

The copyright © of this thesis belongs to its rightful author and/or other copyright owner. Copies can be accessed and downloaded for non-commercial or learning purposes without any charge and permission. The thesis cannot be reproduced or quoted as a whole without the permission from its rightful owner. No alteration or changes in format is allowed without permission from its rightful owner.



**AWARENESS OF ISLAMIC FINANCIAL PLANNING FOR HAJJ
AND UMRAH AMONG MUSLIM BANK STAFF**

BY

AFIZAH BTE ABDULLAH



BY

AFIZAH BTE ABDULLAH

UUM
Universiti Utara Malaysia

Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business,
University Utara Malaysia,
In Partial Fulfillment of the Requirement for the
Master in Islamic Finance and Banking (MIFB)

Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business,
University Utara Malaysia,
In Partial Fulfillment of the Requirement for the
Master in Islamic Finance and Banking (MIFB)



Pusat Pengajian Perniagaan Islam
ISLAMIC BUSINESS SCHOOL
كلية إدارة الأعمال الإسلامية
Universiti Utara Malaysia

PERAKUAN KERJA KERTAS PENYELIDIKAN
(Certification of Research Paper)

Saya, mengaku bertandatangan, memperakukan bahawa
(I, the undersigned, certified that)

AFIZAH BINTI ABDULLAH (817194)

Calon untuk Ijazah Sarjana
(Candidate for the degree of)

MASTER IN ISLAMIC FINANCE AND BANKING (MIFB)

telah mengemukakan kertas penyelidikan yang bertajuk
(has presented his/her research paper of the following title)

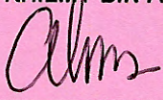
Awareness of Islamic financial planning for hajj and umrah among muslim bank staff.

Seperti yang tercatat di muka surat tajuk dan kulit kertas penyelidikan
(as it appears on the title page and front cover of the research paper)

Bahawa kertas penyelidikan tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan memuaskan.

(that the research paper acceptable in the form and content and that a satisfactory knowledge of the field is covered by the research paper).

Nama Penyelia : **DR. AHMAD KHILMY BIN ABDUL RAHIM**

Tandatangan : 
(Signature)

Tarikh : **15 OGOS 2019**
(Date)

copying or publication or use of this thesis or parts of it for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and to the University Utara Malaysia for any scholarly use which may be made of any material from my thesis.

PERMISSION TO USE

In presenting this thesis in partial fulfilment of the requirements for the postgraduate degree from University Utara Malaysia, I agree that University library may make it freely available for inspection. I hereby agree that permission for copying of this thesis in any manner, in whole or in part, for scholarly purpose may be granted by my supervisor or in her absence, by the Dean of Othman Yeop Abdullah Graduate School of Business (OYAGSB). It is understood that copying or publication or use of this thesis or parts of it for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and to the University Utara Malaysia for any scholarly use which may be made of any material from my thesis.

Requests for permission to copy or make other use of materials in this thesis, in whole or part should be addressed to:

**Dean of Othman Yeop Abdullah Graduate School of Business,
University Utara Malaysia,
0601 0 UUM Sintok,
Kedah Darul Aman**

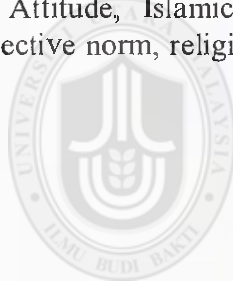


UUM
Universiti Utara Malaysia

ABSTRACT

The aim of this study is to assess the relationship between bank staff, which is RHB Bank, Bank Persatuan, and Al-Rajhi Bank and awareness of Islamic financial planning (IFP) for Hajj and Umrah. Thus, the purpose of this study is to investigate the relationship between banker staff attitude, subjective norm, perceived behaviour control, religiosity, and awareness of IFP. The findings indicated a positive relationship between perceived behaviour control, subjective norm, attitude, and religiosity with IFP for Hajj and Umrah among staff bankers. The independent variables were suitable to test the dependent variable, while financial satisfaction showed an insignificant relationship with the dependent variable. This study was conducted among bank staff for several reasons; firstly to create awareness of IFP for Hajj and Umrah among bank staff by distributing questionnaire and spreading information. Secondly, the research will contribute in terms of practical implications to help academicians and financial planners to validate the framework of this study to have an impact on financial planning especially Islamic financial planning. It would also provide knowledge to fellow Muslims, and lastly it would influence Malaysian government especially Tabung Haji and other Muslim countries to be alert to the need of IFP.

Keywords: Attitude, Islamic financial planning awareness, perceived behaviour control, subjective norm, religiosity.



UUM
Universiti Utara Malaysia

ABSTRAK

Tujuan kajian ini adalah untuk menilai hubungan antara kakitangan bank iaitu RHB Bank, Bank Persatuan, dan Al-Rajhi Bank dan kesedaran mengenai perancangan kewangan Islam (IFP) untuk Haji dan Umrah. Oleh itu, kajian ini mengkaji hubungan antara sikap kakitangan bank, norma subjektif, kawalan tingkah laku yang dilihat, kepercayaan, dan kesedaran terhadap IFP. Dapatan kajian menunjukkan hubungan positif antara kawalan tingkah laku yang dilihat, norma subjektif, sikap, dan keagamaan dengan IFP untuk Haji dan Umrah di kalangan kakitangan bank. Pembolehubah bebas adalah sesuai untuk menguji pembolehubah yang bergantung, sementara kepuasan kewangan menunjukkan hubungan yang tidak penting dengan pemboleh ubah bergantung. Kajian ini dijalankan di kalangan kakitangan bank untuk beberapa sebab; pertama untuk mewujudkan kesedaran tentang IFP untuk Haji dan Umrah di kalangan kakitangan bank dengan mengedarkan soal selidik dan menyebarkan maklumat. Kedua, penyelidikan akan menyumbang dari segi implikasi praktikal untuk membantu ahli akademik dan perancang kewangan untuk mengesahkan rangka kerja kajian ini untuk memberi kesan kepada perancangan kewangan terutama perancangan kewangan Islam. Ia juga akan memberi pengetahuan kepada sesama umat Islam, dan akhirnya ia akan mempengaruhi kerajaan Malaysia terutamanya Tabung Haji dan negara-negara Islam yang lain untuk merangka keperluan IFP.

Kata kunci: Sikap, kesedaran perancangan kewangan Islam, kawalan kelakuan yang dilihat, norma subjektif, keagamaan.

ACKNOWLEDGEMENT

In the name of Allah, the Most Gracious, the Most Merciful.

First of all, I would like to thank Allah for the blessing, the strength of mind, spirit and ability, forgiveness and also guidance for me to go through the entire journey in completing this research paper. With the help and permission of Allah, I succeeded in finishing this research paper. Many thanks to my supervisor, **Dr. Ahmad Khilmy Bin Abdul Rahim** for giving me a valuable guidance, insights, moral supports and the directions throughout the whole process of completing this research paper. Secondly, my special appreciation is also goes to my respectable advisor, **En Adeeb** for his professional and tireless guidance from the beginning of the study until the end of this report.

Special dedication to my beloved husband, **Mr. Nur Huzaimi Shamsudin** for his support, concern and his infinite loved. I wish to express my utmost appreciation and gratitude to my father, **Hj Abdullah Bin Hj Ahmad** and family member for their endless support and has always prayed for my good wellbeing and success.

Finally, I wish to express my sincere thanks to my friends for their continuous support. May Allah S.W.T. bless all of us and give a good fortune in our life. AMIN.

Afizah Binti Abdullah

University Utara Malaysia (UUM)

Master in Islamic Finance and Banking

Islamic Business School, College of Business

TABLE OF CONTENT

PERMISSION TO USE		
ABSTRACT	ii	1
ABSTRAK	iii	2
ACKNOWLEDGEMENT	iv	3
TABLE OF CONTENT	v	5
LIST OF TABLES	viii	6
LIST OF FIGURE	ix	7
LIST OF ABBREVIATIONS	x	8
CHAPTER 1: INTRODUCTION		
1.0 Background of Study		10
1.1 Overview of TPB	2	11
1.2 Problem Statement	2	
1.3 Research Question	6	
1.4 Research Objective	6	12
1.5 Scope and Limitation of Study	7	12
1.6 Significant of the Study	8	13
1.7 Variables	8	15
1.8 Organization of Study	10	13
1.9 Conclusion	11	14
CHAPTER 2: LITERATURE REVIEW		
2.0 Inroduction	12	25
2.1 Research Framework	12	27
2.2 Islamic Financial Planning Awareness	13	
2.2.1 Islamic Financial Planning Components	16	
2.3 The Theory Planned Behavior	20	
2.3.1 Attitude	24	
2.3.2 Subjective Norm	25	
2.3.3 Perceived Behaviour Control	26	
2.3.4 Religiosity	27	

3.3 Correlation between Independent and Dependent Variables	33
3.4 Research Design	34
2.4 Summary	29
CHAPTER 3: RESEARCH METHODOLOGY	
3.0 Introduction	30
3.1 Hypothesis Development	30
3.2 Selected Demographic Factor	30
3.3 Correlation between Independent and Dependent Variables	33
3.4 Research Design	34
3.4.1 Population of the Study	35
3.4.2 Sampling size	36
3.4.3 Sampling Frame	36
3.4.4 Sampling Technique	37
3.5 Data Collection Method	38
3.6 Questionnaire Design	38
3.7 Research Instrument	39
3.8 Pre-Test Study	44
3.9 Data Analysis	44
3.9.1 Reliability Test	45
3.9.2 Normality Test	46
3.9.3 Descriptive Statistics	47
3.9.4 Inferential Statistics	48
3.1.0 Summary	50
CHAPTER 4: FINDINGS AND ANALYSIS	
4.0 Introduction	51
4.1 Research Response	51
4.2 Demographic profiles	51
4.3 Research Objective Number One	53
4.4 Research Objective Number Two	63
4.5 Research Objective Number Three	65

4.6 Conclusion	69
CHAPTER 5: CONCLUSION AND RECOMMENDATION	
5.0 Introduction	70
5.1 Summary of Study	70
5.2 Conclusion	74
5.3 Implication of Practices	75
5.3.1 Contribution to the body of knowledge	75
5.3.2 Managerial Implication	76
5.3.3 Social Implication	76
5.4 Recommendations	77
5.4.1 Establishing a clear goal for islamic financial plan	78
5.4.2 Enhancing islamic financial planning teams and agents through development professional programmes	79
5.4 Increase Awareness of islamic financial planning to all Muslim and non-Muslim clients	80
5.5 Recommendation for future research	80
5.5.1 Employing other types of research	80
5.5.2 Use a larger sample	80
5.5.3 Adding other determinants for awareness of Islamic financial planning for Hajj and Umrah	81
References	82
APPENDIX A	91
APPENDIX B	113
APPENDIX C	119
APPENDIX D	121
APPENDIX E	127
APPENDIX F	134

LIST OF TABLES

Table No.		Page
1.1	Hajj cost@ 1432 Hijrah	4
1.2	Direct Hajj payment guide for season hajj 14440H/2019M	5
3.1	Sample size for given population size	36
3.2	Subdivision for the questionnaire	39
3.3	Research instrument	40
3.4	Attitude	41
3.5	Subjective Norm	41
3.6	Religiosity	42
3.7	Perceived behaviour control	43
3.8	Awareness of Islamic financial planning for Hajj and Umrah	43
3.9	Cronbach's alpha for each variable	45
3.1.0	Result of normality test	46
4.1	Demographic profile of Muslim bank staff respondents	52
4.3.1	ANOVA to examine any differences in age on awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff respondents	54
4.3.2	ANOVA to examine any differences in education level on awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff respondent	56
4.3.3	ANOVA to examine any differences in monthly income on awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff respondents	58
4.3.4	T-test to determine any differences in gender toward the awareness of Islamic financial planning for Hajj and Umrah	60
4.3.5	T-test to determine any differences in marital status in awareness of Islamic financial planning for Hajj and Umrah	62
4.4	Correlation between attitude, subjective norm, religiosity, and perceived behavioural control Towards awareness of Islamic financial planning for Hajj and Umrah among Muslim bank Staff respondent	63
4.5	Multiple regression of awareness Islamic financial planning among Muslim bank staff respondents	66

LIST OF FIGURE

Figure No.	Page
Figure 1.1 Increasing cost of performing hajj	4
Figure 2.1 Research framework	12
Figure 2.2 Components of Islamic financial planning	17



LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
BNM	Bank Negara Malaysia
CMSRL	Capital Markets Services Representative
CFP	Certificated Financial Planning
DV	Dependent Variable
Df	Degree of Freedom
F	Value
FSA	First Sovereign Advisory
Ha	Hypothesis Alternative
Ho	Hypothesis Null
IBF	Islamic Banking and Finance
IV	Independent Variable
OYAGSB	Othman Yeop Abdullah Graduate School of Business
PBC	Perceived Behaviour Control
PBUH	Peace Be Upon Him
Q-Q plot	Quantile-Quantile (q-q) plot
RO1	Research Objective 1
RO2	Research Objective 2
RO3	Research Objective 3
Sig	Significant Value
SWT	Subhanahu Wa Ta'ala (The Exalted, the Majestic and Sublime)
Std Deviation	Standard Deviation
UUM	Universiti Utara Malaysia
TRA	Theory of Reasoned Action

TukeyHSD	Turkey Honestly Significant Different
TBP	Theory of Planned Behaviour
SPSS	Statistical Package for Social Science
MFPC	Malaysian Financial Planning Council
VIF	Variance Inflation Factor



UUM
Universiti Utara Malaysia

CHAPTER 1

INTRODUCTION

1.0 Background of Study

Hajj is the fifth pillar of Islam, and the practice commenced in the sixth year of Hijrah. *Hajj* (in Arabic language) in terms of English language means, visiting a glorious place. While according to *syara* ', the pilgrimage is to visit Baitillahil Haram during the Hajj month for performing *tawaf*, *saie*, and *wukuf at Arafah* with certain conditions and fulfilling all obligations (Lembaga Tabung Haji, 2001). *Hajj* worship is an obligation on every Muslim who is adequately qualified and capable. According to *Surah al-Baqarah: 196* and *Surah Ali-Imran: 97* every Muslims must determine and plan to perform *Hajj* from a very young age.

Accordingly, the determination must come with a sincere intention solely because of Allah SWT, not for specific titles and so forth. According to Altfest (2016), financial planning is defined as the process of meeting your life goals through appropriate financial management . Some examples of these goals are buying a home, saving money for children education, starting a business, or planning a comfortable retirement plan. However, Bank Negara Malaysia (BNM) stated that 93% of Malaysians do not have any monthly savings and financial planning for a comfortable retirement (BNM, 2018). To explore this topic, this study will employ the Theory of Planned Behaviour (TPB).

1.1 Overview Theory of Planned Behavior

Based on observations, this study found that Ajzen first proposed the Theory Planned Behaviour (TPB) in 1987 and revised it in 1991. The pioneering work of Ajzen (1987) indicates that TPB is intended to capture human motivational factors affecting individual behaviour. This model has three unique components: the first is Attitude, secondly, Subjective Norm and thirdly, Perceived Behavioural Control. According to Dawkins and Frass (2005), TPB is a very useful tool to identify intention and behaviour in organizations because these theories can predict the individual Intention to support or oppose a particular issue. Besides (Sheppard et al., 1988; Sutton, 1998) asserted that Theory of Planned Behaviour (TPB) has three predictive validity namely: Attitude, Subjective Norm and Perceived Behavioural Control, Religiosity and these variables have successfully explain individual behavioural intention in numerous studies. On the other hand, in other studies (Ajzen, 1991; Beck and Ajzen, 1991), it was found that TPB can be used to identify the individuals' intention in performing a particular behaviour. Additionally, the study of (Beck and Ajzen, 1991) illustrated that TPB help to predict individual purpose is a source of predicting individuals actual conduct.

1.2 Problem Statement

According to Lembaga Tabung Haji (2018) the "Takaful Depository Corporation" or "*Perbadanan Wang Simpanan Bakal-Bakal Haji*" was established on 1 November 1962 and it was launched on 30 September 1963. This entity was designed to enhance 3 objective; 1) Allowing Muslims to save gradually in order to fulfill the expenses to perform the Hajj and Umrah or other fees beneficial; 2) Allowing

Muslims through their savings more dynamic part in the field of investment in *halal* way and 3) provide that protection, escort and taking care of welfare to pilgrims who are performing *fardhu* pilgrimage by performing various facilities and service. However, Ungku Aziz (2012) found most Malaysians who live in the rural area does not keep their money at the post office or bank due to poverty that makes them difficulty in saving money to go to Makkah.

In adding Khoong (2015) stated that individual decision-making behaviour is not rational, especially among Malaysian that causing most people to fail to manage their money that leads to insufficient in personal saving. On the other hand, Malaysian Financial Planning Council (MFPC), (2014) also stated that most Muslim in Malaysian don't have proper financial planning and they have short term business plans that help them to achieve the desired life and overcome financial commitments. Besides, Muslim in Malaysia should be aware that increasing cost in yearly while performing Hajj and Umrah.

Table 1.1 below shows the cost hajj in 1432H/2011. From the researcher view, we can see that Muslim from Sabah and Sarawak have higher amount cost compare from peninsular Malaysia. Thus we can conclude that Muslim from Sabah and Sarawak must be more aware regarding Islamic financial planning.

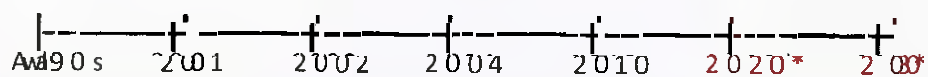
Table 1.1
Hajj Cost@1432 Hijrah

Perlepasan Malaysia	RM9,980	RM9,911
Sabah	RM10,110	RM9,141
Sarawak	RM10,065	RM9,096

Kos Hajj@ 1432 Hijrah



RM 5,500



* Cost based on 1.6% per annum

Figure 1.1
Increasing Cost of Performing Hajj
Source: Berita Harian (6 Nov 2010)

Figure 1.1 shows that cost increasing by Muslim in Malaysia while performing Hajj. It shows that the cost is always increasing and the Muslim in Malaysia must struggling to save money for performing Hajj and Umrah. For example, as we can see, in the early 90s, the amount as per Muslim to performing hajj only RM5,500 while in the year 2019, the amount as per Muslim to performing hajj 2 times from 90s which is RM9,980. This different amount can lead issue from the Muslim in Malaysia to save more money while performing Hajj and Umrah. Also, a report in harian metro (2019), states that the government currently consider reducing the subsidiary of Hajj. According to Mujahid Yusof (2019) Tabung Haji will give more package as it qualifies for subsidy assistance from Tabung Haji while private package, will higher payments.

Table 1.2
Direct Hajj payment guide for season hajj 1440H/2019M

Type of pilgrim	Hajj cost	Subsidy from TH	Hajj Payment
Malaysia Citizen-first time to perform Hajj	RM22,900	RM12,920	RM9,980
Malaysian Citizen-have performed Hajj before	RM22,900+ RM2,200	None	RM22,900 + RM2,200

Source: Lembaga Tabung Haji (2019)

Therefore Akram Laldin (2008), Rahim and Sabri (2014) and Baig (2016), emphasize that to achieve awareness of financial planning for Hajj and Umrah among Malaysia individual, a financial planning plan must be introduced to facilitate the implementation and preparation of the planned planning. Hence, Muslims are more aware of preparing for Hajj and Umrah. Referring to the above issue, this study

intends to explore firstly the attitude; secondly the subjective norm, and thirdly perceived behavioural control and religiosity in influencing the Malaysian Muslims awareness of financial planning for Hajj and Umrah.

1.3 Research Question

1. Is there any difference among groups of different demographic factors such as (gender, age, highest educational level, monthly income, and marital status) on the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff?

2. Is there any correlation between firstly the attitude, secondly the subjective norm, and finally the perceived behaviour control, and religiosity with the Islamic financial planning awareness for Hajj and Umrah among Muslim bank staff?

3. To what extent should the attitude, subjective norm, perceive behaviour control, and religiosity influence the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff?

1.4 Research Objective

1. To examine the differences between demographic factors such as (gender, age, highest educational level, monthly income, marital status) towards awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

2. To investigate the correlation between attitude, subjective norm, perceived behaviour control, and religiosity with the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

3. To investigate the factors (firstly the attitude, secondly the subjective norm, and thirdly the perceived behaviour control, and religiosity) that influence awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

1.5 Scope and Limitation of Study

The primary objective of the current study is to investigate the factors influencing awareness of Islamic financial planning for Hajj and Umrah. Currently, the researcher found a significant problem among Muslim bank staff when planning their financial strategy for Hajj and Umrah. This study will explore which factor (firstly the attitude; secondly the subjective norm or thirdly the perceived behavioural control and finally the religiosity) that may impact the respondent intention to do Islamic financial planning for Hajj and Umrah. This study believes that it's essential to identify which factors influencing awareness of Islamic financial planning for Hajj and Umrah. Since this study focuses on among Muslim bank staff, thus the respondents are limited to RHB Bank, Al-Rajhi Bank, and Bank Pembangunan as all three banks that provide Takaful products regarding Hajj and Umrah. Suffice to say; these three banks are aware of Islamic financial planning for Hajj and Umrah.

The limitation of this study was that this study only covers one aspect which was awareness of Islamic financial planning for Hajj and Umrah. Meanwhile, there are various issues to be explored under this topic to give in-depth exploration in the future. There is no interview conducted to investigate the factors influencing awareness of Islamic financial planning for Hajj and Umrah, and this study focuses

only on a small group of the population. Thus, in the future, it is recommended conducting this study on a larger scale for larger respondents.

1.6 The significance of the Study

1. Purpose research is to helpful to the bankers who can identify the factors involved (namely attitude; secondly the subjective norm or and finally the perceived behavioural control and religiosity) influencing the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

2 The results of the study can also provide information and proof of research to the Malaysian Muslims and other essential parties to take appropriate steps in developing Islamic financial planning for Hajj and Umrah.

3. This research is expected to provide sources of reference and information to point to other researchers on what factors (namely attitude; secondly the subjective norm and finally the perceived behavioural control and religiosity) influencing awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

4.This study will also be a channel for researchers and Muslim staff bankers to respond to find does what factors (namely the attitude; secondly the subjective norm or the perceived behavioural control and religiosity) influencing awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

1.7 Variables

The Theory of Planned Behaviour (TPB)

- TPB explains the cognitive representation of a person's actual readiness to perform any given behaviour that predicts the individuals attitudes towards behaviour, the antecedent of behaviour and subjective norm with the behaviour which is deliberate and the omission of a behaviour (Hegelow, 2015).

