab banyak persoalan mengenai makna hidup saya	1	2	3	4	5
9	I try to place my religion into practice for dealing with life challenges Saya berusaha mempraktikkan agama saya untuk menghadapi cabaran hidup	1	2	3	4	5
10	Religion is important to me, because it teaches me how to help others Agama itu penting bagi saya, kerana ia mengajar saya bagaimana menolong orang lain	1	2	3	4	5
11	If any bad thing happens to me, i believe it is a test from God to examine me in my life Sekiranya ada perkara buruk yang berlaku kepada saya, saya percaya itu adalah ujian dari Tuhan untuk menguji saya dalam kehidupan saya	1	2	3	4	5
12	While making a serious decision in my life, “asking what is best from God, the Merciful” Semasa membuat keputusan yang serius dalam hidup saya, "meminta apa yang terbaik dari Tuhan, Yang Maha Penyayang"	1	2	3	4	5
13	Salat (prayer) has several positive impacts on my life including: achieving satisfaction as well as happiness, and reducing stress	1	2	3	4	5

Sembahyang mempunyai beberapa kesan positif dalam hidup saya termasuk mencapai kepuasan serta kebahagiaan, dan mengurangkan tekanan					
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	Awareness	SD	D	N	A	SA
14	I'm interested to know more about Hibah Saya berminat untuk mengetahui lebih lanjut mengenai hibah	1	2	3	4	5
15	I'm aware of the existence of Hibah Saya menyedari kewujudan Hibah	1	2	3	4	5
16	In general, Hibah provides more advantages to public Secara umum, Hibah memberikan lebih banyak kelebihan kepada orang ramai	1	2	3	4	5
17	I know the importance to be alert on Hibah Saya tahu pentingnya berwaspada terhadap Hibah	1	2	3	4	5
18	I'm aware that Hibah is based on Shariah principles Saya sedar bahawa Hibah berdasarkan prinsip Syariah	1	2	3	4	5
19	Hibah is important Hibah itu penting	1	2	3	4	5
20	Hibah awareness is crucial for me Kesedaran Hibah sangat penting bagi saya	1	2	3	4	5

	Attitude	SD	D	N	A	SA
21	Choosing Hibah is a good idea in general Memilih Hibah adalah idea yang baik secara umum	1	2	3	4	5
22	Choosing Hibah is useful for my children and other heirs Memilih Hibah berguna untuk anak-anak saya dan waris lain	1	2	3	4	5
23	Choosing Hibah is beneficial for the society Memilih Hibah bermanfaat bagi masyarakat	1	2	3	4	5
24	Hibah has a positive impact on Muslims' lifestyle Hibah memberi kesan positif kepada gaya hidup umat Islam	1	2	3	4	5
25	Hibah has a good impact in increasing the happiness of society Hibah mempunyai kesan yang baik dalam meningkatkan kebahagiaan masyarakat	1	2	3	4	5
26	I'm happy to participate in Hibah Saya gembira dapat menyertai Hibah	1	2	3	4	5

End of Questionnaire

Your Cooperation Is Very Much Appreciated

THANK YOU

PROJECT GANTT CHART

WEEK/ PROJECT ACTIVITIES	STA TUS	W 1	W 2	W 3	W 4	W 5	W 6	W 7	W 8	W 9	W 10	W 11	W 12	W 13	W 14	W 15	W 16
Identify Research Title	P																
	I																
Project Research and finding journal	P																
	I																
Preparation of Proposal	P																
	I																
Prepare Research Instruments and questionnaire	P																
	I																
Data Collection	P																
	I																
Data Analysis	P																
	I																
Prepare Research Report	P																
	I																
Review and final draft	P																
	I																
Submission of Final Report	P																
	I																