Attitude

- The constituent element for attitude is called the 'behavioural belief,' which explains the individual's perception of the relationship between behaviours (Ajzen, 1988).

Subjective Norm

- According to Alonso and Krajsic (2015), the foundation principal element of a subjective norm is 'norm belief,' which primarily refers to the individuals' positive or negative perceptions of others' beliefs, attitudes, preferences, viewpoints, evaluation, and values.

Perceived Behaviour Control

- According to Ajzen and Madden's (1986), the PBC can be influenced by individual ability and behaviour and capability to evaluate. On the other hand, Tetrick and LaRocco (1987) stated that PBC can predict the level of stress and experience of a person who participate and their viewpoint on those matters.

Religiosity

- Religiosity is defined as the role of religion that will affect an individual's intentions and acceptance of the Islamic financial planning. Moreover, the Islamic society is significantly affected by Shariah guidelines (Sulaiman, 2003).

Similarly, Rahim (2014) defined religiosity as the ethical belief and spiritual conduct that reflects in the daily routine of the individuals.

1.8 Organization of Study

This research has five chapters. The summary of each chapter will be explained in detail in the next section.

CHAPTER 1: In this chapter, the researcher provides a summary of the research structure. This chapter is responsible for convincing the reader on important of the research topic where the researcher will add detailed information to defend the research idea by the research gap using literature support. Chapter one is responsible for explaining the main idea of this study “factors influencing awareness of financial planning for Hajj and Umrah”. This research idea will be explained by giving a detailed explanation of the research question, research objective, and problem statement, significance of the study and finally, the research scope and limitation.

CHAPTER 2: This chapter will present the background about factors influencing awareness of financial planning for Hajj and Umrah and TPB. This study will justify the importance of TPB and ensure that readers understood what the three variables in TPB (namely the Attitude, secondly Subjective Norm, and finally the Perceived Behaviour Control) are about and factors influencing awareness of financial planning for Hajj and Umrah. The overview of factors influencing awareness of financial planning for Hajj and Umrah will be discussed in this chapter with the support from the relevant literature.

Chapter 3: This chapter will review and discuss the Research Methodology. The detailed explanation of all analysis to be conducted in chapter four will be discussed in this chapter followed by research design, non-response bias test, sample size, population, correlation analysis, factor analysis, validity and reliability analysis will be explained in detail.

CHAPTER 4: This chapter will state the result of data analysis where the researcher will state the outcome of SPSS result after the questionnaires were analyzed. Moreover, the researcher will discuss in detail the static results received from SPSS output. The SPSS outcome will be discussed and justified, whether there exists any relationship between TPB factors influencing the awareness of financial planning for Hajj and Umrah.

CHAPTER 5: This chapter will discuss the conclusion of the study. The researcher will discuss does finding of this study support the proposed hypothesis of this study. The finding of this study will be discussed and compared with past studies to support the argument.

1.9 Conclusion

Overall, this chapter will discuss a detailed overview of factors influencing awareness of Islamic financial planning for Hajj and Umrah by state the appropriate literature to convince the readers. Further discussion of this study will lead us to answer the research question of this study.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This part alludes the various writing which is identified with the subject of the exploration. Sekaran (2003) explained that the literature review can be described as documentation of extensive surveys of the prepared and available literature whereas scholar can gather the secondary sources of data in the specified areas of the scholar.

Along these lines, this section will be explained about internal and external the factor influencing awareness of financial planning for Hajj and Umrah by composed sources exhibited by the past researchers. Moreover, this research wants to find out the awareness of financial planning for Hajj and Umrah towards firstly attitude, secondly the subjective norm, and finally the perceived behaviour control.

2.1 Research Framework

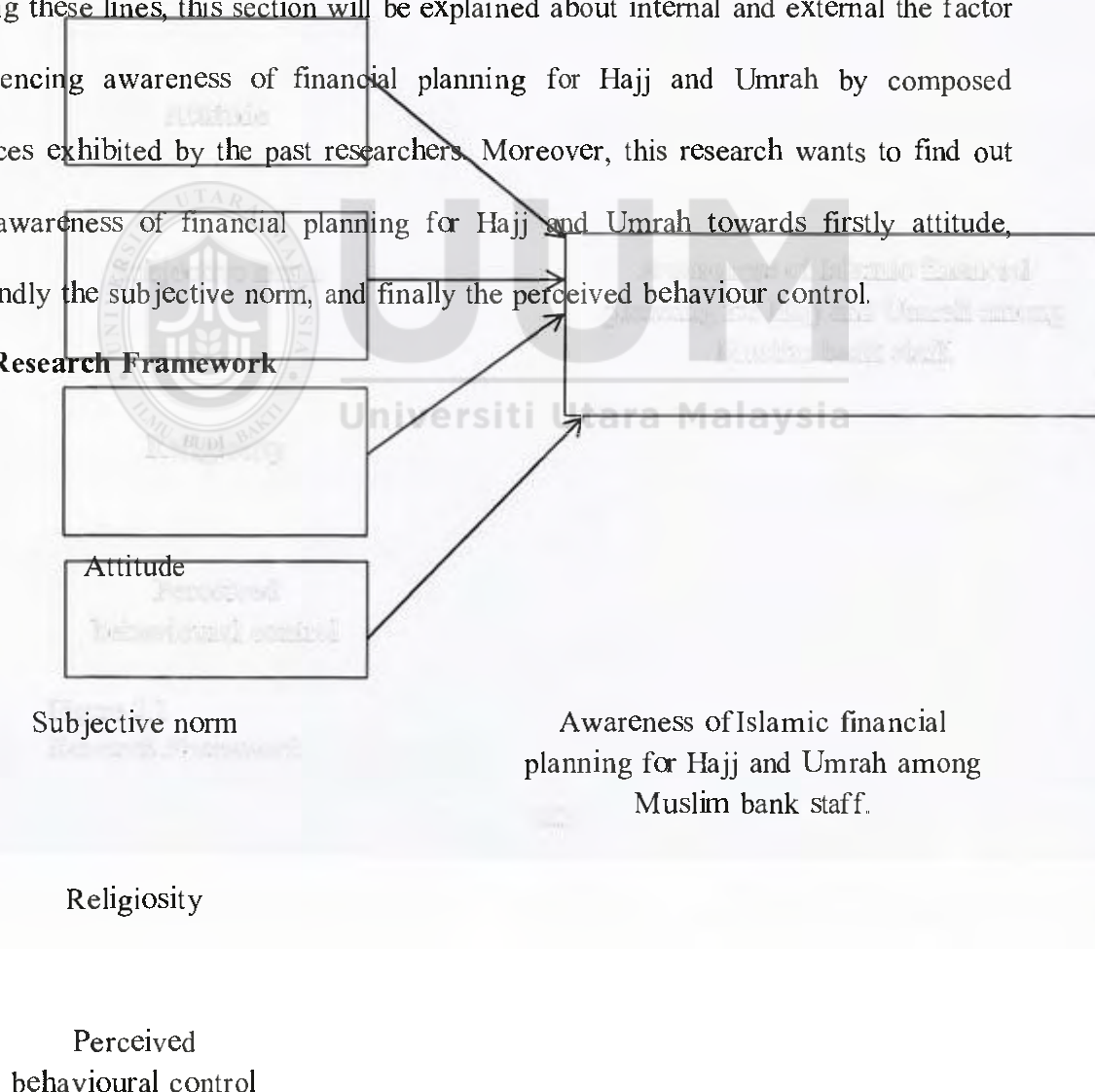


Figure 2.1
Research Framework

Referring to Figure 2.1 above, we can find that the chosen three independent variables, are firstly attitude; secondly the subjective norm or perceived behavioural control. On the other hand, in this study, only one dependent variable was used namely awareness of financial planning for Hajj and Umrah among Muslim bank staff. The researcher wants to identify which factor (namely attitude; subjective norm or perceived behavioural control, religiosity) that highly influence the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

2.2 Islamic Financial Planning Awareness

Laahasna (2011) clarified that Islamic financial planning is a procedure of helping client to decide their business objectives, needs, and assets to be ideal 'with the parameters of the Shariah. In another definition, Islamic financial planning means meeting the life goals by managing the finances through the Shariah. Islamic Financial planning is a developing money sector in the market, which requires assist by the controllers, experts, and different partners. Islamic financial planning is a sub-set of Islamic finance. The process of Islamic financial planning looks into an individual's and finds a way to take care of the issues and accomplish money related objectives to conform to the Shariah law. The basic premise of Islamic financial planning states every one of Muslims' riches has a place Allah SWT, and people are simply trustees (Noh, 2014). Ali (2012) argued that there has been an expanded awareness and the acceptance from the people in general on the fundamentals of money to build up the relevance and position of both ordinary and Islamic financial planning concepts with strategic collaborations and backing from the key partners and controllers in Malaysia. As per Groppelli and Nikbakth (2000), money related

arranging is the training in where an individual ascertains how much record is fundamental for the enduring undertaking of an association and by what means can the significant assets be financed. Ismail (2011) asserted that the Muslim community is still far behind in financial planning awareness, and therefore, great opportunities can be seen in this niche for financial planners. First Sovereign Advisory plan of action was created from a reasonable sharing formula between FSA and the financial adviser representative (FAR) and authorized capital markets services representative (CMSRL). The increasing awareness of financial planning in Brazil has managed to steady increase in the quantity of counsellors entering the CFP certification program. From Islamic perspective, financial planning is not only a process of achievement and gathering wealth. It additionally has a general definition identified with the idea of (khalifah) Allah SWT. Wahab (2014) mentioned that Muslims are surrounded by rules and regulations, which they cannot refuse or ignore unless they are ready to face the consequences in this world and hereafter. Muslims must therefore practice their religion by following the Shariah, which leads to the right oath and teaches Muslims to perform and practice their faith according to the revelation of Allah (SWT). Hence, Shariah is concerned with the financial planning due to the guidance of family members and society at a larger picture. Muslims have to plan their lives to face the challenges and have the idea of what to do and what not to do to achieve al Falah in this present world and hereafter. Abdullah (2013) categorized Islamic financial planning as a part of Islamic wealth management, which is a subset of Islamic finance that is the subset of Islamic economics. Sarasin (2011) argued that the financial planning from the Islamic perspective is established to meet the goals of each Muslim individual by executing his financial plan and continuously monitoring him to be successful in this life and the next. According to Abdullah (2013),

recognizing wealth by the Shariah is the foundation of life to execute Muslim's dual purpose of experience as a servant of Allah (SWT) and vicegerent of humankind. He recommends that there are some essential needs that Muslims need to think about such as saving, marriage, family unit needs, new birth of child as well as the spiritual needs such as paying zakat, performing pilgrimage and so on, which should be added in their financial plan. The life goal of Muslims is not only this wordy life plan but also the unseen world plan, which makes Islamic financial planning a religious duty. Moreover, the importance of the awareness from individuals and the understanding of IFP will be heightened according to the tenets of Islam (Noh, 2014). In examining whether Malaysians are set up for financial planning, it was reasoned that insufficient awareness was made about financial literacy in the commercial centre and the public was tested when trying to isolate between a budgetary organizer and a thing pedlar (Chuah, 2014). Noh (2014) suggested that the scope of Islamic financial planning contains cash flow, Takaful planning, Islamic estate and investment portfolio management, occurs during the life cycle of every individual while managing the risk and planning for investment. Therefore, it will involve the process of wealth accumulation, preservation, purification, and wealth distribution. Jaafar (2002), proposed riches is likewise perceived by Shariah as the reason for important life and prerequisite for people to play out their double capacities as workers to Allah and vicegerent of mankind.

For Islam perception, a balanced satisfaction of material and spiritual need of man can achieved through a good life.

“Muslim must strive in Allah's cause with his wealth and his self” (Surah As-Saff 61:11).

Shahir (2002) included some fundamental regular needs that Muslims need to consider, for example accommodating instruction, marriage, reserve fund and speculation, basic needs, education children, commitments to guardian, Takaful (Islamic Insurance), buy of the transportation and home or real estate, retirement, zakat and tax. The spiritual needs should be joined into the money related arrangement are performing the Hajj and Umrah, paying compulsory gifts (*zakaat*), charity (*infaq* ') and Islamic dispersion of the bequest (*faraid*). Subsequently, for Muslims to accomplish life objectives, they not just requirement of material as well as must have component of spiritual needs. These objectives are clarified into financial goals and structure the premise of the budgetary arrangement.

2.2.1 Islamic Financial Planning Components

As indicated by Shafii (2013) referenced that Muslim people must understand the idea of Islamic financial planning, which are ensuring, gathering, protecting, and distributing the wealth as indicated by the Shariah rules. These below-mentioned components of Islamic financial planning include wealth generation, wealth protection, wealth accumulation, wealth purification, and wealth distribution.

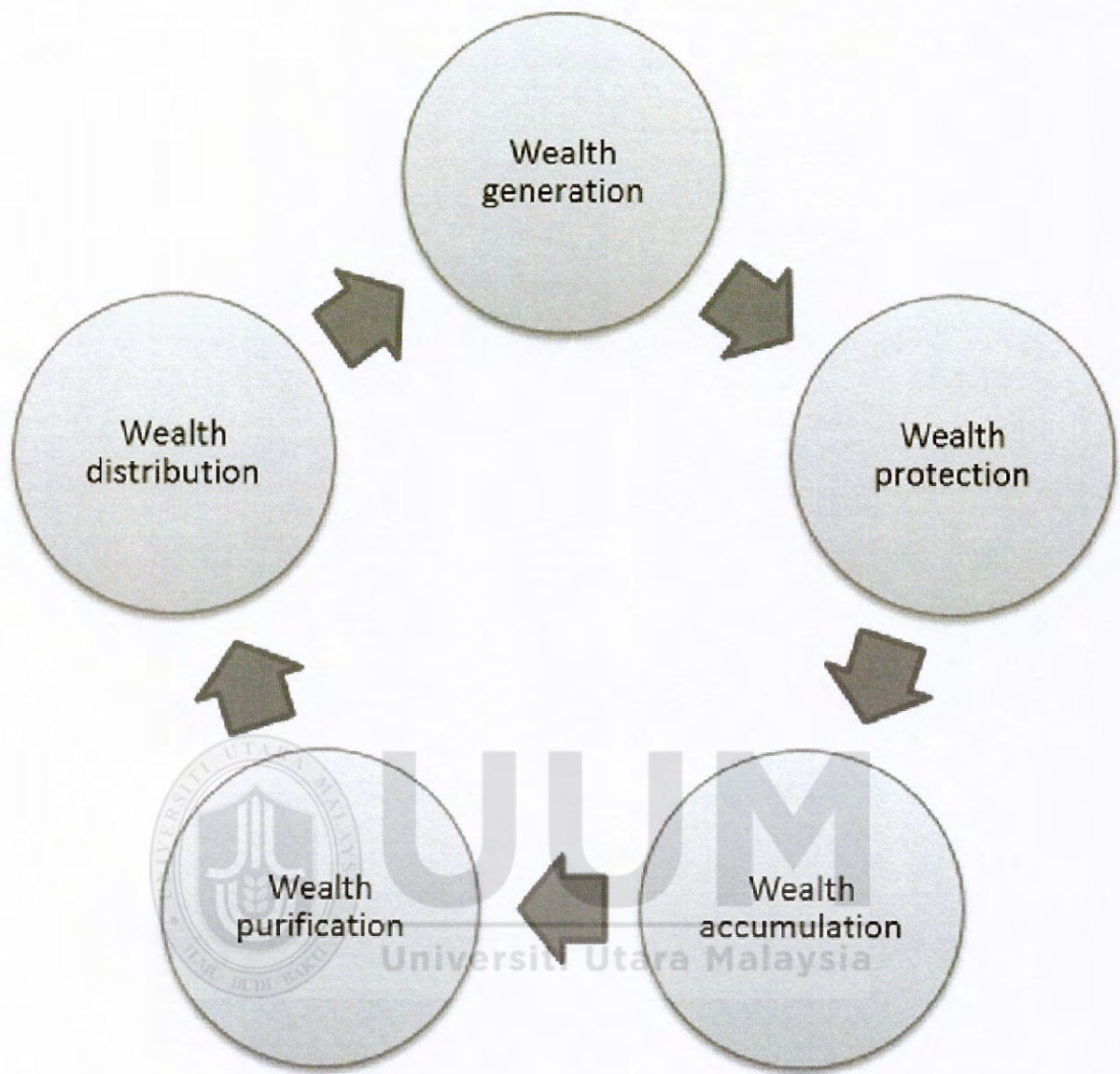


Figure 2.2
 Components of Islamic financial planning
 Source: Shafii et al. (2013)



Wealth accumulation (Islamic investment)

Wealth belongs to Allah (SWT) and He gives to whom He wishes without any resistance, which means to say that effort of a man is not the outcome of wealth, but it is considered as a process that guides to positive or negative results after the effort being made. In the Holy Qur'an, Allah (SWT) said. "... and God has made for you in your homes and abode and has made for you tents out of the hides of cattle for the dwelling which you find so light and handy when you travel and when you stay; and of their wool, fur and hair furnishings and articles of convenience and comfort." (Sulaiman,2011).

Wealth Generation (Earn, Save and Budget)

Wealth generation in Islam is a concept, which shows that wealth is already on earth, and Allah (SWT) placed it to use its benefits by generating and spending lawfully. Therefore, Islam has sent explicit messages to Muslims to create their daily income or wealth in only halal ways and to ignore the haram, which Quran and *Sunnah* primarily rejected (Sulaiman,2011).

Wealth Purification (Zakat)

The purification of wealth is necessary for two reasons:

1. To cleanse the illegal income, which an individual may generate unknowingly
2. To give part of wealth to the eight *asnaf*; who have been stated in the Al-Quran

Wealth Protection (Takaful)

Wealth protection is among the pillar of wealth management, which pinpoint the sources of current and prospective income of an individual. Protection of wealth involves cash flow planning, tax arranging, incapacity income arranging, basic income sickness, among many others.

In Islam, the idea of Islamic insurance is based on collaboration or Takaful under the idea of *tabaruu'* (donation). There is a hadith, which states that one day prophet (PBUH) saw a Bedouin man and then asked *"why you do not tie your camel"* and he replied *"I put my trust in Allah (SWT)"* and prophet (PBUH) said to him *"tie your camel and then put your last in Allah"*. This hadith by Tirmidhi shows that it is encouraged to protect health, wealth, and life in Islam in a way that is not contradicting to the Shariah of Allah (SWT) (Sulaiman, 2011).

Wealth Distribution (Islamic Estate Planning)

Wealth distribution in Islam manages the wealth of a dead person; thus, the proper plan is needed by Muslim individuals to plan their estate according to the Shariah. One-third of the wealth can be distributed according to the will of the person. Hence, producing a will is highly encouraged for Muslims due to many reasons as lack of a will might be burdensome to the children of the dead person, in which they sometimes fight or kill each other because of the wealth. Estate distribution of a Muslim involves the settlements of debts and other expenses of the dead person

(Sulaiman, 2011). When tending to the issue of wealth, Muslim must not overlook that the substantial proprietor of riches is Allah, and man is just a trustee.

Allah mentions it in Surah Al-Qasas verse 28:77 :

“But seek, with that (wealth) which Allah has bestowed on you, the home of the Hereafter, and forget not your portion of lawful enjoyment in this world; and do good as Allah has been good to you and seek not mischief I the land. Verily Allah likes not the Mufsidun (those who commit great crimes and sins, oppressors, tyrants, mischief-maker, corrupted).” (Surah A-Qasas, verse 28: 77)

2.3 The Theory Planned Behaviour

This study was led to understand the connection between Islamic financial planning awareness and Muslim staff bankers' through the structure of statistic and characteristics of psycho-social conduct, also intention in using critical thinking teaching strategies and improving critical thinking (proof based), together with genuine utilization of these methods. At that point, an investigation of a hypothesis utilizing these variables is significant.

The Theory of Planned Behaviour was designed by Ajzen (1991). According to Lee, (2010) and McEachin (2011) referenced this hypothesis has been generally researched and has endure the thoroughness of setting up the sensitive connection between conduct goal and its determinants, namely attitude, subjective norm, and perceived behavioural control. The Theory of Planned Behaviour (TPB) (Ajzen,1991) clarifies the different human practices in various situations. The basic thought of the TPB is that activities are arranged and decided (Ajzen, 1991). In 1975, Theory of Reasoned Action (TRA) was established but revision in 1980.This theory

is created from the foundation of research particularly in territory of expectation conduct relationship. The TRA is connected to controlled behaviours and recommended that a person's behaviour is dictated by behavioural intentions driven by an person's attitude toward the behaviour and subjective norm impacting the exhibition of the behaviour, (Ajzen & Fishbein, 2004). As indicated by Ajzen (2002) the TRA analyzed human behaviours that was under volitional control and could be anticipated predominantly from intention. The TPB included the build of perceived behavioural control as a determinant of goal for circumstances that were out of volitional control (Ajzen, 1991). Previously, many different cultures and occupations can be effects through psychologists while it interested in intention. The TBP focused on the target by isolating the three determinants of intention, namely attitude toward the behaviour, subjective norm, and perceived behavioural control.

According to Ajzen (1991), clarify; these determinants give a thorough technique for anticipating aim. Ajzen (1991) allude intention as an indication of the level of exertion and diligent work people are anxious to take part in to perform the behaviour. The researcher assumed the variable behavioural intention dependent on Ajzen's meaning and renamed it to 'intention to use. This section presumed that the forecast of intention could be accomplished over the three factors – firstly attitudes toward the behaviour, secondly the subjective norm, and thirdly the perceived behavioural control (McEachan et al., 2011). The behavioural intention has been referred to in this theory as the hugest indicator of behaviour (Ajzen, 1991 and Ajzen & Madden, 1986).

Ajzen and Fishbein (2005) presumed that the intention to perform a behaviour is the essential antecedent of really playing out the behaviour. In other hand, one must participate in some perspective procedures that may be impacted by various components prompting the development of expectation.

Based on the reported in meta-analyses many researches have finished up this build as a dependable indicator, and intention does not really ensure the exhibition of the behaviour (McEachan et al., 2011).

To distinguish the principle component to comprehend human behaviour as it identifies with intention, the attitude remains the prevailing element (Ajzen and Fishbein, 2005; Capo & Orellana, 2011; Freberg, 2013; Lee et al., 2010; Pierce & Ball, 2009; Teo and Lee, 2010; Teo, 2011). As indicated by Ajzen (1991), attitude through behaviour conduct incorporates together the good and horrible pieces of the focused on behaviour. In past research led for educator intention to utilize instructional strategies for coordinating innovation in the classroom, attitude was observed to be a critical indicator of aim to utilize the innovation (Capo & Orellana, 2011; Lee et al., 2010; Teo & Lee, 2010; Teo, 2011). The subsequent determinant is described by Ajzen (1991) as the level of observation that an individual hold about the degree of a social power to perform or not play out a behaviour. This social pressure can emerge out of critical others, partners, associations, and society. The third determinant, was seen behavioural control, as allude to Ajzen (1991), is comparable with the reason held by Bandura's idea of self-efficiency.

A basic segment tense from Bandura's self-efficacy concept is one how an individual belief in the capacity to participate in behaviours. The PBC thinks about two fundamental territories, which is impression of having adequate control and the board of assets that empower the fruitful presentation of the behaviour, as perceived level of straightforwardness or trouble connected with doing the behaviour.

In the intention-behaviour relationship theory, saw social control consideration those inner and outside features that may impact the behaviour (Ajzen, 1991). Also, Ajzen (1991) presumed that if an individual see that behaviour introduces an overabundance of inconvenience to perform, there is an improved probability that his or her perceived behavioural control will be decreased. The inspection of intention as it identifies with behaviour is fundamental in light of the fact that as indicated by Ajzen and Fishbein (2005), a couple of individuals don't act or play out their communicated desires. In a manner of speaking, an individual may express an intention to achieve something, anyway convey an alternate errand or not play out the behaviour by any stretch of the imagination.

This summary has been depicted in past wellbeing related research in zones of physical activity, dietary practices, and hazard practices (McEachan et al., 2011).

Explicit to this examination, three suspicions of the TPB will be considered. These suspicions are as per the following:

1. The intention is the direct originator of genuine conduct.
2. The intention, is dictated conducted by attitude through the behaviour, subjective norm, and perceived behaviour control.

3. The general degree of impact that frame of mind, emotional standard, and saw social control has on the expectation may fluctuate in criticalness by populace and conduct examined (Ajzen and Fishbein, 2005).

2.3.1 Attitude

Ajzen & Fishbein (1980) stated that an attitude is defined as the factor that determines the degree to which an individual has a positive or negative evaluation of a specific behaviour. In other words, an attitude refers to the evaluation on the impact of positive or negative feelings of an individual to perform a specific behaviour (Fishbein & Ajzen, 1975). Besides, Suki & Ramayah (2010) mentioned that attitude is the cause of the intention. Hence, in this study, attitude towards saving money giving intention defines how Muslims evaluate financial planning giving as a good or bad, and it will influence their intention to save their money for Hajj and Umrah. Gopi and Ramayah (2007) also suggested that the attitude had a direct optimistic relationship towards behavioural intention to use internet stock trading. Essentially, Ramayah and Suki (2006) inspected a huge connection among attitude and MBA student's intention to receive mobile portable PCs.

Furthermore, Amin et al. (2011) stated that attitude has a positive and significant impact on Islamic financing. Another previous study that was also done by Amin et al. (2010) found a positive and meaningful connection between subjective norm and *Qardhul Hassan* financing receiving.

2.3.2 Subjective norm

According to Ajzen (1991) and Ali, Md Zani, & Kassim (2014), subjective norm was defined as the perceived social pressure whether or not the behaviour should be performed. Subjective norm is assumed to influence intention because people are expected to show a certain behaviour, even if they are not favourable toward the behaviour or the result themselves. (Venkatesh & Davis, 2000). Generally, Tolma, Reininger, Evans & Ureda (2006) mentioned that the strongest predictor of intention is the subjective norm.

According to Tan & Chua (1986) through research conducted by Selamat & Kadir, (2012) the most crucial factor in social influence is from reference of friends and relatives. Furthermore, the influences of outsiders and partner such as relatives, society, and organization have a effect on them when compared to the on-Muslim. The piece of the social influence is controlling individuals' intention has been demonstrated in the examination directed by Mukhtar and Butt (2012) which outlined that subjective norm seems, by all accounts, to be the most grounded of the considerable number of indicators when picking Halal items. Besides that, Hasbullah et al. (2016) found that subjective norm has a positive influence on the intention to contribute to corporate waqf. Additionally, Amin & Chong (2011) also found that subjective norm has significantly influenced the customers' intention to select Islamic based pawn-broking. Furthermore, previous research by Amin, Abdul Rahman, Chooi Hwa & Sondoh (2011) showed that social influence has a direct influence on the intention to use personal financing from the Islamic perspectives. Consistent with the discussion, it is expected that Muslims who have positive social

influence will have a higher intention to save their money for performing Hajj or Umrah. Subjective norm had been applied in various studies where it showed a positive and significant relationship to the behaviour that leads to the acceptance of someone. The third party may influence the decision to accept or not to accept the norm. However, the present study uses the findings of previous studies as to develop the proposition between subjective norms and the awareness of Islamic financial planning among Muslim staff bankers. As a conclusion, influence by third parties such as family, relatives, social media, Islamic organization and other will positive impact the society because the increasing awareness and religious value in the environment through social influence effected. Therefore, Islamic financial planning must play an essential role in attracting Muslims in performing their Hajj and Umrah.

2.3.3 Perceived Behaviour Control.

Ajzen (1991) concluded that perceived behavioural control is individual perception of the ease or difficulty in performing the behaviour of interest. It reflects the feel of ability or the individual capability to engage in a certain behaviour (Ajzen, 2005). Therefore, in this study, perceived behavioural control refers to an individual's perception of how easy or difficult it is to engage Islamic financial planning awareness for Muslim bank staff. There are numerous studies which proved that perceived behavioural control has a significant effect on intention. The previous study by Osman, Mohammed & Fadzil (2016) showed that perceived behavioural control did influence the behavioural intention towards cash waqf giving. Besides, Osman (2014) also proved that there is a significant relationship between perceived

behavioural control and intention to participate in Islamic financial planning among Muslim bank staff. Meanwhile, in another study by Alam and Sayuti (2011) proved that there exists a positive connection between perceived behavioural control and intention to buy halal food item in Malaysia.

Moreover, the examination by Alam et al. (2012) found that perceived behavioural control is influencing the intention to embrace Islamic home financing among Muslims in Klang valley altogether.

Furthermore, according to Gopi & Ramayah (2007) shows that perceived behavioural control has a significant relationship with behavioural intention to use internet stock trading. Therefore, the researchers hypothesize that the factor of perceived behavioural control can contribute to the same outcome towards Muslim's bank staff intention to Islamic financial planning awareness. If the perceived behavioural control of Muslims bank staff is positive, then the intention to Islamic financial planning awareness is also high.

2.3.4 Religiosity

Religiosity can be defined as someone's religious values, believes, and practices by applying in his daily life (Shukor and Jamal, 2013). This definition is embraced in this examination since it is important to follow religious beliefs as a basis in daily life, including the way people behave in the marketplace.

According to Shukor and Jamal (2013), religiosity differs from spirituality, which seeks a connection to a non-material reality perceived as a kind of excellence,

whereas religiosity is the observance of the external forms of some religious traditions. Sapořa (2000) mentioned that psychologists and counsellors pertinently investigate how religion and other spiritual dimensions as a tool can enhance human lives' happiness when looking at many tragedy involvements.

McGarvey (2014) wrote an article entitled *"W72y Financial Planning Needs Move Religion* indicating faith and spiritual acknowledgement help people better understand their financial goals and stick to them; thus, people need to be spiritually and educationally prepared. These two elements are important to execute a financial plan. Spiritual helps people have faith in Allah (SWT) in which he knows *qadr and qadu'*, the destiny and the acceptance of destiny. McGarvey (2014) argued that if individuals don't practice their religion or they are not religious clients, to discuss the values that they have, a list of 140 common values should be given to them because everyone has different benefits in the world. Then they can select the most 20 essential values, and then the top 10 should be chosen out of the list as they consider themselves in a completely new way. Religiosity is a powerful influence on people's behaviour, and it is said to have a constructive association with budgetary education, which can influence people to take the risk because of their faith level.

Murphy (2013) suggested people's faith has the ultimate effect on a financial decision, in which the higher faith they have, the easier for them to take a risk. In Islam, Muslims are bounded by faith, unlike other religions. Muslims must have faith to perform everything, and Allah (SWT) does not only look into the outside; instead, he looks into inside; what heart plans to do or what it loves is what you do outside. From the view Lehrer (2004) argued that Muslims character is ordinarily impacted by high good character enveloping trust, practices, qualities, attributes,

social graces, and adab (behaviour) One of the basic of Islamic personality as we can see is dedication to Allah S.W.T and religion (Islam).

2.4 Summary

In this chapter, the researcher has reviewed the Theory of Planned Behaviour (TPB), especially on attitude, subjective norm, perceived behaviour control and religiosity. Besides, the researcher also reviewed on Islamic financial planning awareness, and there are five components for Islamic financial planning, which are Investment, Hibah, Sadaqah & Infaq, Tax & Zakat, and also Takaful. For the next chapter, specific attention on methodology will focus on details of the data collection for this research.



UUM
Universiti Utara Malaysia

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This part will discuss the methodology of this study on how the methodology selected must include the research questions and objectives. Next, this chapter will elaborate on the research design, population, and sample. The sampling method also will be conversed, from the data collection procedures. This chapter ends with a argument of the data investigation method used in this research.

3.1 Hypothesis Development

According to Sekaran (2010), a hypothesis can be clear as a logical relation is estimated at between more than one variable expressed in the method of statements that can be tested. Therefore, for the purpose of this study, several hypotheses have been identified with the target of the exploration needs to be tested. To achieve the goals designed for this study, the following hypothesis state the awareness of Islamic financial planning for Hājj and Umrah among Muslim staff bankers. Therefore, several hypotheses need to be tested in this study.

3.2 Selected Demographic Factors

In this study, the demographic profiles that have been chosen to be studied are gender, age, ethnics, financial aids studies, and school or faculty. The reason to consider these demographic factors with the dependent and independent variables involved is to see the differences between each of them. The test that will be used to

test gender is independent sample t-test while for a group of age, ethnics, financial aids studies behavioural and school or faculty will be using one-way ANOVA. Besides, these hypotheses are designed to solve the problem from the research question and research objectives in the present study.

a) Gender and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff:

Ho 1a: There is no significant difference between male and female on the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

Ha 1a: There is a significant difference between male and female on the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

b) Groups of age and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff:

Ho 1b: There is no significant difference between groups of age on the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

Ha 1b: There is a significant difference between groups of age on the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

c) Groups of highest educational level and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff:

Ho 1c: There is no significant difference between groups of highest educational level and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

Ha 1c: There is a significant difference between groups of highest educational level and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

d) Groups of monthly income and awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff:

Ho 1d: There is no significant difference between groups of monthly income and awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

Ha 1d: There is a significant difference between groups of monthly income and awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

e) Groups of marital status and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff:

Ho 1e: There is no significant difference between single and married for the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

Ha 1e: There is a significant difference between single and married for the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

3.3 Correlation between Independent and Dependent Variables

In this study, all the independent variables namely attitude, subjective norm, religiosity, and perceived behaviour control will be analyzed to determine their correlation with the acceptance of the awareness of Islamic financial planning for Hajj and Umrah among bank staff. The test will be utilized to decide the correlation between them is the Pearson Correlation examination.

Also, these hypotheses are being developed to answer the second research question and research objective in this study.

a) Attitude

Ho 2a: There is no significant relationship between attitude and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

Ha 2a: There is significant relationship between attitude and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

b) Subjective norms

Ho 2b: There is no significant relationship between subjective norms and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

Ha 2b: There is significant relationship between attitude and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

Perceived Behaviour Control

Ho 2c: There is no significant relationship between perceived behaviour control and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

Ha 2c: There is significant relationship between perceived behaviour control and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

Religiosity

Ho 2d: There is no significant relationship between religiosity and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

Ha 2d: There is significant relationship between religiosity and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

3.4 Research Design

In this section, the strategy of the information and data gathering process is discussed. According to Burns & Bush (2002), to determine the type of data, data collection technique, and sampling methodology to achieve the research objective, an appropriate research design is very crucial. Sekaran (2003) defined the research design as a set up to collect data, analyses, and interpret them to provide an answer to the problem. Since this study concerned with how variable is related to each other, quantitative research is used to measure the acceptance of the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff. The study uses a cross-sectional survey design, and the questionnaire was distributed to the selected respondents just once for data collection. Whereas secondary data was data get after

previous studies by reviewing available journals, articles as well as books in the field of Hajj and Umrah studies were also used.

This type of research is applied to collect numerical data and analyze it by using mathematical methods (SPSS software). The study has obtained data from primary sources. According to Sekaran (2003), a primary data is information collected directly by the researcher using the specific variables of interest for the study, such as information obtained from individuals and focus groups. As for the primary data, this study employs a questionnaire that will be distributed to respondents. The nature of this research is descriptive. Descriptive study is intended to uncover the connection between the variables (Sekaran & Bougie, 2013). Moreover, the descriptive study likewise empowers the researcher to think deliberately is the issue that impact awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

3.4.1 Population of the Study

This research was designed to study the influence of attitude, social impact, perceived behavioural control and religiosity on the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff. The population of this study involved Muslim staff bankers, including RHB Bank, Al-Rajhi Bank, and Bank Pembangunan.

3.4.2 Sampling size

The sample size includes the number of elements chosen to be concluded in the study, as mentioned below:

Table 3.1

Sample size for a given population size

N (Population size)	S (Sample size)
5000	357
6000	361
7000	364
8000	367
9000	368
10000	370
15000	375

Source: Sekaran (2003)

The total population for staff RHB Bank is 12,750 staff, while staff from Al-Rajhi Bank are 13,077 staff and for Bank Pembangunan are 500 staff. According to Sekaran (2003), the appropriate sampling size for a given resident size of 11,869 students are 375 respondents, and 6,353 students are 364 respondents.

The sample of the study was selected based on the following criteria:

- Respondents must be Muslims
- Respondents must be staff banker within Al-Rajhi Bank, RHB Bank, and Bank Pembangunan.

3.4.3 Sampling Frame

A sampling frame is defined as the source from which inspecting units are picked in this research, which may incorporate a list of directions for identifying the target population. In this research, the sampling unit consisted of 150 sets of the

questionnaire and was distributed to the Muslim bank staff in Al-Rajhi Bank, RHB Bank, and Bank Pembangunan which is proper to answer the questionnaire to investigate the objective of the study. The reason the researcher chooses 150 set respondents to answer the questionnaire due to the researcher focus on branch Kajang, Kuala Lumpur and Putrajaya. Besides, every branch bank has around 70 staff bankers mix Muslim and non-Muslim. Furthermore, it was not convenient and very costly for the researcher to collect data from far outside Selangor/ Kuala Lumpur when involve thousands of respondents, so to save the time given, the researcher using only 150 set of questionnaires to distribute.

3.4.4 Sampling Technique

With the end goal of this investigation, the surveys were circulated haphazardly among Muslim bank staff, which is RHB Bank, Al-Rajhi Bank, and Bank Pembangunan. The researcher had approached and waited for Muslim staff banker in area Putrajaya, Kuala Lumpur, and Kajang, which cover three banks, to distribute the questionnaires to the selected respondent. The types of sampling that had been used by the researcher are systematic random sampling where the total amount of population will be divided with the amount of the sample size. For example, in this study, the population is 26,327, and the sample size is 300. For this case, the researcher will distribute the survey to 50 bank staff for every day after working hours 5.45 pm until finish the amount that needed to distribute.

3.5 Data Collection Method

The process that the researcher chose is survey method. By using SPSS software, questionnaires were spread, and the responses from the respondents were collected and analyzed. According to William (2003), primary data was used, which is information collected from the first source. Meaning that the data is gathered openly for the result of the project in the hand. A self-administered questionnaire was designed for this purpose. Questionnaires are easy and quick to create, code, and interpreted, which was developed from the theoretical framework. A questionnaire is easy to standardize as the respondent is inquired the same problems in the same manner. Therefore, the researcher makes sure the respondents answer precisely the same questions, which make it relevant.

3.6 Questionnaire Design

The questionnaire has been developed in dual language. Therefore, this would give respondents an option to read the statements either in Malay or English language based on their preference. The questionnaire consists of Part A, Part B, and Part C.

Part A refers to the demographic factors. The purpose of these questions is to identify the correlation between demographic factors and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

Part B represents the factors influence awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff. The factors influence awareness of Islamic financial planning for Hajj and Umrah among Muslim staff bankers are

attitude, subjective norms, religiosity, and perceived behaviour control. Part C refers to an awareness of Islamic financial planning for Hajj and Umrah. The questionnaires of this study were measured on five-point Likert-interval scales, indicating the importance of each factor in determining the selection. In the questionnaire, the respondents were required to rate their level of agreement with statements using a five-point scales ranging from “strongly disagree” (1) to “strongly agree” (5). The detailed for the questionnaire design can be referred to in Appendix A at the end of this research report.

Table 3.2 below show the details of each section in the questionnaire.

Table 3.2
Subdivision for the Questionnaire

Section	Contents	Questions	Items
A	Demographic Profile	2-6	5
B	Attitude	1-5	5
	Subjective norms	6-10	5
	Religiosity	11-16	6
	Perceived Behaviour Control	17-20	4
C	Awareness of Islamic Financial Planning for Hajj and Umrah	21- 25	5

Please Refer to Appendix B

3.7 Research Instrument

The researcher used the instruments that have already constructed by previous researchers. The question of each factor was adopted and adapted from the previous studies. The acceptance of the establishment of awareness of Islamic financial planning among Muslim bank staff is the main objective of doing research. The

recognition of the establishment of knowledge of Islamic financial planning among Muslim bank staff is measured by the following factors, which are attitude, subjective norm, religiosity, perceived behavior, and awareness. Table 3.3 below shows the number of questions for each variable, the total number of items as well as the author.

Table 3.3
Research Instrument

Variables	Authors	Number of questions	Total of Items
Demographic factors	Self-created	2-6	5
Attitude	Amin et al. (2011)	1-5	5
Subjective norms	Amin et al. (2011)	6-10	5
Religiosity	Rahim, Rashid & Hamed (2016)	11-16	6
Perceived Behaviour Control	Amin et al. (2011)	17-20	4
Awareness	Amin et al. (2011)	21-25	5
Please refer to Appendix B			

a) Attitude

In this study, attitude is the first independent variable of the research, and it consists of six items, whereby each item is measured by a five-point Likert scale ranging from 1 = (Strongly disagree) to 5 = (Strongly agree). All the items used for the measurement of this variable were adopted from Amin (2011). Table 3.4 below shows the items of attitude.

Table 3.4

Attitude

No Items

- 1 Awareness of Islamic financial planning for Hajj and Umrah is a good idea.
- 2 Choosing Islamic financial planning for Hajj and Umrah is useful
- 3 I appreciate the Islamic financial planning for Hajj and Umrah
- 4 Tabung Haji is one of the best Islamic financial planning products for Hajj and Umrah.
- 5 Islamic financial planning for Hajj and Umrah is positive

Please refer to Appendix B

b) Subjective Norms

In this study, subjective norms are the second independent variable of the study which the researcher aims to determine its influence on the dependent variable of the research that is awareness of Islamic financial planning for Hajj and Umrah. All the items used for the measurement of this variable were adopted from Amin (2011), with a total number of five items and each item is measured by a five-point Likert scale ranging from 1 = (Strongly disagree) to 5 = (Strongly agree). Table 3.5 below shows the items of subjective norms.

Table 3.5

Subjective norms

No Items

- 6 My families who are close to me think that I have to accept the awareness of Islamic financial planning for Hajj and Umrah.
- 7 The society around me always praising Islamic financial planning for Hajj and Umrah.
- 8 My friends encourage me to use Islamic financial planning for Hajj and Umrah
- 9 The Muslim around me to use Islamic financial planning for Hajj and Umrah
- 10 Most people assume that I am familiar with the need for Shariah if I accept the awareness of Islamic financial planning for Hajj and Umrah

Please refer to Appendix

c) Religiosity

In this revision, religiosity is used for third independent variable. The total numbers of items used to measure this variable are six items, and it measured by a five-point Likert scale ranging from 1 = (Strongly disagree) to 5 = (Strongly agree). All the items used for the depth of this variable were adopted from Abdul Rahim (2016). Table 3.6 below shows the items of religiosity

Table 3.6
Religiosity

No	Items
11	An introduction of Islamic financial planning for Hajj and Umrah is based on Al-Quran and Hadith
1L 2	Islamic financial planning for Hajj and Umrah is free from riba, interest, and gharar.
13	Islamic financial planning for Hajj and Umrah is free from fraud
14	I choose Islamic financial planning for Hajj and Umrah because of my religious belief.
15	I choose Islamic financial planning for Hajj and Umrah because it is according to Sharia principal
16	I always perform my duties as a servant of Allah / God

Please refer to Appendix B

d) **Perceived Behaviour Control**

This study uses the amount of information as the fourth independent variable of the research. The total numbers of items used to measure this variable are four items, and it measured by a five-point Likert scale ranging from 1 = (Strongly disagree) to 5 = (Strongly agree). All the items used for the measurement of this variable were adopted from Amin *et al.* (2014). Table 3.7 below displays the items of the amount of information

Table 3.7
Perceived Behaviour Control

No Items

- 17 I am interested to use Islamic financial planning
- 18 I am interested to use Islamic financial planning in the future
- 19 I will use Islamic financial planning for someday
- 20 I will definitely recommend Islamic financial planning to others

Please refer to Appendix B

e) Awareness of Islamic financial planning for Hajj and Umrah

This case uses the awareness of Islamic financial planning as a dependent variable of the research. The total numbers of items used to measure this variable are five items, and it measured by a five-point Likert scale ranging from 1 = (Strongly disagree) to 5 = (Strongly agree). Table 3.8 below displays the items of the amount of information.

Table 3.8

Awareness of Islamic financial planning for Hajj and Umrah

No Items

- 21 I am aware of existence of Islamic financial planning for Hajj and Umrah.
- 22 I am interested to know more about Islamic financial planning.
- 23 Previously, I already know and understand about Islamic financial planning for Hajj and Umrah package.
- 24 I am aware that Islamic financial planning for Hajj and Umrah is based on Shariah principle.
- 25 Islamic financial planning awareness is crucial for me.

Please refer to Appendix B

3.8 Pre-Test Study

The purpose of a pre-test study has been organized before the actual research being performed where it is to pre-test the adequacy of the instrument. It also to assess the reliability of the research instrument; whether respondents can understand the questions before the actual set of questionnaires are distributed.

According to Sekaran (2003), the purpose of the pilot study is to correct any needs in the instruments before information accumulation and furthermore distinguish the issues in wording and meaning in the questionnaires. It will include a gathering of respondents that have related individual with the genuine respondent

In this research, the pilot study was implemented among Muslim staff bankers at Menara Maybank, Kuala Lumpur. Thirty (30) sets of questionnaires were distributed during that time.

3.9 Data Analysis

This study employed the Statistical Packages for Social Science (SPSS) software for both descriptive and inferential statistic. A descriptive statistic is used to interpret data in general, while inferential statistic is used for the purpose of hypothesis testing. Before that, the normality testing and outliers of data were tested to validate the data collected that can be analyzed using the inferential analysis through Independent Samples T-Test, Analysis of Variance (ANOVA), Pearson Correlation and Multiple Linear Regression.

3.9.1 Reliability Test

The reliability of a measure implies that security and consistency with which the instrument evaluates the idea and get the chance to get to the integrity of a measure (Sekaran, 2013). This test is important in this study because it show how well the thing estimating a concept drupe together as a set. Also, the reliability will be tested by using the internal consistency, which identifies whether the item and the subgroups of items in the evaluating instrument are correlated highly. Cronbach's Alpha is the most widely used method to examine internal consistency.

According to Sekaran (2013), the closer the Cronbach's Alpha is to 1, the higher the internal consistency reliability. In general, the reliability of less than 0.60 is considered to be poor. In a nutshell, any reliability in the sort of 0.70 is deemed to be acceptable, and those over 0.80 are good. Table 3.9 shows the result of a reliability test in this study.

Table 3.9: Cronbach's alpha for each variable

Constructs	Number of items	Cronbach's alpha
Intention to use	5	0.832
Attitude	4	0.834
Subjective Norm	5	0.709
Religiosity	6	0.702
Perceived Behavioural Control	4	0.918
(Refer to Appendix C		

As shown in Table 3.9 above, all items resulted in a high rate of Cronbach's alpha.

The result of the reliability test falls between 0.702 and 0.918. All these items in this investigate have exceeded the acceptable of 0.70 and above, as suggested by Nunally and Bernstein (1994); thus, suggesting an excellent internal consistency of the construct items.

3.9.2 Normality Test

According to Hair et al. (1998), the ordinariness of the information is one of the significant data analysis techniques to determine the normality of data distributed to the respondents. The normality test is significantly useful to conclude on validity and normality. There are few available statistics to test the normality of the study, such as Q-Q plot, histograms, stem and leaf plots, skewness, and kurtosis (Coaked and Steed, 2007). Besides, the statistically skewed distribution is between +1 to -1 and implies a substantially skewed (hair et al, 2009). From the researcher view, refer to

table 3.6.2, the skewness values of all variables are between +1 to -1. Furthermore, Kurtosis is a normal range if it under between +1 and -1 (Fabrigar, Wegener & MacCallum, 1999). For this case, the Kurtosis has been tested and it was under all variable between +1 and -1.

Variable	Skewness	Kurtosis
Awareness	-0.810	0.326
Perceived behavioural control	-1.798	3.260
Subjective Norm	0.614	0.299
Religiosity	-1.327	1.679
Attitude	-0.679	-0.439

Table 3.1.0

Results of Normality Test

Variable	Skewness	Kurtosis
Awareness	-0.810	0.326
Perceived behavioural control	-1.798	3.260
Subjective Norm	0.614	0.299
Religiosity	-1.327	1.679
Attitude	-0.679	-0.439

Please refer to Appendix D

3.9.3 Descriptive Statistics

Descriptive analysis is used to describe the characteristic of the sample in the study and to provide a variety of information (Pallent, 2013). Descriptive analysis was obtained through the information gathered from human as a sample that will best describe the sample in this study (Pallent, 2013). Descriptive statistics are provided by frequencies, percentage values, as well as the measure of central tendency and dispersion such as mean and standard deviation. Thus, the descriptive analysis in this study used to describe the demographic factors of the respondents, such as gender, age, ethnic, financial aids studies, and school or faculty.

3.9.4 Inferential Statistics

Inferential statistics are used to infer from the data through analysis and to achieve the research objectives in this study. For this study, inferential statistics are used through the analysis is Independent Samples t-test, One-way ANOVA, Pearson Correlation, and Multiple Linear Regression.

a) Independent Samples t-test

A t-test usually is used to test or to compare the differences between two means of two groups to identify the significant difference between the two mean. In this study, the t-test is used to analyze the differences between groups of (gender) which are male and female, also (marital status) which are single and married to the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff with other independent variables.

b) One-way ANOVA

One-way ANOVA (one-way analysis of variance) is used to test the difference between at least three groups or more than two groups with variables. Sekaran (2003) suggested that this test is suitable to be implementing in order to test the hypothesis which involved a demographic profile which consist more than two groups such as age, educational level, individual income and etc.

c) Pearson Correlation

The Pearson correlation is to examine the relationship between independent and dependent variables. It also indicates the strength and direction of the relationship. In this study, the correlation was used to test the hypothesis on the relationship between the factors which are attitude, subjective norm, perceived behaviour control among Muslim bank staff.

d) Multiple Linear Regressions

Multiple regressions are to analyze data of more than two independent variables being used. Furthermore, multiple linear regressions help the researcher to understand how much variance in the dependent variable being affected by the independent variables. Hence, the study is to examine the most influential factors towards the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

Hypotheses	Test
Ho 1a: There is no significant difference between male and female on the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.	T-Test
Ho 1b: There is no significant difference between groups of age on the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.	ANOVA
Ho 1c: There is no significant difference between groups of highest educational level and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff	ANOVA
Ho 1d: There is no significant difference between groups of monthly income and awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.	ANOVA
Ho 1e: There is no significant difference between single and married for the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.	T-Test
Ho 2a: There is no significant relationship between attitude and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.	
Ho 2b: There is no significant relationship between subjective norms and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.	Pearson Correlation
Ho 2c: There is no significant relationship between perceived behaviour control and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.	
Ho 2d: There is no significant relationship between religiosity and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff	
Ho 3a: Variance in determinant factors (attitude, subjective norm, religiosity, and perceived behaviour control) not significantly explain the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.	Multiple Regression

3.1.0 Summary

In synopsis, this part has explained about the details methodologies embraced in this examination. This part already covers how to collect the data, the tools that this study using to used analysis data. The result of the reliability analysis has shown that the questionnaire used was reliable and valid to be assessed. The next section would be a continuation of this chapter, which is the result and finding of the data analysis.



CHAPTER FOUR

FINDINGS AND ANALYSIS

4.0 Introduction

This chapter will discuss the answers or the result obtained from the analysis. From the data collected, the factor analysis will be conducted to validate the instruments followed by the reliability test. All the data analysis that this study mentioned earlier in Chapter Three will be discussed in this chapter.

4.1 Research Response

According to Sekaran (2013), based on the population, which is 29,000, this study is expected to get 300 of the responses. Since the researcher did not target to get 100 percent of responding rate, a total of 150 sets of questionnaires were distributed for data collection purposes. Out of 150 sets of questionnaires distributed, all the 150 responses returned. Among all the questionnaires returned all questionnaires can be used.

4.2 Demographic profiles

This study was conducted among 150 Muslim staff bankers in Selangor/Kuala Lumpur, which is Al-Rajhi Bank, RHB Bank, and Bank Persatuan. A set of data, such as gender, age, marital status, education level, and monthly income, were collected from respondents. Table 4.1 summaries the respondents' profiles.

Table 4.1 Demographic profiles of Muslim bank staff respondents (n=150)

Profiles		Frequency	Percent(%)
Gender	Male	70	46.7
	Female	80	53.3
Age	Below 30 years	25	16.7
	31 –40 years	83	55.3
	41 – 50 years	40	26.7
	51 years and above	2	1.3
Marital status	Married	125	83.3
	Single	25	16.7
Education level	Secondary level	10	6.7
	Diploma / – Advanced diploma	48	32.0
	Bachelor's degree	83	55.3
	Master's degree	9	6.0
Monthly income	Below RM2000	9	6.0
	RM2001 –RM3000	22	14.7
	RM3001 – RM4000	41	27.3
	RM4001 and above	78	52.0

(Refer to Appendix E)

Based on Table 4.1, out of 150 respondents, 80 (53.3%) were female, and the rest 70 respondents (46.7%) were male. In terms of age, respondents aged between 31-40 years (55.3%, n=83) formed the majority, followed by respondent aged 41-50 years (26.7%, n=40), aged below than 30 years (16.7%, n=25) and the least was respondents aged 51 years and above (1.3%, n=2). Majority of the respondents were married (83.3%, n=125) while single respondents formed the least (16.7%, n=25). Regarding education level, most respondents were bachelor's degree holder, who made up to 55.3% (n=83), followed by 32% (n=48) of diploma/ advanced diploma holders. Respondents who finished their study at secondary level formed 6.7% (n=10) while the least was respondents with master's degree, 6.0% (n=9). Respondents who earned monthly RM4001 and above formed the majority (52.0%, n=78) compared to 27.3% (n=41) those whose monthly income were RM3001-RM4000, followed by 14.7% (n=22) whose monthly income around RM2001-RM3000 and the least was 6.0% (n=9) whose monthly income below RM2000.

From the demographic profiles, this study concluded that a group of married female Muslim bankers aged 31-40 years old whose monthly income RM4001 and above was the most respondents participated in the study. Hence, the later findings might be influenced by this group of respondents.

4.3 Research Objective Number One

To examine any differences in demographic profiles such as age, education level, and monthly income on awareness of Islamic financial planning for Hajj and Umrah

among Muslim bank staff respondents, a one-way A OVA was performed.

However, gender and marital status were analyzed using t-test.

Table 4.3.1 ANOVA to examine any differences in age on awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff respondents.

Descriptive

	N	Mean	Std. Deviation	Std. Error	95% Interval for Mean	Confidence Interval for Mean	Minimum	Maximum
					Lower Bound	Upper Bound		
Below 30 years	25	4.5760	.47018	.09404	4.3819	4.7701	3.60	5.00
31-40 years	83	4.6241	.42872	.04706	4.5305	4.7177	3.40	5.00
41-50 years	40	4.5100	.52614	.08319	4.3417	4.6783	3.00	5.00
51 years and above	2	4.5000	.70711	.50000	-1.8531	10.8531	4.00	5.00
Total	150	4.5840	.46373	.03786	4.5092	4.6588	3.00	5.00

(Refer to Appendix F 2a)

Test of Homogeneity of Variances

Levene Statistic	df1	df2	Sig.
1.751	3	146	.159

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.368	3	.123	.566	.638
Within Groups	31.673	146	.217		
Total	32.042	149			

Multiple Comparisons

Tukey HSD (Honestly significant difference)

(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval Lower Bound	Upper Bound
Below 30 years	31-40 years	-.04810	.10626	.969	-.3243	.2281
	41-50 years	.06600	.11875	.945	-.2426	.3746
	51 years and above	.07600	.34227	.996	-.8135	.9655
31-40 years	Below 30 years	.04810	.10626	.969	-.2281	.3243
	41-50 years	.11410	.08965	.582	-.1189	.3471
	51 years and above	.12410	.33329	.982	-.7421	.9903
41-50 years	Below 30 years	-.06600	.11875	.945	-.3746	.2426
	31-40 years	-.11410	.08965	.582	-.3471	.1189
	51 years and above	.01000	.33748	1.000	-.8671	.8871
51 years and above	Below 30 years	-.07600	.34227	.996	-.9655	.8135
	31-40 years	-.12410	.33329	.982	-.9903	.7421
	41-50 years	-.01000	.33748	1.000	-.8871	.8671

(Refer to Appendix F)

ANOVA was conducted to examine any differences in age on awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff respondents (n=150). The age, included four groups, below 30 years (mean=4.5760, SD=.47018, n=25), 31-40 years (mean=4.6241, SD=.42872, n=83), 41-50 years (mean=4.5100, SD=.52614, n=40) and 51 years and above (mean=4.5000, SD=.70711, n=2). The assumption of homogeneity of variances was tested and found tenable using Levene's test, $F(3, 146)=1.751$, $p>.05$. Hence, it was assumed that all groups in ages have equal variances.

A one-way ANOVA failed to reject the null hypothesis at the alpha .05 level. This result shows that there was no significant difference between group of age on

awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff respondents, $F(3, 146) = .566$, $p > .05$.

The actual differences in the mean scores between groups were also analyzed. However, Tukey HSD comparisons revealed that there was no significant difference in any groups of age's mean scores., $p > .05$. This study inferred that between groups of age has no significant different in the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff respondents.

Table 4.3.2 ANOVA to examine any differences in education level on awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff respondents.

Descriptive

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	Minimum	Maximum
					Lower Bound	Upper Bound	
SPM/STPM	10	4.4200	.59217	.18726	3.9964	4.8436	3.60 5.00
Diploma/Advanced diploma	48	4.5250	.45872	.06621	4.3918	4.6582	3.00 5.00
Degree	83	4.6554	.43203	.04742	4.561	4.7498	3.40 5.00
Master	9	4.4222	.56960	.18987	3.9844	4.8601	3.60 5.00
Total	150	4.5840	.46373	.03786	4.5092	4.6588	3.00 5.00

(Refer to Appendix F 2c)

Test of Homogeneity of Variances

Levene Statistic	df1	df2	Sig.
2.582	3	146	.056

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.095	3	.365	1.722	.165
Within Groups	30.947	146	.212		
Total	32.042	149			

Multiple Comparisons

Tukey HSD (Honestly significant difference)

(I)	Education (J)	Education level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval
						Lower Bound Upper Bound
Secondary level	Diploma/Advanced diploma		-.10500	.16004	.913	-.5209 .3109
	Bachelor's degree		-.23542	.15411	.424	-.6359 .1651
	Master's degree		-.00222	.21154	1.000	-.5520 .5475
Diploma/Advanced diploma	Secondary level		.10500	.16004	.913	-.3109 .5209
	Bachelor's degree		-.13042	.08348	.403	-.3474 .0865
	Master's degree		.10278	.16723	.927	-.3318 .5374
Bachelor's degree	Secondary level		.23542	.15411	.424	-.1651 .6359
	Diploma/Advanced diploma		.13042	.08348	.403	-.0865 .3474
	Master's degree		.23320	.16157	.475	-.1867 .6531
Master's degree	Secondary level		.00222	.21154	1.000	-.5475 .5520
	Diploma/Advanced diploma		-.10278	.16723	.927	-.5374 .3318
	Bachelor's degree		-.23320	.16157	.475	-.6531 .1867

(Refer to Appendix F)

Based on Table 4.3.2, a total sample size of 150 has been examined. From the Table 4.3.2, the education level, included four groups, Secondary level (mean=4.4200, SD=.59217, n=10), diploma/ advanced diploma (mean=4.5250, SD=.45872, n=48), bachelor's degree (mean=4.6554, SD=.43203, n=83) and master's degree (mean=4.4222, SD=.56960, n=9). The assumption of homogeneity of variances was tested and found tenable using Levene's test, $F(3, 146)=2.582, p>.05$. Hence, it was assumed that all groups in education level have equal variances.

A one-way ANOVA failed to reject the null hypothesis at the alpha .05 level. This shows that there were no significant differences in education level on awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff respondents, $F(3,146)=1.722, p>.05$. The actual differences in the mean scores between groups were also analyzed. Tukey HSD comparisons revealed that there was no significant difference in any groups of education level's mean scores as significant value, $p>.05$. Thus, it can be concluded that there is no significant difference between groups of education level on awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff respondents.

Table 4.3.3 ANOVA to examine any differences in monthly income on awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff respondents.

Descriptive

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Mini mum	Maxi mum
					Lower Bound	Upper Bound		
Below RM2000	9	4.3556	.45583	.15194	4.0052	4.7059	3.80	5.00
RM2001 Rm3000	22	4.7364	.37739	.08046	4.5690	4.9037	3.60	5.00
Rm3001 RM4000	41	4.5366	.51466	.08038	4.3741	4.6990	3.00	5.00
RM4001 and above	78	4.5923	.45177	.05115	4.4904	4.6942	3.40	5.00
Total	150	4.5840	.46373	.03786	4.5092	4.6588	3.00	5.00

(Refer to Appendix F)

Test of Homogeneity of Variances

Levene Statistic	df1	df2	Sig.
1.671	3	146	.176

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.078	3	.359	1.694	.171
Within Groups	30.964	146	.212		
Total	32.042	149			

Multiple Comparisons

Tuke HSD

(I) Monthly mcome	(J) Monthly income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Below RM2000	RM2001 - Rm3000	-.38081	.18222	.161	-.8544	.0928
	Rm3001-RM4000	-.18103	.16952	.710	-.6216	.2595
	RM4001 and above	-.23675	.16212	.464	-.6581	.1846
RM2001 Rm3000	Below RM2000	.38081	.18222	.161	-.0928	.8544
	Rm3001 - RM4000	.19978	.12171	.359	-.1165	.5161
	RM4001 and above	.14406	.11117	.567	-.1449	.4330
Rm3001	- Below RM2000	.18103	.16952	.710	-.2595	.6216

RM4000	RM2001 - Rm3000	-.19978	.12171	.359	-.5161	.1165
	RM4001 and above	-.05572	.08883	.923	-.2866	.1751
RM4001	Below RM2000	.23675	.16212	.464	-.1846	.6581
and above	RM2001 - Rm3000	-.14406	.11117	.567	-.4330	.1449
	Rm3001 - RM4000	.05572	.08883	.923	-.1751	.2866

(Refer to Appendix F)

Based on Table 4.3.3, mean score for all four groups of monthly income (n=150) were below RM2000 (mean=4.3556, SD=.45583, n=9), RM2001-RM3000 (mean=4.7364, SD=.37739, n=22), RM3001-RM4000 (mean=4.5366, SD=.51466, n=41) and RM4001 and above (mean=4.5923, SD=.45177, n=78). The assumption of homogeneity of variances was tested and found tenable using Levene's test, $F(3, 146)=1.671$, $p>.05$. Hence, it was assumed that all groups in ages have equal variances.

A one-way ANOVA failed to reject the null hypothesis at the alpha .05 level. This shows that there were no significant differences in monthly on awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff respondents, $F(3,146)=1.694$, $p>.05$. The actual differences in the mean scores between groups were analysed using Tukey HSD. Multiple comparisons revealed that there was no significant difference in any groups of monthly income's mean scores $p>.05$.

Thus, it can be concluded that there is no significant difference between groups of monthly income and the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff respondents.

Table 4.3.4 T-Test to determine any differences in gender toward the awareness of Islamic financial planning for Hajj and Umrah.

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Awareness	Male	70	4.5686	.47137	.05634
	Female	80	4.5975	.45949	.05137

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
Awareness	Equal variances assumed	.090	.764	-.380	148	.704	-.02893	.07611
	Equal variances not assumed			-.379	144.308	.705	-.02893	.07624

(Refer to Appendix F)

Based on Table 4.3.4, female respondents were slightly higher in the mean score (mean=4.5975, SD=.45949) than male respondents (mean=4.5686, SD=.47137).

However, to determine if there was a difference in male and female in awareness of Islamic financial planning for Hajj and Umrah, analysis on t-test for equality of Means was performed. The result indicated that there was no significant difference in awareness of Islamic financial planning for Hajj and Umrah between male and female respondents, $t(148) = -.380$, $p > .05$. Hence, the findings fail to reject the null hypothesis at the alpha .05 level. This can be inferred as both Muslim male, and female respondents in this study have an equal preference in awareness of Islamic

financial planning for Hajj and Umrah. According to Furnham (1999), they believe that female employ more savings mechanisms. So, the utilization of money management techniques is obvious as women found more awareness regarding Islamic financial planning for Hajj and Umrah by 0.5 level higher than male.

4.3.5 T-test to determine any differences in marital status in awareness of Islamic financial planning for Hajj and Umrah

	Marital status	N	Mean	Std. Deviation	Std. Error Mean
Awareness	Married	125	4.5952	.47210	.04223
	Single	25	4.5280	.42379	.08476

pp

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	
Awareness	Equal variances assumed	.084	.773	.660	148	.510	.06720	.10179	-.13395	.26835	
	Equal variances not assumed			.710	36.951	.482	.06720	.09469	-.12468	.25908	

(Refer to Appendix F)

As referring to Table 4.3.5, married respondents have slightly higher in the mean score (mean=4.5952, SD=.47210) than single respondents (mean=4.5280, SD=.42379). To determine if there was a difference in married and single status in awareness of Islamic financial planning for Hajj and Umrah, analysis on t-test for

equality of Means was performed. The result indicated that there was no significant difference in awareness of Islamic financial planning for Hajj and Umrah between married and single respondents, $t(148) = .660$, $p > .05$. Hence, the findings fail to reject the null hypothesis at the alpha .05 level. Hence, the finding concludes that there is no significant difference between single and married towards awareness of Islamic financial planning for Hajj and Umrah. In other words, marital status did not influence Islamic financial planning for Hajj and Umrah. Even so, a considerable gap of numbers for married and single respondents in this study could contribute to the insignificant result.

4.4 Research Objective Number Two¹

Table 4.4 Correlation between attitude, subjective norm, religiosity, and perceived behavioural control towards the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff respondents.

Variables n=150		1	2	3	4	5
1. Attitude	Pearson Correlation	1				
	Sig. (2-tailed)					
2. Subjective Norm	Pearson Correlation	.571**	1			
	Sig. (2-tailed)	.000				
3. Religiosity	Pearson Correlation	.379**	.387**	1		
	Sig. (2-tailed)	.000	.000			
4. Perceived behavioural control	Pearson Correlation	.459**	.387**	.654**	1	
	Sig. (2-tailed)	.000	.000	.000		

5.Awareness	Pearson Correlation				
1=Attitude					
2=Subjective norm					
3=Religiosity					
4=Perceived Behavioural Control					
5=Awareness					
		.572**	.496**	.389**	.541
	Sig. (2-tailed)	.000	.000	.000	.000

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

1=Attitude 2=Subjective norm 3=Religiosity 4=Perceived Behavioural Control
5=Awareness

Pearson's correlation was used to examine the correlation between attitude, subjective norm, religiosity, and perceived behavioural control towards the awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff respondents. Based on Table 4.4, all independent variables (attitude, subjective norm, religiosity and perceived behavioural control) were found statistically significant to the dependent variable (awareness) since the significant value of p is .000, which is lower than alpha at .01 level of significance.

Specifically, there was a positive and moderate correlation between awareness and attitude ($r=.572$, $p=.000$). A positive and moderate correlation was also found between awareness and perceived behavioural control ($r=.541$, $p=.000$). Positive and low correlations were found in awareness and subjective norm ($r=.496$, $p=.000$), and awareness and religiosity ($r=.389$, $p=.000$). Besides, correlations among the independent variables were also found statistically significant. Positive and moderate correlations were found between attitude and subjective norm ($r=.571$, $p=.000$) and,

religiosity and perceived behavioural control ($r=.654$, $p=.000$). Correlation between attitude and religiosity was positive and low ($r=.379$, $p=.000$). Similarly, relationships between subjective norm and religiosity were also positive and small ($r=.387$, $p=.000$). Perceived behavioural control formed positive and low correlations with attitude ($r=.459$, $p=.000$) and subjective norm ($r=.387$, $p=.000$). Thus, these findings reject null hypotheses.

The positive direction in correlation would suggest that an increase in independent variables would lead to an increase in the dependent variable. For instance, an increase in attitude would lead to an increase in awareness of Islamic financial planning for Hajj and Umrah among Muslim banker respondents. Similarly, an increase in the subjective norm, religiosity, and perceived behavioural control would lead to an increase in awareness of Islamic financial planning for Hajj and Umrah. Therefore, this study infers that attitude, subjective norm, religiosity, and perceived behavioural control correlated and influenced awareness of Islamic financial planning for Hajj and Umrah among Muslim banker respondents. Not only that, attitude; subjective norm; religiosity; and perceived behavioural control were found to correlate and influence each other. In other words, these variables explain the strength of their inter- and intra-correlation would influence the increase of awareness in planning Islamic financial for Hajj and Umrah among the respondents.

4.5 Research Objective Number Three

Multiple regressions were conducted to examine the contribution of predictor variable towards the variance of awareness of Islamic financial planning among

Muslim bank staff respondents in Kuala Lumpur/Selangor. A proposed mathematical model for multiple regressions as below:

equation 1

Y = awareness of Islamic financial planning

a = regression constant

β_1 = beta coefficient for attitude

X_1 = attitude

B_2 = beta coefficient for subjective norm

X_2 = subjective norm

B_3 = beta coefficient for religiosity

X_3 = religiosity

B_4 = beta coefficient for perceived behavioural control

X_4 = perceived behavioural control

e = random error

Table 4.5 Multiple regressions of awareness of Islamic financial planning among Muslim bank staff respondents

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.671 ^a	.450	.435	.34859

a. Predictors: (Constant), Attitude, Subjective norm, Religiosity, Perceived Behavioural Control

b. Dependent Variable: Awareness of Islamic financial planning

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	14.422	4	3.605	29.671	
Residual	17.620	145	.122		
Total	32.042	149			

a. Dependent Variable: awareness

b. Predictors: (Constant), Attitude, Subjective norm, Religiosity, Perceived Behavioural Control

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
(Constant)	.076	.453		.168	.867	-.819	.971		
Attitude	.441	.111	.315	3.987	.000	.222	.660	.607	1.648
SN	.172	.068	.196	2.542	.012	.038	.306	.638	1.567
Religiosity	-.031	.092	-.028	-.337	.737	-.212	.150	.551	1.816
PBC	.384	.097	.339	3.965	.000	.192	.575	.519	1.927

a. Dependent Variable: awareness

b. SN= Subjective norm, PCB=Perceived Behavioural Control

Analysis using multiple regressions was conducted to investigate whether attitude, subjective norm, religiosity, and perceived behavioural control could significantly predict the awareness of Islamic financial planning for Hajj and Umrah. A significant regression equation was found [$F(4, 145) = 29.671, p < .000$] with R^2 of .450 and adjusted R^2 was .435. The results of regression indicated that 45.0% and 43.5% of the variance in awareness of Islamic financial planning for Hajj and Umrah could be explained from attitude, subjective norm, religiosity, and perceived behavioural control. However, the value of adjusted R^2 was reported in this study as it could give a better estimation of the true population value. Therefore, 43.5% of the variance in awareness of Islamic financial planning for Hajj and Umrah can be predicted from attitude, subjective norm, religiosity and perceived behavioural control.

Based on Table 4.5, only attitude, X_1 ($t=3.987, p=.000$), subjective norm, X_2 ($t=2.542, p<.05$) and perceived behavioural control, X_4 ($t=3.965, p=.000$) were found

to be statistically significant contributors to the variance of awareness of Islamic financial planning among Muslim bank staff respondents, but religiosity, X_3 ($t=-.337$, $p>.05$) did not. Thus, findings on attitude, subjective norm, and perceived behaviour control reject null hypotheses. However, finding of religiosity fails to reject the null hypothesis. Unstandardized beta coefficients of attitude, subjective norm, religiosity, and perceived behavioural control were analyzed to identify the contribution strength of each towards the variance of awareness. Based on Table 4.5, it was cleared that attitude has contributed strongly towards the variance of awareness of Islamic financial planning for Hajj and Umrah by having highest unstandardized beta coefficient value ($\beta=.441$), followed by perceived behavioural control ($\beta=.384$), subjective norm ($\beta=.172$) and lastly, the religiosity ($\beta=-.031$).

Thus, the final predictive regression model to predict the awareness of Islamic financial planning for Hajj and Umrah from attitude, subjective norm, religiosity and perceived behavioural control was as follow:

$$Y = .076 + .441X_1 + .172X_2 + -.031X_3 + .384X_4 + e \quad \text{equation 2}$$

Table 4.5 also reported multi-collinearity statistic for the independent variables; the attitude, subjective norm, religiosity, and perceived behavioural control. Tolerance value and Variation Inflation Factor (VIF) were used to diagnose multi-collinearity. A small tolerance value (closed to zero) indicates the variable under consideration almost a perfect linear combination of the independent variables already in the equation, and it should not be added to the regression equation. As for VIF, there

was no formal VIF value for determining the presence of multi-collinearity. However, VIF value that exceeds 10 are often regarded as indicating multi-collinearity, but VIF value of 2.5 often concern in a weaker model. As for attitude, tolerance value was .607, VIF was 1.648; while tolerance value for subjective norm was .638, and its VIF was 1.567. Tolerance value for religiosity was .551, and VIF was 1.816. Lastly, tolerance value for perceived behavioural control was .519, and VIF was 1.927. From the data presented above, tolerance values for all variables closed to zero while VIF value is less than 2.5; hence, the study concluded that multi-collinearity among the independent variables did not exist.

4.6 Conclusion

This chapter has discussed the result of the data analysis collected. To examine the relationship between various factors and awareness of Islamic financial planning for Hajj and Umrah, the correlation and multiple regression analysis were conducted. The resulted of the correlation showed that there is a significant correlation between all the independent variable that are attitude, subjective norm, religiosity and perceived behaviour control with the awareness of Islamic financial planning for Hajj and Umrah. Furthermore, for regression analysis, only three factors namely attitude, perceived behaviour control and subjective norm positively influence the awareness of Islamic financial planning for Hajj and Umrah since these variables give a higher beta value and the significant value below than 0.01.

CHAPTER FIVE

SUMMARY, CONCLUSION, IMPLICATIONS AND RECOMMENDATIONS

5.0 Introduction

This last chapter was divided into four subtopics. The first topic summarized the study while the second subtopic presented the conclusion of the study. The third subtopic explains the implications of the study into practices, and the fourth subtopic offers the recommendations.

5.1 Summary of the Study

The main focus of this study was intended to investigate the awareness of Islamic financial planning for Hajj and Umrah among Muslim staff of RHB Bank, Al-Rajhi Bank, and Bank Pembangunan. Inevitably, financial planning is crucial from the Islamic perspective as Muslims are urged to be rich in both spiritually as well as materially. Like other types of financial planning, Islamic financial planning is helping people to accumulate, protect, and distribute their wealth. The only difference in Islamic financial planning is it is carried out following Islamic values and principles. It is a holistic concept that is being reformulated and relevant to Islamic financial marketing (Billah & Siti, 2017). Hence, people following this financial plan invest only in Shariah-compliant investments to fulfil individual plans for zakat and to plan for Hajj and Umrah. In this study, Islamic financial planning was referring to perform

Hajj and Umrah. Therefore, to investigate the awareness of Islamic financial planning for Hajj and Umrah, four factors were examined. The four factors were attitude, subjective norm, religiosity, and perceived behaviour control.

This study was conducted with three well-known banks in Malaysia. Specifically, Muslims staff of RHB Bank, Al-Rajhi Bank, and Bank Pembangunan in Putrajaya, Kuala Lumpur, and Kajang participated in the study. This study managed to get 150 participants from these banks to represent the target population using a systematic random sampling method. The sample size for this study was determined using sample size suggested by Sekaran (2003). A questionnaire-instrument was developed to obtain data from respondents and for statistical analysis purposes. Hence, demographic profiles such as gender, age, marital status, education level, and monthly incomes were included to gather respondents' information. A set of questions of variables (awareness, attitude, subjective norm, religiosity, and perceived behaviour control) were adopted and adapted. The Cronbach's alpha was carried out to check for the internal consistency of the question items, and each variable was found to be reliable. The questionnaires were a self-administered to the intended sample of the population.

Statistical Package for Social Science (SPSS) version 20.0 was used to analyse descriptive and inferential statistic. As for descriptive statistic, frequency analysis was used to examined respondents' demographic profiles, while to test for the significant differences, inferential statistics such as T-test, ANOVA, Pearson's Product Moment Correlation and multiple linear regressions were employed. T-test and ANOVA were applied to seek significant differences in gender, age, marital

status, education level, occupation, and monthly incomes. Pearson's correlation was used to examine the relationship between independent variables and dependent variable. Lastly, multiple linear regressions were used to investigate the significant predictor(s) for the variance of awareness of Islamic financial planning for Hajj and Umrah. All findings from these tests were presented in table format.

The research objectives were analysed and justified. As for first research objective, married female respondents aged around 31 to 40 years old who finished their study at bachelor's degree level and earned a monthly income of RM4001 and above were found to be the largest participation group in this study.

The second research objective was examined through and found out that there were no significant differences in demographic profiles (age, gender, marital status, education level, and monthly incomes) on awareness of Islamic financial planning for Hajj and Umrah. This implies that age, gender, marital status, education level, and monthly income have no influence on awareness of Islamic financial planning for Hajj and Umrah. Therefore, null hypotheses for these premises were failed to reject.

The third research objective had found out that there were positive and moderate correlations between awareness of Islamic financial planning for Hajj and Umrah and attitude and perceived behavioural control. However, correlations between awareness of Islamic financial planning for Hajj and Umrah and subjective norm, as well as religiosity were recorded at positive and low. Nevertheless, correlations between awareness and attitude, subjective norm, religiosity, and perceived

behavioural control were found statistically significant. The positive direction showed that an increase in one variable responsible for an increase in another variable. This means that an increase in attitude, subjective norm, religiosity, and perceived behavioural control lead to an increase in awareness of Islamic financial planning for Hajj and Umrah. Hence, this study suggests that attitude, subjective norm, religiosity, and perceived behavioural control correlate and influence the awareness of Islamic financial planning for Hajj and Umrah. Besides, the Pearson's correlation also revealed correlations among the independent variables. There were positive and moderate correlations between attitude and subjective norm as well as in correlation between religiosity and perceived behavioural perceived. Correlations between attitude and religiosity, subjective norm and religiosity; attitude and perceived control behavioural; and subjective norm and perceived behavioural control; all formed positive and low correlations. These show that independent variables were inter-correlated and had influenced each other. Based on these findings, null hypotheses were rejected. The fourth research objective is to determine significant predictor(s) towards the variance of awareness of Islamic financial planning for Hajj and Umrah. Multiple linear regressions were conducted and revealed that only attitude, subjective norm, and perceived behavioural control were the significant predictors to the variance of awareness of Islamic financial planning for Hajj and Umrah. They had contributed 43.5% to the awareness of Islamic financial planning for Hajj and Umrah.

This can concluded that increase in attitude, subjective norm and perceived behaviour control will also increase in awareness of Islamic financial planning for Hajj and Umrah among Muslim bank staff.

However, religiosity was found not a significant predictor to the awareness of Islamic financial planning for Hajj and Umrah. Hence, this study concludes that the variances of awareness of Islamic financial planning for Hajj and Umrah can be predicted from attitude, subjective norm, and perceived behavioural control. Therefore, findings on attitude, subjective norm, and perceived behavioural control reject the null hypothesis while finding on religiosity fails to reject the null hypothesis.

5.2 Conclusion

This study was aimed to determine the awareness of Islamic financial planning for Hajj and Umrah based on attitude, subjective norm, religiosity, and perceived behavioural control. Due to some limitations, the generalizability of the study cannot be applied to all Muslims staff bankers in Malaysia. Hence, the following conclusions were made based on those limitations.

1. There were no significant differences in age, gender, marital status, education level and monthly income among Muslims staff of RHB Bank, Al-Rajhi Bank and Bank Pembangunan in Putrajaya, Kuala Lumpur and Kajang on the awareness of Islamic financial planning for Hajj and Umrah.

2. There were positive and moderate correlations between attitude and perceived behavioural toward the awareness of Islamic financial planning for Hajj and Umrah. Positive and low correlations were also found in correlations between awareness and

subjective norm, and awareness and religiosity. Besides, correlations among independent variables to each other (attitude, subjective norm, religiosity, and perceived behavioural control) were found positively correlated.

3. Out of four predictors, only attitude, subjective norm and perceived behavioural control were found to be significant predictors and contributors to the variances of awareness of Islamic financial planning for Hajj and Umrah. Religiosity was not the significant predictor to the variance of awareness of Islamic financial planning for Hajj and Umrah.

5.3 Implications of Practices

5.3.1 Contribution to the body of knowledge

The findings of this study could contribute to the knowledge development and literature of Islamic financial planning. Also, the results add to the knowledge development towards incorporating package or elements of Hajj and Umrah with contemporary issues such as financial exclusion or money-saving literacy. Moreover, this study can act as the basis for the model development of Islamic financial planning practice and knowledge.

Besides, to create awareness of Islamic financial planning for Hajj and Umrah, academicians, researchers, economic experts or Takaful/Islamic financial planning policies providers can consider factors variables into the Islamic financial planning framework. This is because this study found significant relationships between those factors to the awareness of Islamic financial planning for Hajj and Umrah. However,

religiosity factor needs further research to confirm its contribution to the awareness of Islamic financial planning for Hajj and Umrah. This study can be replicated and extended to other professional and non-professional bodies and compare the findings before the final conclusion can be drawn.

5.3.2 Managerial implication

Middle manager teams at Takaful / Islamic financial planning providers can include predictors and determinants to create awareness of Islamic financial planning for Hajj and Umrah and get more people to sign up to this type of policies. Middle managers should play an active role in strategies and extending this Islamic financial planning not only to Muslims but to include non-Muslims as well. Awareness to non-Muslims on Islamic financial planning is crucial as today Islamic economic is increasing tremendously (Iqbal, Syed Ali & Muljawan, 2011). Moreover, non-Muslims have appreciated the importance of Islamic economic and marketing, and its contribution to economy growth globally. Also, the middle managers can provide education and training to their staff and financial agents to understand the pattern of clients and potential clients by studying their attitude, subjective norm, and behaviour. As highlighted by Nur Shuhada et al. (2019), attitude, subjective norm, and perceived behavioural control could assist financial planners and financial educators to design effective advice and guideline for their clients.

5.3.3 Social implication

Based on the findings of this study, the awareness of Islamic financial planning for Hajj and Umrah was not influenced by gender, age, marital status, education level, and monthly income. Thus, more efforts are needed to effectively spread the awareness on Islamic financial plan to all people without prejudice. Managers of Islamic financial plan policy should play an active role in strategies and encouraging their agents and staff to promote the plan to all people and ensure they get proper information about Islamic financial plans. Possibly, Islamic financial plan providers and agents should educate on financial literacy and promote the services and benefits offered by the plan to Muslims as well as non-Muslim. According to Abdullah and Anderson (2015), financial literacy is vital for clients and potential clients to understand over financial products and concepts; and put their trust and ability to make the decision based on information to improve their financial and well-being. Besides, previous studies have proved that people with good Islamic financial literacy tend to have a clear financial plan (Arum et al., 2018; Arrondel, Debbich & Savignac, 2013; Boon, Ye & Ting, 2011). Thus, Islamic financial plan literacy, especially to introduce a plan that offers Hajj and Umrah package should be delivered to all Muslims and non-Muslims through talk, seminar, free education day, pamphlet distribution and advertisement on media streamlines.

5.4 Recommendations

This subtopic presents some recommendations that could be beneficial for Takaful institutions. To provide promising services in Islamic money related

arranging, top administration, and strategic planning officers of Takaful / Islamic commercial planning teams need to produce strategic plans to enhance services and coverage in Islamic financial planning. There must also be a plan for targeted clients, as well as Takaful /Islamic financial planning policy teams, agents of Islamic financial planning, economic experts, academician, Islamic financial planning clients, and other potential prospects. These recommendations can be taken into account and to consider these group of people when planning strategies and to set goals in offering excellent coverage and service of Islamic financial planning for Hajj and Umrah.

5.4.1 Establishing a clear goal for Islamic financial plan

Setting goals that are clear, achievable, and realistic are critical and essential to create a successful Islamic wealth management plan. Top management and manager team can establish and prioritize realistic goals and objectives for agents and marketing teams to “sell” Islamic financial plans especially plans that offer Hajj and Umrah in the package to Muslims community. Findings of this study can be used and helped in setting goals and target the right people for the right plan. Perhaps, when setting goals; attitude, subjective norms, and perceived behavioural control could not be neglected as these factors are critical in predicting buying factor of plans among clients and potential clients.

Not only that, because financial planning is dynamic and changeable time to time depending on a change of economic movement worldwide, hence, the plan needs to

be monitored and reviewed time to time to ensure its relevancy and able to provide excellent service and coverage to clients and potential clients.

5.4.2 Enhancing Islamic financial planning teams and agents through professional development programs

In many companies, professional development is an effort that can increase employee expertise, knowledge, and decision-making skill (Colquitt et al., 2013). Thus, the discoveries of this examination could be used by Takaful and/or Islamic financial planning providers and managerial teams to provide training or professional development to their staff and agents by improving their knowledge on Islamic financial planning and factors that could influence clients to sign up the policy, especially when the plan offers for Hajj and Umrah.

5.4.3 Increase awareness of Islamic financial planning to all Muslim and non-Muslim client and future clients

This study is limited to Muslims respondents at banks only, and Islamic financial planning not necessarily for Muslims as non-Muslim also can sign up for Islamic financial planning when they were given sufficient information regarding the policy, the coverage and potential investments in Islamic economic marketing. Findings of this study may help in increasing awareness and ways to spread information to all Muslim and non-Muslim regardless their gender, occupation, household incomes, religiosity or marital status; about Islamic financial planning services and advantages.

5.5 Recommendation for future research

This subtopic presents a recommendation for future researchers to further investigate on awareness of Islamic financial planning for Hajj and Umrah.

5.5.1 Employing other types of research

This study was a quantitative research in nature, which employed a cross-sectional survey method to obtain information from respondents, and choices of replies are limited to a fixed category such as Likert scale. Hence, it is recommended for future study to apply other types of research such as mix-method, interview, or case studies. Mix-method for example, where quantitative and qualitative investigations will be both employed. Respondents' information and set of pre-determined questions regarding the addressed issues will be collected from the quantitative part, where qualitative part using interview will give a better clarification and in-depth on issues under study. Hence, if any mis clarification exists during questionnaire data collection will be further described during the interview session with the respondents.

5.5.2 Use a larger sample

This study is limited to three banks (RHB Bank, Al-Rajhi Bank, and Bank Pembangunan) in three locations (Putrajaya, Kuala Lumpur, and Kajang) only.

In this way, the discoveries of this investigation can't be summed up and cannot represent the whole population of banks in Malaysia. Thus, it is recommended for future research to broaden the research to other banks such as Bank Muamalat, CIMB, Argo Bank, to name a few, with more comprehensive locations cover. By doing this, larger sample size will be obtained and might give a distinct perspective and findings. Not only that, a larger sample size could make a comparison of many data research in explaining the awareness of Islamic financial planning for Hajj and Umrah is possible. The data can be useful to other bodies such as Takaful/Islamic financial plan institutions, investors, and academicians to re-plan or restructure the view and insight of awareness of Islamic financial planning for Hajj and Umrah. Besides, it is recommended for the sample size to be extended to different respondents such as teachers, students, office workers, offshore workers, non-professional employees, or any respondents. Different type of respondent would give a different view on awareness of Islamic financial planning for Hajj and Umrah, as well as diversity in findings and explain too.

5.5.3 Adding other determinants for awareness of Islamic financial planning for Hajj and Umrah

Attitude, subjective norm, religiosity, and perceived behavioural control were the determinant factors in the quest for awareness of Islamic financial planning for Hajj and Umrah in this study. Another factor that future research can consider is to add in motivation and commitment factors to seek for the relationship and predictors for the awareness of Islamic financial planning for Hajj and Umrah. These intrinsic factors are meaningful to consider since not many studies to relate awareness of Islamic financial planning for Hajj and Umrah with motivation and commitment.

References

- Abdullah, A., & Muhammad, J. (2013). Ethical Values in Islamic Financial Planning
Jurnal Pengurusan, 38
- Ajzen, I. (1991). The theory of planned behaviour. *Organizational Behaviour and Human Decision Processes*, 50(2), pp.179-211.
- Ajzen, I., & Fishbein, M. (1998). *Theory of reasoned action-Theory of planned behaviour*. University of South Florida.
- Akrami Laldin, M. (2008). Islamic financial system: the Malaysian experience and the way forward. *Humanomics*, 24(3), 217-238.
- Ali, S. H. (2012). *An Exciting Year Ahead. 4E Journal*, Vol. 15, No. 1, 1Q2015, 26. Retrieved from <http://www.fpam.org.my/fpam/wpcontent/uploads/M011/07>.
- Ali, S., Md Zani, R. and Kasim, K. (2014). "Intention – Behavior Relations: A Conceptual and Literature Review". *Research Journal of Finance and Accounting*, 5(19).
- Alam, S. S., Jano, Z., Wel, C., Aniza, C., & Ahsan. N. (2012). Is Religiosity an Important Factor in influencing the intention to undertake Islamic Home Financing in the Klang Valley?. *World Applied Sciences Journal*, 19(7), 1030-1041.
- Alam .S.S., & Sayuti, N.M. (2011). Applying the Theory of Planned Behaviour (TPB) in Halal Food Purchasing. *International Journal of Commerce and Management*, 21 (1), 8-20.
- Altfest, L. (2016). *Personal financial planning*. McGraw-Hill Higher Education.

- Amin, H., Rahman, A.A.R., Jr, S.L.S. and Hwa, A.M.C. (2011). Determinants of customers' intention to use Islamic personal Financing. *Journal of Islamic Accounting and Business Research*, 2 (I), 22-42.
- Amin, H., Ghazali, M., & Supinah, R. (2010). Determinants of Qardhul Hassan financing acceptance among Malaysian bank customers: an empirical analysis. *International Journal of Business and Society*, 11(1), 1.
- Arum, S., Harmadi, H. & Sunarjanto, S. (2018). Islamic financial literacy and personal financial planning: A socio-demographic study. *Jurnal Kewangan dan Perbankan*, 22(1), 63-72.
- Arrondel, L., Debbich, M. & Savignac, F. (2013). Financial literacy and financial planning in France. *Numeracy*, 6(2), 8.
- Baig, I.U. (2016). Hajj Management in Pakistan in Light of Experience of Tabung Haji of Malaysia. *International Journal of Islamic Economics and Finance Studies*, 30(69),1-27.
- Beck, L., & Ajzen, I. (1991). Predicting dishonest actions using the theory of planned behaviour. *Journal of research in personality*, 25(3), 285-301.
- Bernama. (2010, Nov 6). Tabungan Awal Langkah Hadapi Kenaikan Kos Haji. *Berita Harian*. Retrieved from <https://hajiterengganu.blogspot.com>
- Billah, M.M., & Saiti, B. (2017). Islamic financial planning towards sustainable eco-growth. In Alam, N., Rizvi, S. (Eds.), *Islamic Economies* (9-27). Palgrave CIBFR Studies in Islamic Finance. Palgrave MacMillan, Cham.
- BNM.(2018). *Pre face-Bank Negara Malaysia*. Retrieved from www.bnm.gov.my.
- Boon, T.H., Ye, H.S., & Ting, H.W. (2011). Financial literacy and personal financial planning in Klang Valley in Malaysia. *International Journal of Economics and Management*, 5(1), 149-168.

- Burns, A., & Bush, R. (2002). *Marketing Research: Online Research Applications* (4th ed). New Jersey: Prentice Hall.
- Capo, B.H., & Orellana, A. (2011). Web 2.0 Technologies for Classroom Instruction: High school teachers' perceptions and adoption factors. *Quarterly Review of Distance Education*, 12(4),235-253.
- Chuah, J. (2014). *How I started as a Financial Planner*. 14, 9. Retrieved from <http://www.fpam.org.my/fparnlwpcontent/uploads/4EJ/4E%20Journal%201HI4.pdf>.
- Colquitt, J.A., Lepine, J.A., & Wesson, M.J. (2013). *Organizational behavior: Improving performance and commitment in the workplace* (3^d Ed.). New York: McGraw-Hill.
- Coakes, S. J., & Steed, L.G. (2007). *SPSS: Analysis without anguish: version 14.0 for Windows*. Brisbane: John Wiley & Sons Australia Ltd.
- Fikri, M. R. (2016). Taklimat perancangan Kewangan Islam & sinar arafah (slide 17)
- Furnham, A. (1999). The Saving and Spending Habits of Young People. *Journal of Economic Psychology*, 20(6), 677-697.
- Groppelli, A.A., & Nikbakht, E. (2000). *Finance* (4th Ed.).Hauppauge, New York: Barron's.
- Gopi, M. and Ramayah, T. (2007). Applicability of theory planned behaviour in predicting intention to trade online: some evidence from a developing country. *International Journal of Emerging Markets*,2(4), 348-60.
- Hasbullah, N.A., Khairi, K.F., & Aziz, M.R.A. (2016). Intention To Contribute In Corporate Waqf: Applying The Theory Of Planned Behaviour. *UMRAN-International Journal of Islamic and Civilizational Studies* 3(1), 2289-8204.

- Hanudin, (2011). *Determinants of customers' intention to use Islamic personal financing*. Retrieved from <https://www.researchgate.net/publication>.
- Hegelow, T. (2015). CSR in professional football: what are the differences of Bundesliga clubs towards social commitment: *a qualitative analysis of Borussia Dortmund and Wolfsburg*.
- Hair, J.F., Anderson, R.E., Tatham, R.L., & Black, W.C. (1998). *Multivariate Data Analysis*. New Jersey: Prentice-Hall, Inc.
- Hair, J., Bllack, W.C., Babin, B.J, & Anderson , R.E. (2010). *Multivariate data analysis (7th ed)*. Upper Saddle River, New Jersey: Pearson Education International.
- Ismail, A. (2011). The ageing phenomenon m Malaysia. *4E Journal*, 10 (3), 38. Retrieved from <http://www.am.org.my/fpam/webcontent/uploads>.
- Jaafar, Z. (2002). Making the best of life. *Personal Money* 13(September):86-87.
- Khoong, T.W. (2015). Evidence of behavioural finance theory in financial planning: An empirical study of the Employees Provident Fund (EPF) retirement scheme in Malaysia. *Journal of Wealth Management & Financial Planning* 2,3-16.
- Lahsasna Ahcene, (2011). *Towards an Islamic Financial Planning*. Retrieved from <http://www.inceif.org/blog/?p=216>. Assessed on 8th January 2014.
- Lembaga Tabung Haji, (2018). *Malaysia Financial Planning Council (MFPC)*
Retrieved from <http://www.tabunghaji.gov.my>
- Lehrer, E. (2004). Religion as a Determinant of Economic and Demographic Behaviour in the United States. *Population and Development Review* 30 (4):707-726.

- McEachan, R.R.C., Conner, M., Taylor, N., & Lawton, R.J. (2011). Prospective prediction of health-related behaviors with the Theory of Planned Behaviour: A meta-analysis. *Health Psychology Review*, 5, 97-144.
- McGarvey, C. (2014). Why Financial Planning Needs More Religion. *Everyday Money financial planning*.
- Murphy, J.L. (2013). Psychosocial Factors and Financial Literacy. *Social Security Bulletin*, Vol. 73.
- Mukhtar, A., & Butt, M.M. (2011). "Intention to Choose Halal Products: The Role of Religiosity". *Journal of Islamic Marketing*. Vol.3 (2):pp.108-120.
- oh, S. M. (2014). Why the Islamic Financial Planner Certification?. *4EJournal*, 15(2), 11. Retrieved from <http://www.fpam.org.my/fpam/webcontent/uploads>.
- Nur Shuhada, K., Azreen, J.M.K., Nurul Nazlia, J. & Noradilah, A.H. (2019). The conceptual framework of the intention on Islamic estate planning practice among muslim entrepreneurs. *Journal of Islamic, Social, Economics and Development (JISED)*, 4(20), 69-76.
- Nunnally, J.C. and Bernstein, I.H. (1994). *Psychometric Theory*, 3rd ed. McGraw-Hill, New York, NY.
- Osman, A.F., Mohammed, M.O., & Fadzil, A. (2016). Factor influencing cash waqf giving behaviour: A revised theory of planned behaviour. *Journal of Global Business and Social Entrepreneurship*, 1(1), 33-48.
- Pallant, J. (2013). *SPSS survival manual: A step by step guide to data analysis using IBM SPSS*, 5th edition. London: McGraw-Hill.
- Rahim HA, S.M. (2014). Malaysia public sector employees' financial preparedness and personal financial plan implementation. *Journal of Wealth Management & Financial Planning* 1, 33-43.

- Rahim, S.H.A., Rashid, R.A., & Hamed, A.B. (2016). Islamic Financial Literacy and its Determinants among University Students: An Exploratory Factor Analysis. *International Journal of Economics and Financial Issues*, 6(7S).
- Ramayah, T., & Suki, N.M. (2006). Intention to use mobile PC among MBA students: implications for technology integration in the learning curriculum. *UNITAR e-Journal*, 1(2), 1-10.
- Sapora Sipon. (2000). *Managing a Fire Disaster: The Kawang Experience*. (Working paper 2000, 17-20). Universiti Utara Malaysia at City Bay View Hotel, Kuah, Langkawi, Malaysia.
- Sarasin. (2011). *Islamic Wealth Management Report*. Switzerland: Climate neutral.
- Salamat & Kadir, (2012). Attitude and Patronage Factors of Bank Customers in Malaysia: Muslim and non-Muslim Views.
- Sekaran, U. (2003). *Research Methods for Business : A Skill Building Approach*. United States of America: John Wiley & Sons.
- Sekaran, U., & Bougie, R. (2013). *Research Methods for Business: A skill-building Approach; Sixth Edition*. New York: John Wiley & Sons.
- Shafii, Z., Zarinah, M.Y., & Shahizan, Md. N. (2013). *Islamic Financial Planning and Wealth Management*. Kuala Lumpur, Malaysia: IBFIM.
- Shukor, S.A., & Jamal, A. (2013). Developing Scales for Measuring Religiosity in the Context of Consumer Research. *Middle-East Journal of Scientific Research* 13 (Research in Contemporary Islamic Finance and Wealth Management), pp.69-74.
- Sulaiman, R. (2011). Realising Maqasid al-Shariah in Islamic financial planning. *The 4E Journal* 11(1):13-17.

- Shahir, R. (2002). Bottom-top approach: The financial needs of Muslim via a financial dome. *Personal Money* 14(October): 49-52.
- Sheppard, B.H., Hartwick, J. and Warshaw, P.R. (1988). "The theory of reasoned action: a metaanalysis of past research with recommendations for modifications and future reaserch". *Journal of Consumer Reasearch*, Vol.15, pp.325-43.
- Sutton, S. (1998). Predicting and explaining intentions and behaviour: how well are we doing?". *Journal of Applied Social Psychology*, Vol.28, pp.1317-39.
- Suki, N.M., & Ramayah, T. (2010). User acceptance of thee-government services in Malaysia: structural equation modelling approach. *Interdisciplinary Journal of Information, Knowledge and Management*, 5(1), 395-413.
- Syed Ali, S., & Muljawan, D. (2011). *Advances in Islamic economics and finance*. Islamic Research and Training Institute.
- Teo, T., & Lee, C.B. (2010). Explaining the Intention to Use Technology among Student Teachers: An Application of the Theory of Planned Behaviour (TPB). *Campus-Wide Information Systems*, 27 (2), 60-67. Retrieved from June 25, 2019 from <http://www.learntechlib.org/p/53796/>.
- Tolma, E.L., Reininger, B.M., Evans, A., & Ureda, J. (2006). "Examining the Theory of Planned Behaviour and the Construct of Self-Efficacy to Predict Mammography Intention". *Health Education & Behaviour*, Vol.33(2): pp.233-251.
- Ungku Aziz. (2012). *Pengwujudan Lembaga Tabung Haji Dalam Meningkatkan Ekonomi Umat Islam Di Malaysia*.
- Venkatesh, V., & Davis, F.D. (2000). A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies. *Management Science*, 46 (2), 186-204.

Wahab, A. A. (2014). A Review of Islamic Financial Planning Process in Oman and Nigeria. *International Journal of Management Sciences*, 384.

William, G.Z. (2003). Business research method *Thomson South-Western publications*.



UUM
Universiti Utara Malaysia

APPENDIX A
Letter of Data Collection

APPENDIX B
Questionnaire

APPENDICES

APPENDIX A
Reliability Test
Letter of Data Collection

APPENDIX B
Reliability Test
Questionnaire

APPENDIX C
Reliability Test



APPENDIX D
Normality Test

APPENDIX E
Descriptive Statistics
Profile of Respondents

APPENDIX F

Inferential Analysis

- 1) Independent Analysis
- 2) One-Way ANOVA
- 3) Pearson Correlation
- 4) Multiple Regressions

APPENDIX A
(LATER OF DATA
COLLECTION)

APPENDIX A
(LATER OF DATA
COLLECTION)



UUM
Universiti Utara Malaysia



PUSAT PENGAJIAN PERNIAGAAN ISLAM
ISLAMIC BUSINESS SCHOOL
Universiti Utara Malaysia
06010 UUM SINTOK
KEDAH DARUL AMAN
MALAYSIA



Tel: 604-928 6662
Faks (fax): 604-928 6730
Laman Web (Web): www.uum.edu.my

Ruj : UUM/COB/IBS/A-4
Tarikh: 8 Julai 2019

Pengurus
Bank Persatuan
No.36, Tingkat 3 Menara RKT, Jalan Raja Abdullah
Off Jalan Sultan Ismail
50300 Kuala Lumpur

Tuan

PERMOHONAN KEBENARAN MENJALANKAN KAJIAN LATIHAN ILMIAH SARJANA

Dengan segala hormatnya saya merujuk kepada perkara di atas.

2. Dimaklumkan bahawa penama berikut adalah pelajar di Pusat Pengajian Perniagaan Islam (IBS), Universiti Utara Malaysia yang sedang menyiapkan latihan ilmiah bagi melengkapkan pengajian Sarjana Pengajian Kewangan dan Perbankan Islam (MIFB) beliau seperti berikut :

Nama	Afifah binti Abdullah
No. Matriks	817194
No. Telefon	017-656 7060
Kursus	Master of Islamic Finance and Banking (MIFB)
Fakulti	Pusat Pengajian Perniagaan Islam (IBS) Universiti Utara Malaysia
Tajuk Kajian	Awareness of Islamic financial planning for hajj and umrah among Muslim bank staff
Penyelia Kajian	Dr Ahmad Khilmy Abdul Rahim

3. Sehubungan dengan itu, saya memohon agar pihak tuan dapat memberi kebenaran kepada pelajar ini menjalankan tugas di agensi tuan. **Semua maklumat dan informasi adalah dianggap sulit dan hanya akan digunakan bagi tujuan akademik sahaja.**

Kerjasama pihak tuan di dalam perkara ini di dahului dengan ucapan terima kasih.

Sekian dan salam hormat.

**KEDAH AMAN MAKMUR-HARAPAN BERSAMA MAKMURKAN KEDAH
"ILMU, BUDI, BAKTI"**

Saya yang menjalankan amanah

DR. ZAIRY ZAINOL
Timbalan Dekan
Pusat Pengajian Perniagaan Islam

Universiti Pengurusan Terkemuka
The Eminent Management University





PUSAT PENGAJIAN PERNIAGAAN ISLAM
ISLAMIC BUSINESS SCHOOL
Universiti Utara Malaysia
06010 UUM SINTOK
KEDAH DARUL AMAN
MALAYSIA



Tel: 604-928 6662
Faks (fax): 604-928 6730
Laman Web (Web): www.uum.edu.my

Ruj : UUM/COB/IBS/A-4
Tarikh: 8 Julai 2019

Pengurus
Al-Rajhi Bank
Ground Floor East Block, Wisma Golden Eagle Reality
142-B, Jalan Ampang
50450 Kuala Lumpur

Tuan

PERMOHONAN KEBENARAN MENJALANKAN KAJIAN LATIHAN ILMIAH SARJANA

Dengan segala hormatnya saya merujuk kepada perkara di atas.

2. Dimaklumkan bahawa penama berikut adalah pelajar di Pusat Pengajian Perniagaan Islam (IBS), Universiti Utara Malaysia yang sedang menyiapkan latihan ilmiah bagi melengkapkan pengajian Sarjana Pengajian Kewangan dan Perbankan Islam (MIFB) beliau seperti berikut :

Nama	Afizah binti Abdullah
No. Matriks	817194
No. Telefon	017-656 7060
Kursus	Master of Islamic Finance and Banking (MIFB)
Fakulti	Pusat Pengajian Perniagaan Islam (IBS) Universiti Utara Malaysia
Tajuk Kajian	Awareness of Islamic financial planning for hajj and umrah among Muslim bank staff
Penyelia Kajian	Dr Ahmad Khilmy Abdul Rahim

3. Sehubungan dengan itu, saya memohon agar pihak tuan dapat memberi kebenaran kepada pelajar ini menjalankan tugas di agensi tuan. **Semua maklumat dan informasi adalah dianggap sulit dan hanya akan digunakan bagi tujuan akademik sahaja.**

Kerjasama pihak tuan di dalam perkara ini di dahului dengan ucapan terima kasih.

Sekian dan salam hormat.

**KEDAH AMAN MAKMUR-HARAPAN BERSAMA MAKMURKAN KEDAH
"ILMU, BUDI, BAKTI"**

Saya yang menjalankan amanah

DR. ZAIRY ZAINOL
Timbalan Dekan
Pusat Pengajian Perniagaan Islam

Universiti Pengurusan Terkemuka
The Eminent Management University





PUSAT PENGAJIAN PERNIAGAAN ISLAM
ISLAMIC BUSINESS SCHOOL
Universiti Utara Malaysia
06010 UUM SINTOK
KEDAH DARUL AMAN
MALAYSIA



Tel: 604-928 6662
Faks (fax): 604-928 6730
Laman Web (Web): www.uum.edu.my

Ruj : UUM/COB/IBS/A-4
Tarikh: 8 Julai 2019

Pengurus
RHB Bank
Centre 426, Jalan Tun Razak
50400 Kuala Lumpur

Tuan

PERMOHONAN KEBENARAN MENJALANKAN KAJIAN LATIHAN ILMIAH SARJANA

Dengan segala hormatnya saya merujuk kepada perkara di atas.

2. Dimaklumkan bahawa penama berikut adalah pelajar di Pusat Pengajian Perniagaan Islam (IBS), Universiti Utara Malaysia yang sedang menyiapkan latihan ilmiah bagi melengkapkan pengajian Sarjana Pengajian Kewangan dan Perbankan Islam (MIFB) beliau seperti berikut :

Nama	Afifah binti Abdullah
No. Matriks	817194
No. Telefon	017-656 7060
Kursus	Master of Islamic Finance and Banking (MIFB)
Fakulti	Pusat Pengajian Perniagaan Islam (IBS) Universiti Utara Malaysia
Tajuk Kajian	Awareness of Islamic financial planning for hajj and umrah among Muslim bank staff
Penyelia Kajian	Dr Ahmad Khilmy Abdul Rahim

3. Sehubungan dengan itu, saya memohon agar pihak tuan dapat memberi kebenaran kepada pelajar ini menjalankan tugas di agensi tuan. **Semua maklumat dan informasi adalah dianggap sulit dan hanya akan digunakan bagi tujuan akademik sahaja.**

Kerjasama pihak tuan di dalam perkara ini di dahului dengan ucapan terima kasih.

Sekian dan salam hormat.

**KEDAH AMAN MAKMUR-HARAPAN BERSAMA MAKMURKAN KEDAH
"ILMU, BUDI, BAKTI"**

Saya yang menjalankan amanah

DR. ZAIRY ZAINOL
Timbalan Dekan
Pusat Pengajian Perniagaan Islam
Universiti Utara Malaysia

Universiti Pengurusan Terkemuka
The Eminent Management University



APPENDIX B

(QUESTIONNAIRE)

APPENDIX B



(QUESTIONNAIRE)

Universiti Utara Malaysia

APPENDIX B: QUESTIONNAIRE FOR ACTUAL STUDY



“Awareness of Islamic Financial Planning for Hajj And Umrah Among Muslim Bank Staff”

Dear respondents,

I am postgraduate student of Master in Islamic finance and banking (MIFB) from University Utara Malaysia. I am doing my final research project which the title is “Awareness of Islamic Financial Planning For Hajj And Umrah among Muslim Bank Staff” and I hope that you could make me a favour by helping me to fill up my questionnaire.

This questionnaire consists of three parts. There are Part A which is referring to the respondents demographic profile, Section B is referring to Factors Awareness on Islamic Financial Planning For Hajj And Umrah and Part C which is referring to Awareness of Islamic Financial planning for Hajj and Umrah.

All information provided by you will be treated as **PRIVATE AND CONFIDENTIAL** and used merely for academic purposes.

Thank you very much for your kind cooperation.

Afizah Bte Abdullah

Master in Islamic finance and banking (MIFB)

Islamic Business School, University Utara Malaysia

06010 Sintok, Kedah

Fiezaharies86@yahoo.com

017-656706

PART A: RESPONDENT'S BACKGROUND

The following questionnaire refer to the demographic profile of the respondents. Please provide the appropriate information by placing a (✓) in the bracket provided to represent your answer.

2. Gender

() Male () Female

3. Age / Umur :

- () Below 30 years
() 31-40 years
() 41-50 years
() 51 years and above

4. Highest Educational Level:

- () Secondary School (SPM/STPM)
() Diploma / Advanced Diploma
() Bachelor Degree
() Master Degree
() DBA/PhD

5. Monthly income:

- () Below RM 2,000
() RM 2,001 – RM 3,000
() RM 3,001 – RM 4,000
() RM 4,001 and above

6. Marital status

- () Married
() Single

Please indicate your degree of strength agreement / disagreement on the following statement.

Strongly Disagree 2 3 4 5 Strongly Agree

PART B : FACTORS OF AWARENESS ON ISLAMIC FINANCIAL PLANNING FOR HAJJ AND UMRAH

- | | | | | | | |
|-----|--|---|---|---|---|---|
| 1. | Awareness of Islamic financial planning for Hajj and Umrah is a good idea.
Kesedaran untuk Perancangan Kewangan Islamik terhadap Haii dan Umrah adalah idea yang baik | 1 | 2 | 3 | 4 | 5 |
| 2. | Choosing Islamic financial planning for hajj and umrah is useful
Pemilihan Perancangan Kewangan Islamik terhadap Haji dan Umrah adalah berguna | 1 | 2 | 3 | 4 | 5 |
| 3. | I appreciate the Islamic financial planning for hajj and umrah
Saya menghargai Perancangan Kewangan Islamik terhadap Haii dan Umrah. | 1 | 2 | 3 | 4 | 5 |
| 4. | Tabung haji is one of the best Islamic financial planning products for Hajj and Umrah.
Tabung haji adalah antara terbaik untuk Perancangan Kewangan Islamik terhadap Haji dan Umrah. | 1 | 2 | 3 | 4 | 5 |
| 5. | Islamic financial planning for Hajj and Umrah is positive
Perancangan Kewangan Islamik terhadap Haji dan Umrah adalah positif | 1 | 2 | 3 | 4 | 5 |
| 6. | My families who are close to me think that I have to accept the awareness of Islamic financial planning for Hajj and Umrah.
Ahli keluarga yang rapat dengan saya fikir yang saya akan menerima kesedaran Perancangan Kewangan Islamik terhadap Haji dan Umrah. | 1 | 2 | 3 | 4 | 5 |
| 7. | The society around me always praising Islamic financial planning for hajj and umrah.
Masyarakat disekililing saya selalu memuji Perancangan Kewangan Islamik terhadap Haji dan Umrah | 1 | 2 | 3 | 4 | 5 |
| 8. | My friends encourage me to use Islamic financial planning for Hajj and Umrah
Kawan-kawan saya mengalakkan saya untuk menggunakan Perancangan Kewangan Islamik terhadap Haji dan Umrah | 1 | 2 | 3 | 4 | 5 |
| 9. | The Muslim around me to use Islamic financial planning for Hajj and Umrah
Umat Islam di sekililing saya menggunakan Perancangan Kewangan Islamik terhadap Haji dan Umrah | 1 | 2 | 3 | 4 | 5 |
| 10. | Most people are assume that I am familiar with the need of <i>shariah</i> if I accept the awareness of Islamic financial planning for Hajj and Umrah.
Kebanyakan orang menganggap saya sudah biasa dengan keperluan syariah sekiranya saya menerima kesedaran Perancangan Kewangan Islamik terhadap Haji dan Umrah. | 1 | 2 | 3 | 4 | 5 |
| 11. | An introduction of Islamic financial planning for Hajj and Umrah is based on Al-Quran and Hadith. | 1 | 2 | 3 | 4 | 5 |

	Memperkenalkan perancangan Kewangan Islamik terhadap Haji dan Umrah berdasarkan Al-Quran dan Hadith.							
12.	Islamic financial planning for Hajj and Umrah is free from riba, interest and gharar. Perancangan Kewangan Islamik terhadap Haji dan Umrah adalah bebas dari riba, interest dan gharar.	1	2	3	4	5		
13.	Islamic financial planning for Hajj and Umrah is free from fraud. Perancangan Kewangan Islamik terhadap Haji dan Umrah adalah bebas dari sebarang penipuan.	1	2	3	4	5		
14.	I choose Islamic financial planning for Hajj and Umrah because of my religious belief. Saya memilih Perancangan Kewangan Islamik terhadap Haji dan Umrah kerana kepercayaan agama saya.	1	2	3	4	5		
15.	I choose Islamic financial planning for Hajj and Umrah because it is according to Sharia principal Saya memilih Perancangan Kewangan Islamik terhadap Haji dan Umrah berdasarkan prinsip Sharia	1	2	3	4	5		
16.	I always perform my duties as a servant of Allah / God Saya sentiasa melakukan tugas saya sebagai hamba Allah / Tuhan	1	2	3	3	5		
17.	I am interested to use Islamic financial planning Saya berminat untuk menggunakan Perancangan Kewangan Islamik	1	2	3	4	5		
18.	I am interested to use Islamic financial planning in the future Saya berminat untuk menggunakan Perancangan Kewangan Islam di masa hadapan	1	2	3	4	5		
19.	I will use Islamic financial planning for someday Saya akan menggunakan Perancangan Kewangan Islamik pada suatu hari nanti.	1	2	3	4	5		
20.	I will definitely recommend Islamic financial planning to others. Saya akan memperkenalkan Perancangan Kewangan Islamik pada orang lain.	1	2	3	4	5		

Part C: AWARENESS OF ISLAMIC FINANCIAL PLANNING FOR HAJJ AND UMRAH

- | | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|
| 21. I am aware of existence of Islamic financial planning for Hajj and Umrah.
Saya sedar kewujudan Perancangan Kewangan Islamik terhadap Haji dan Umrah. | | | | | |
| 22. I am interested to know more about Islamic financial planning
Saya berminat untuk mengetahui lebih lanjut tentang Perancangan Kewangan Islamik terhadap Haji dan Umrah | | | | | |
| 23. Previously,I already know and understand about Islamic financial planning for Hajj and Umrah package.
Pada masa lepas,saya tahu dan paham tentang perancangan Kewangan Islamik terhadap Haji dan Umrah pakei. | | | | | |
| 24. I am aware that Islamic financial planning for Hajj and Umrah is based on Shariah principle.
Saya sedar bahawa Perancangan Kewangan Islamik terhadap Haji dan Umrah adalah berdasarkan kepada prinsip Syariah. | | | | | |
| 25. Islamic financial planning awareness is crucial for me.
Kesedaran Perancangan Kewangan Islamik adalah penting bagi saya. | | | | | |



UUM
Universiti Utara Malaysia

APPENDIX C

(RELIABILITY TEST)

APPENDIX C



(RELIABILITY TEST)

UUM
Universiti Utara Malaysia

1) Attitude

Reliability Statistics

Cronbach's Alpha	N of Items
.834	4

2) Subjective Norm

Reliability Statistics

Cronbach's Alpha	N of Items
.709	5

3) Religiosity

Reliability Statistics

Cronbach's Alpha	N of Items
.702	6

4) PBC

Reliability Statistics

Cronbach's Alpha	N of Items
.918	4

5) INT

Reliability Statistics

Cronbach's Alpha	N of Items
.832	5

APPENDIX D

Normality Test

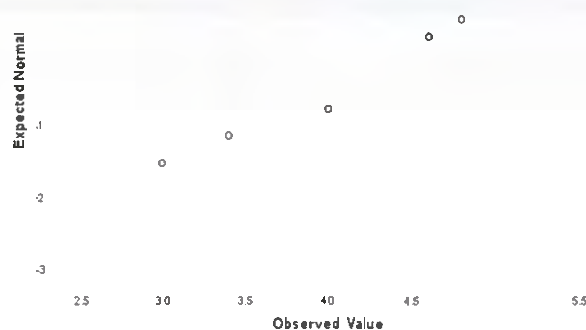


1) Awareness

Descriptives			Statistic	Std. Error
Mean			4.3467	.15549
95% Confidence Interval for Mean	Lower Bound		4.0132	
	Upper Bound		4.6802	
5% Trimmed Mean			4.3832	
Median			4.2000	
Variance			.363	
Std. Deviation			.60212	

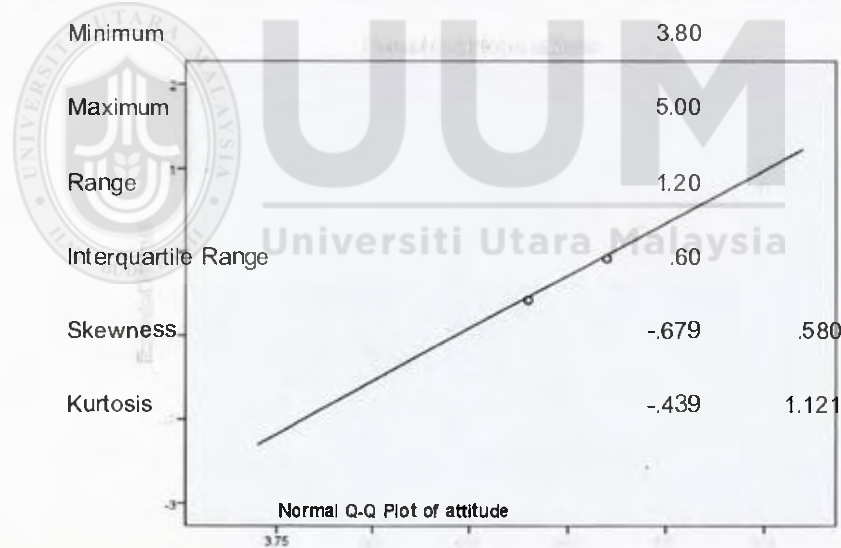
Minimum	3.00
Maximum	5.00
Range	2.00
Interquartile Range	1.00
Skewness	-.810
Kurtosis	.326

Normal Q-Q Plot of awareness



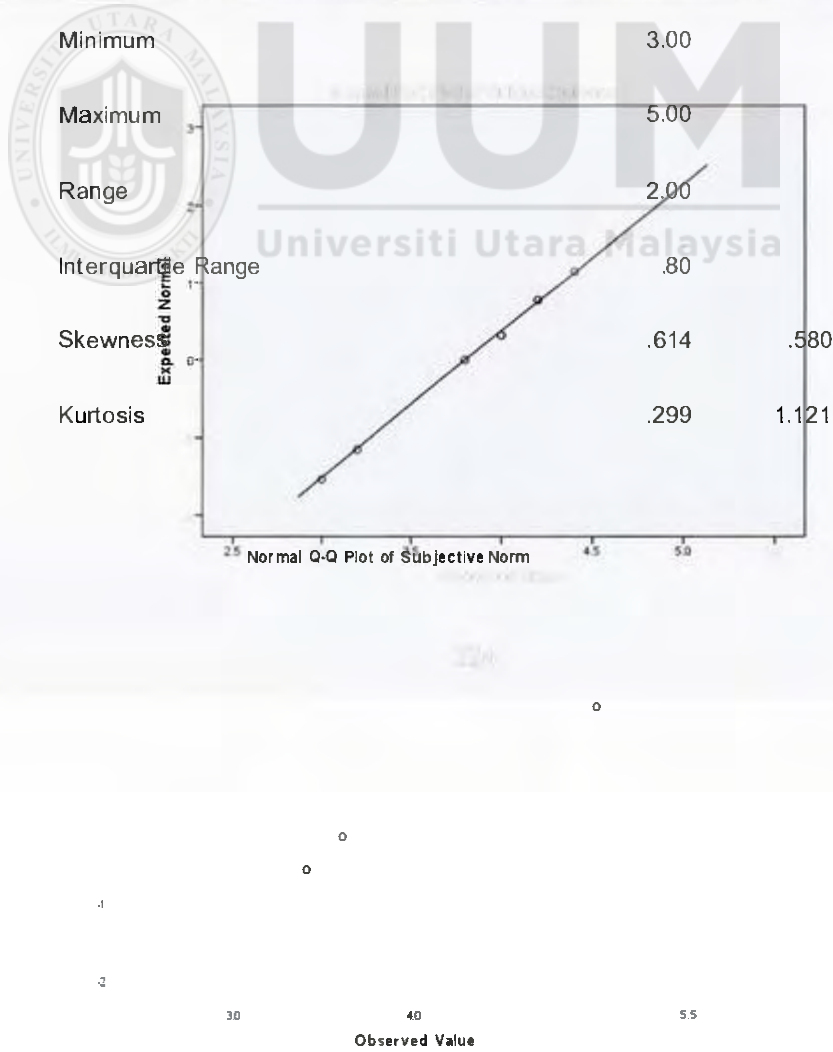
2) Attitude

Descriptives			
		Statistic	Std. Error
Mean		4.6133	.10229
95% Confidence Interval for Mean	Lower Bound	4.3939	
	Upper Bound	4.8327	
5% Trimmed Mean		4.6370	
Median		4.6000	
Variance		157	
Std. Deviation		.39617	



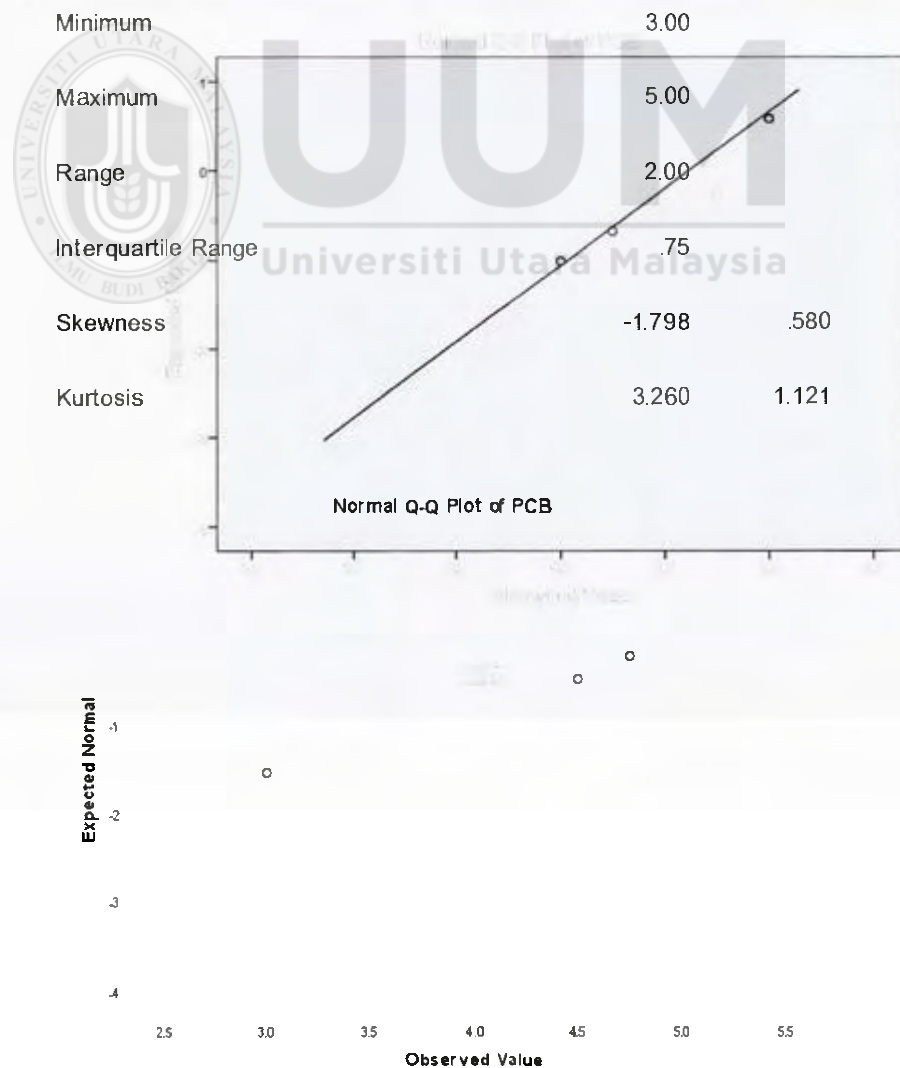
3) Subjective Norm

Descriptives			
		Statistic	Std. Error
Mean		3.8000	.13663
95% Confidence Interval for Mean	Lower Bound	3.5070	
	Upper Bound	4.0930	
5% Trimmed Mean		3.7778	
Median		3.8000	
Variance		.280	
SubjectiveNorm	Std. Deviation	.52915	



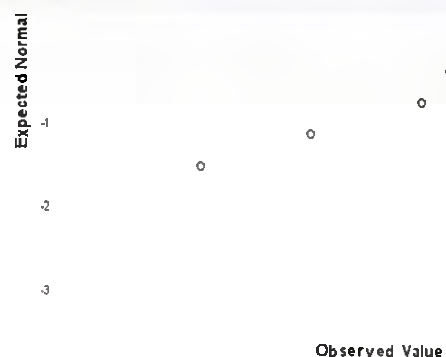
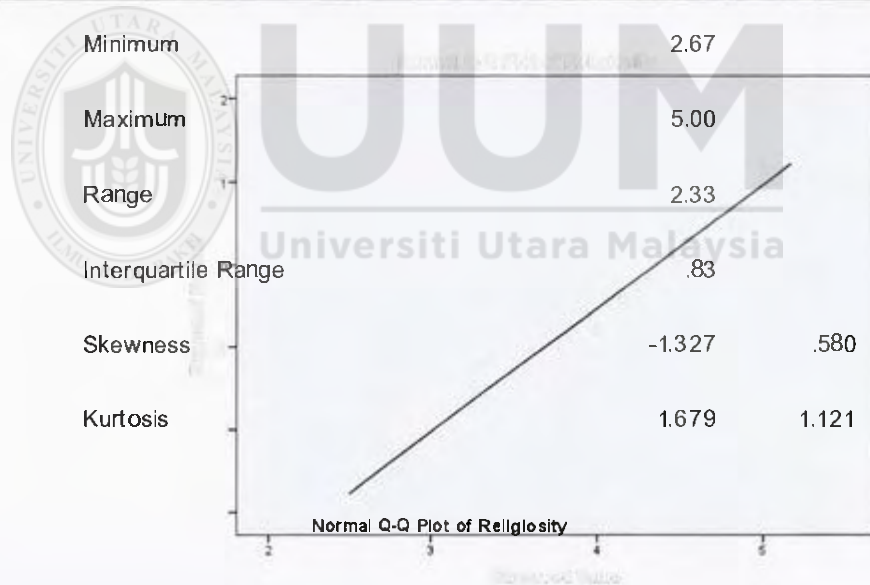
4) Perceived Behavioral Control

Descriptives			
		Statistic	Std. Error
Mean		4.6167	.15013
95% Confidence Interval for Mean	Lower Bound	4.2947	
	Upper Bound	4.9387	
5% Trimmed Mean		4.6352	
Median		5.0000	
Variance		.338	
Std. Deviation		.58146	



5) Religiosity

Descriptives			
		Statistic	Std. Error
Mean		4.3556	.17280
95% Confidence Interval for Mean	Lower Bound	3.9849	
	Upper Bound	4.7262	
5% Trimmed Mean		4.4136	
Median		4.5000	
Variance		.448	
Std. Deviation		.66924	



APPENDIX E

Descriptive Statistics Profiles of Respondents

APPENDIX E

Descriptive Statistics Profiles of Respondents



Universiti Utara Malaysia

Statistics					
	Gender	Age	Education level	Monthly income	Marital status
N	Valid	150	150	150	150
	Missing	0	0	0	0
Mean	1.5333	2.1267	2.6067	3.2533	1.1667
Std. Deviation	.50056	.68832	.70375	.92095	.37393
Skewness	-.135	.081	-.445	-.997	1.807
Std. Error of Skewness	.198	.198	.198	.198	.198
Kurtosis	-2.009	-.316	.045	-.043	1.282
Std. Error of Kurtosis	.394	.394	.394	.394	.394
Percentiles	100	2.0000	4.0000	4.0000	2.0000

Frequency Table

Gender					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Male	70	46.7	46.7	
	Female	80	53.3	100.0	
	Total	150	100.0	100.0	

Age					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Below 30 years	25	16.7	16.7	
	31-40	83	55.3	72.0	
	41-50	40	26.7	98.7	

		Frequency	Percent	Valid Percent	Cumulative Percent
51 years and above	2	1.3	1.3	100.0	
Total	150	100.0	100.0		
Education level					
		Frequency	Percent	Valid Percent	Cumulative Percent

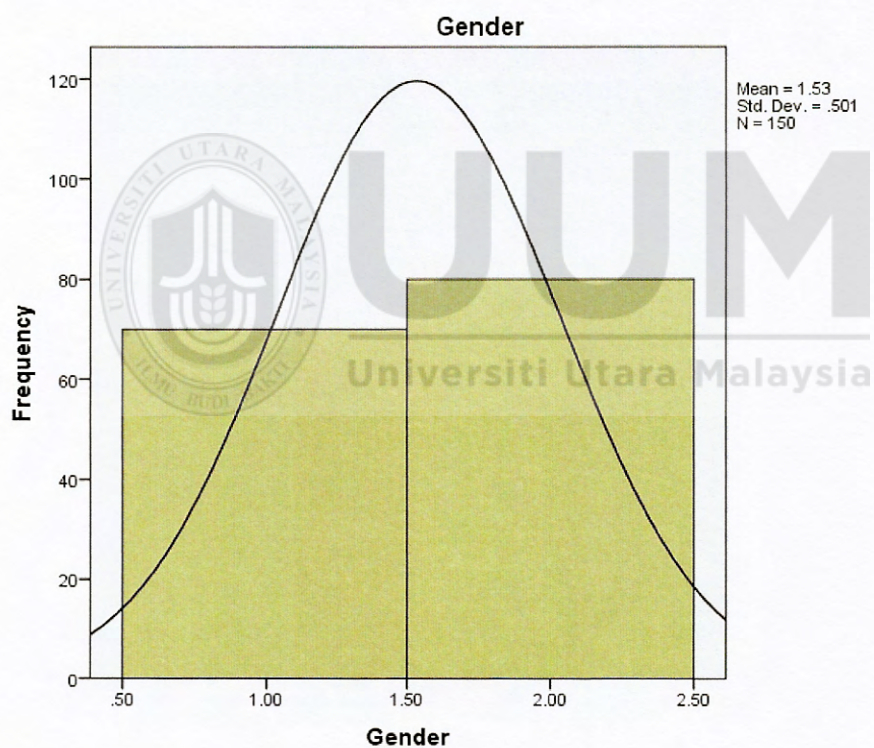
SPM/STPM		10	6.7	6.7	6.7
Valid	Diploma/Advanced diploma	48	32.0	32.0	38.7
	Degree	83	55.3	55.3	94.8
	Master	9	6.0	6.0	100.0
	Total	150	100.0	100.0	
Monthly income					
		Frequency	Percent	Valid Percent	Cumulative Percent

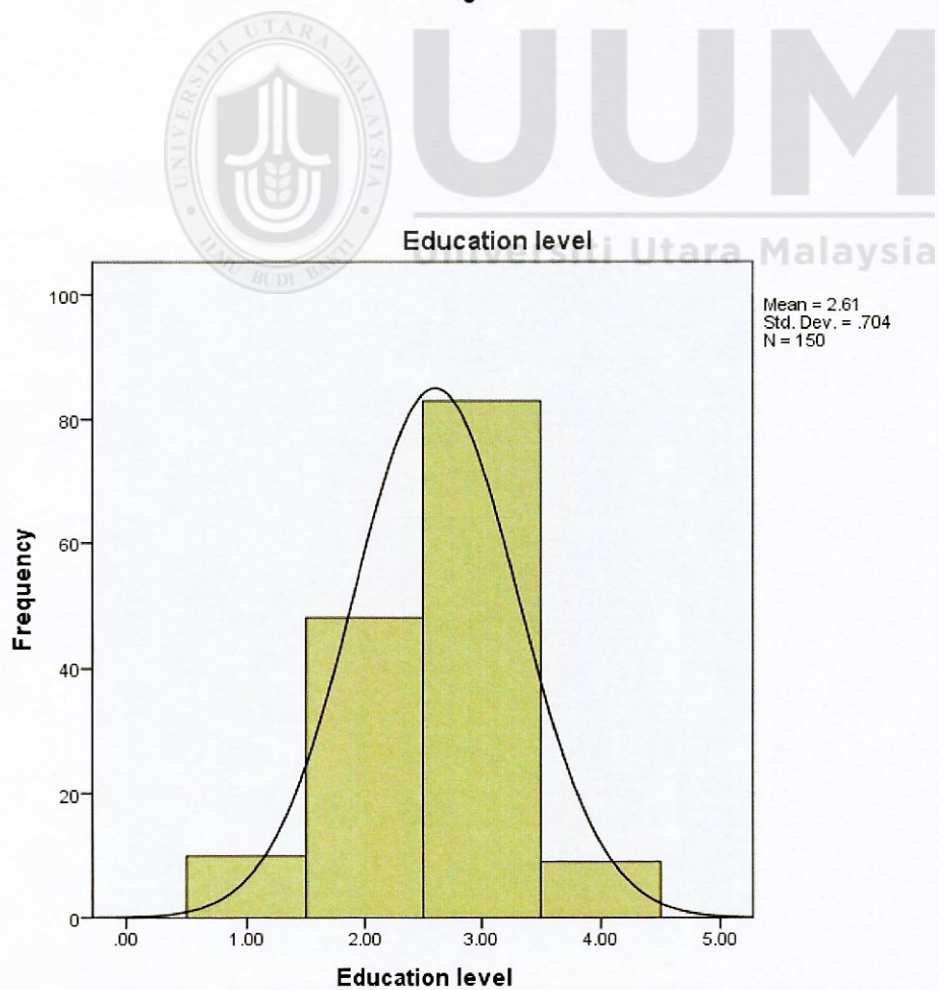
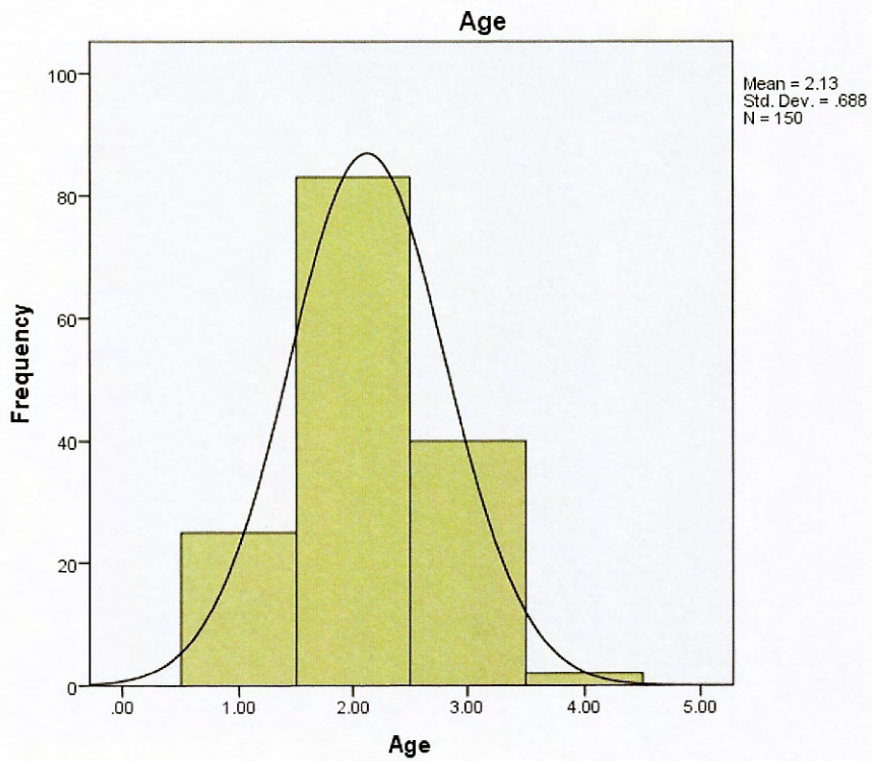
Valid	Below RM2000	9	6.0	6.0	6.0
	RM2001 - Rm3000	22	14.7	14.7	20.7
	Rm3001 - RM4000	41	27.3	27.3	48.0
	RM4001 and above	78	52.0	52.0	100.0
	Total	150	100.0	100.0	

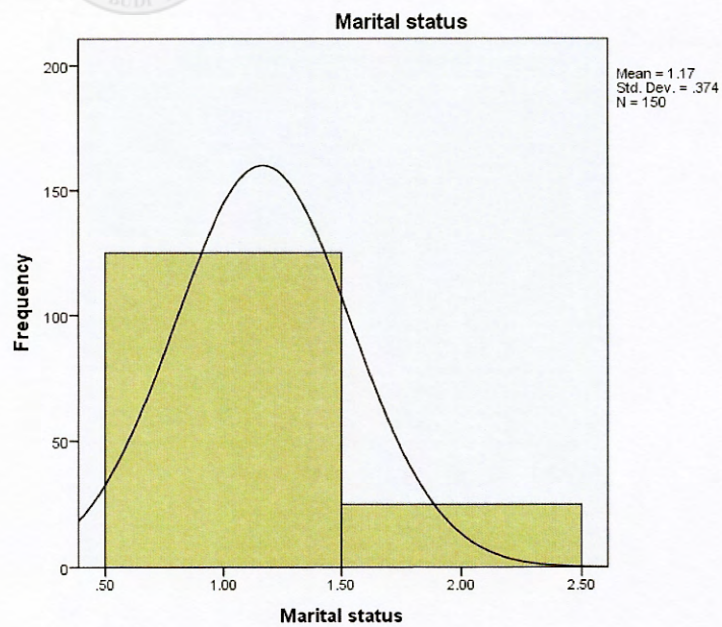
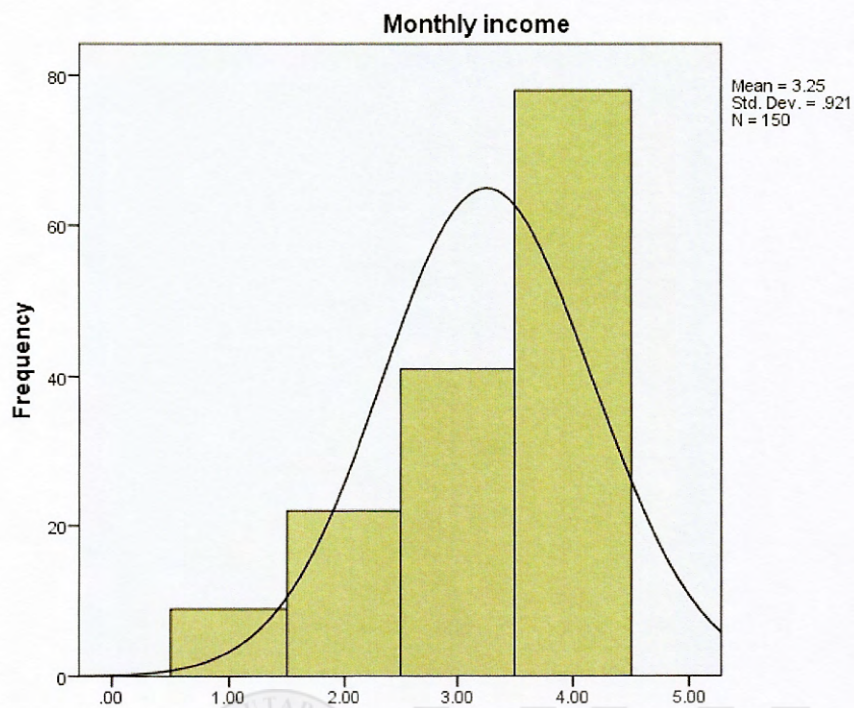
Marital status

	Frequency	Percent	Valid Percent	Cumulative Percent
Married	125	83.3	83.3	83.3
Valid Single	25	16.7	16.7	100.0
Total	150	100.0	100.0	

Histogram







APPENDIX F

Inferential Analysis

- 1) Independent Sample T-Test
- 2) One-Way ANOVA
- 3) Pearson Correlation
- 4) Multiple Regression

1) Independent Sample T-Test

a) Gender

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Awareness	Male	70	4.5686	.47137	.05634
	Female	80	4.5975	.45949	.05137

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means	
		F	Sig.	t	df
Awareness	Equal variances assumed	.090	.764	-.380	148
	Equal variances not assumed			-.379	144.308

Independent Samples Test

		t-test for Equality of Means		
		Sig. (2-tailed)	Mean Difference	Std. Error Difference
Awareness	Equal variances assumed	.704	-.02893	.07611
	Equal variances not assumed	.705	-.02893	.07624

Independent Samples Test

		t-test for Equality of Means	
		95% Confidence Interval of the Difference	
		Lower	Upper
Awareness	Equal variances assumed	-.17934	.12148
	Equal variances not assumed	-.17963	.12177

b) Marital Status

Group Statistics

Marital status	N	Mean	Std. Deviation	Std. Error Mean
Awareness Married	125	4.5952	.47210	.04223
Awareness Single	25	4.5280	.42379	.08476

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means	
		F	Sig.	t	df
Awareness	Equal variances assumed	.084	.773	.660	148
	Equal variances not assumed			.710	36.951

Independent Samples Test

		t-test for Equality of Means		
		Sig. (2-tailed)	Mean Difference	Std. Error Difference
Awareness	Equal variances assumed	.510	.06720	.10179
	Equal variances not assumed	.482	.06720	.09469

Independent Samples Test

		t-test for Equality of Means	
		95% Confidence Interval of the Difference	
		Lower	Upper
Awareness	Equal variances assumed	-.13395	.26835
	Equal variances not assumed	-.12468	.25908

2) One-Way ANOVA

a) Age

Descriptives

Awareness

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean
					Lower Bound
Below 30 years	25	4.5760	.47018	.09404	4.3819
31-40	83	4.6241	.42872	.04706	4.5305
41-50	40	4.5100	.52614	.08319	4.3417
51 years and above	2	4.5000	.70711	.50000	-1.8531

Total	150	4.5840	.46373	.03786	4.5092
-------	-----	--------	--------	--------	--------

Descriptives

Awareness

	95% Confidence Interval for Mean	Minimum	Maximum
	Upper Bound		
Below 30 years	4.7701	3.60	5.00
31-40	4.7177	3.40	5.00
41-50	4.6783	3.00	5.00
51 years and above	10.8531	4.00	5.00
Total	4.6588	3.00	5.00

Test of Homogeneity of Variances

Awareness

Levene Statistic	df1	df2	Sig.
1.751	3	146	.159

ANOVA

Awareness

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.368	3	.123	.566	.638
Within Groups	31.673	146	.217		
Total	32.042	149			

Robust Tests of Equality of Means

Awareness

	Statistic ^a	df1	df2	Sig.
Welch	.392	3	4.825	.765
Brown-Forsythe	.382	3	3.768	.773

a. Asymptotically F distributed.

Post Hoc Tests

Multiple Comparisons

Dependent Variable: Awareness

Tukey HSD

(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval
					Lower Bound
Below 30 years	31-40	-.04810	.10626	.969	-.3243
	41-50	.06600	.11875	.945	-.2426
	51 years and above	.07600	.34227	.996	-.8135
31-40	Below 30 years	.04810	.10626	.969	-.2281
	41-50	.11410	.08965	.582	-.1189
	51 years and above	.12410	.33329	.982	-.7421
41-50	Below 30 years	-.06600	.11875	.945	-.3746
	31-40	-.11410	.08965	.582	-.3471
	51 years and above	.01000	.33748	1.000	-.8671

	Below 30 years	-.07600	.34227	.996	-.9655
51 years and above	31-40	-.12410	.33329	.982	-.9903
	41-50	-.01000	.33748	1.000	-.8871

Multiple Comparisons

Dependent Variable: Awareness

Tukey HSD

(I) Age	(J) Age	95% Confidence Interval
		Upper Bound
Below 30 years	31-40	.2281
	41-50	.3746
	51 years and above	.9655
31-40	Below 30 years	.3243
	41-50	.3471
	51 years and above	.9903
41-50	Below 30 years	.2426
	31-40	.1189
	51 years and above	.8871
51 years and above	Below 30 years	.8135
	31-40	.7421
	41-50	.8671

Homogeneous Subsets

Awareness

Tukey HSD

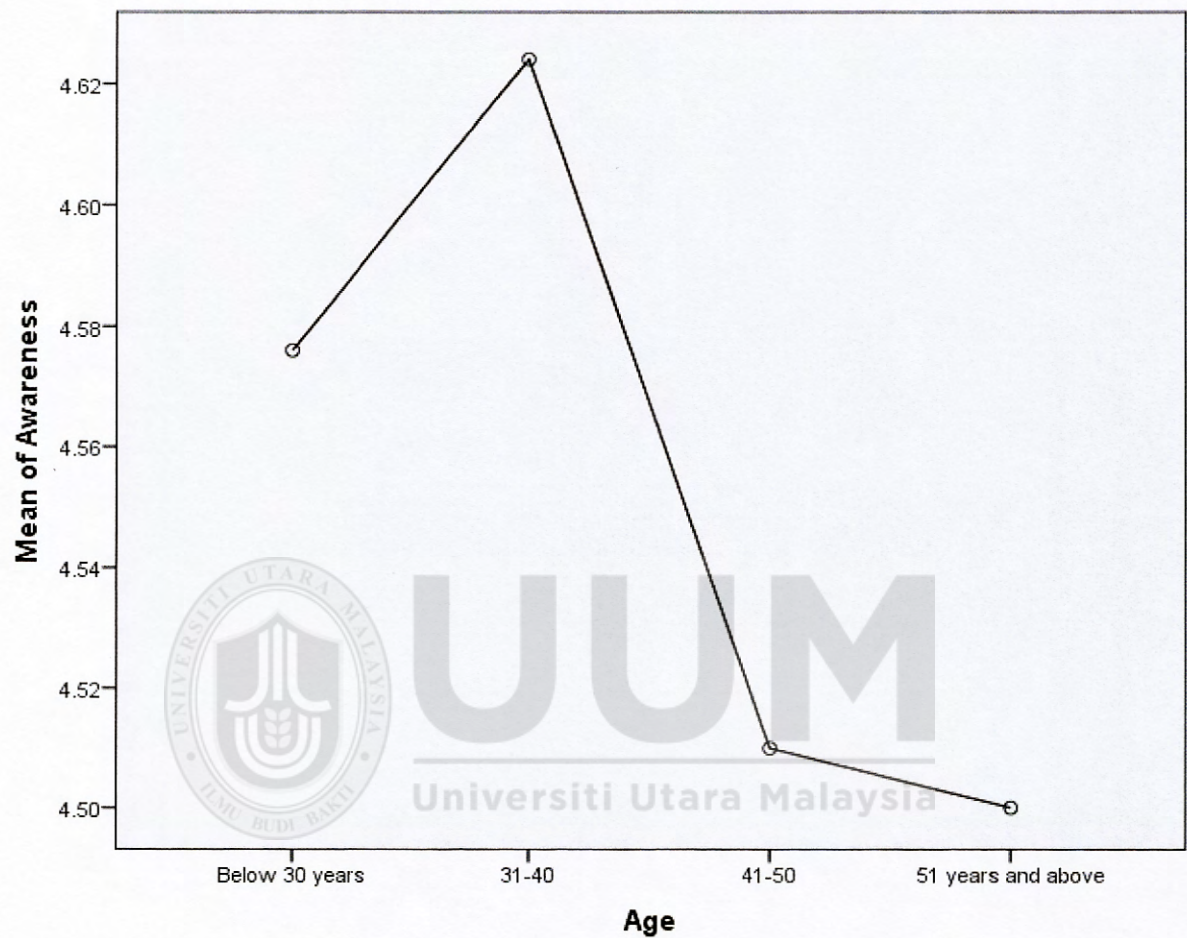
Age	N	Subset for alpha = 0.05	
		1	
51 years and above	2	4.5000	
41-50	40	4.5100	
Below 30 years	25	4.5760	
31-40	83	4.6241	
Sig.		.960	

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.932.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Means Plots



b) Monthly Income

Descriptives

Awareness

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean
					Lower Bound
Below RM2000	9	4.3556	.45583	.15194	4.0052
RM2001 - Rm3000	22	4.7364	.37739	.08046	4.5690
Rm3001 - RM4000	41	4.5366	.51466	.08038	4.3741
RM4001 and above	78	4.5923	.45177	.05115	4.4904
Total	150	4.5840	.46373	.03786	4.5092

Descriptives

Awareness

	95% Confidence Interval for Mean	Minimum	Maximum
	Upper Bound		
Below RM2000	4.7059	3.80	5.00
RM2001 - Rm3000	4.9037	3.60	5.00
Rm3001 - RM4000	4.6990	3.00	5.00
RM4001 and above	4.6942	3.40	5.00
Total	4.6588	3.00	5.00

Test of Homogeneity of Variances

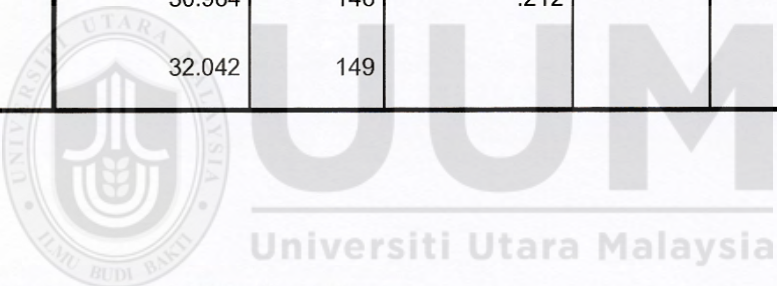
Awareness

Levene Statistic	df1	df2	Sig.
1.671	3	146	.176

ANOVA

Awareness

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.078	3	.359	1.694	.171
Within Groups	30.964	146	.212		
Total	32.042	149			



Robust Tests of Equality of Means

Awareness

	Statistic ^a	df1	df2	Sig.
Welch	1.950	3	31.454	.142
Brown-Forsythe	1.775	3	56.543	.162

a. Asymptotically F distributed.

Post Hoc Tests

Multiple Comparisons

Dependent Variable: Awareness

Tukey HSD

(I) Monthly income	(J) Monthly income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval
					Lower Bound
Below RM2000	RM2001 - Rm3000	-.38081	.18222	.161	-.8544
	Rm3001 - RM4000	-.18103	.16952	.710	-.6216
	RM4001 and above	-.23675	.16212	.464	-.6581
RM2001 - Rm3000	Below RM2000	.38081	.18222	.161	-.0928
	Rm3001 - RM4000	.19978	.12171	.359	-.1165
	RM4001 and above	.14406	.11117	.567	-.1449
Rm3001 - RM4000	Below RM2000	.18103	.16952	.710	-.2595
	RM2001 - Rm3000	-.19978	.12171	.359	-.5161
	RM4001 and above	-.05572	.08883	.923	-.2866
RM4001 and above	Below RM2000	.23675	.16212	.464	-.1846
	RM2001 - Rm3000	-.14406	.11117	.567	-.4330
	Rm3001 - RM4000	.05572	.08883	.923	-.1751

Multiple Comparisons

Dependent Variable: Awareness

Tukey HSD

(I) Monthly income	(J) Monthly income	95% Confidence Interval
		Upper Bound
Below RM2000	RM2001 - Rm3000	.0928
	Rm3001 - RM4000	.2595
	RM4001 and above	.1846
RM2001 - Rm3000	Below RM2000	.8544
	Rm3001 - RM4000	.5161
	RM4001 and above	.4330
Rm3001 - RM4000	Below RM2000	.6216
	RM2001 - Rm3000	.1165
	RM4001 and above	.1751
RM4001 and above	Below RM2000	.6581
	RM2001 - Rm3000	.1449
	Rm3001 - RM4000	.2866

Homogeneous Subsets

Awareness

Tukey HSD

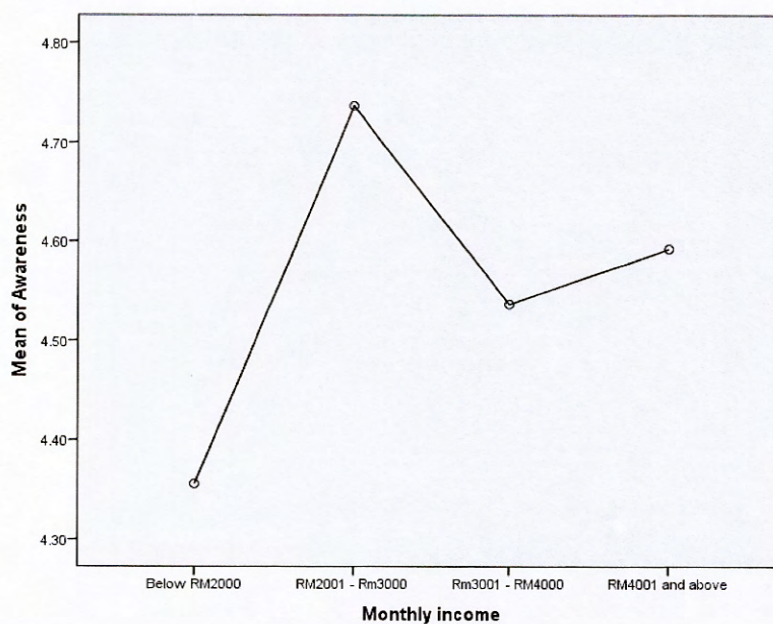
Monthly income	N	Subset for alpha = 0.05	
		1	2
Below RM2000	9	4.3556	
Rm3001 - RM4000	41	4.5366	4.5366
RM4001 and above	78	4.5923	4.5923
RM2001 - Rm3000	22		4.7364
Sig.		.353	.505

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 20.642.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Means Plots



c) Highest education level

Descriptives

Awareness

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean
					Lower Bound
SPM/STPM	10	4.4200	.59217	.18726	3.9964
Diploma/Advanced diploma	48	4.5250	.45872	.06621	4.3918
Degree	83	4.6554	.43203	.04742	4.5611
Master	9	4.4222	.56960	.18987	3.9844
Total	150	4.5840	.46373	.03786	4.5092

Descriptives

Awareness

	95% Confidence Interval for Mean	Minimum	Maximum
	Upper Bound		
SPM/STPM	4.8436	3.60	5.00
Diploma/Advanced diploma	4.6582	3.00	5.00
Degree	4.7498	3.40	5.00
Master	4.8601	3.60	5.00
Total	4.6588	3.00	5.00

Test of Homogeneity of Variances

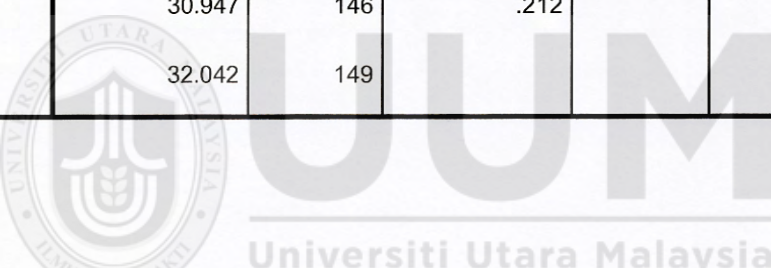
Awareness

Levene Statistic	df1	df2	Sig.
2.582	3	146	.056

ANOVA

Awareness

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.095	3	.365	1.722	.165
Within Groups	30.947	146	.212		
Total	32.042	149			



Robust Tests of Equality of Means

Awareness

	Statistic ^a	df1	df2	Sig.
Welch	1.395	3	21.724	.271
Brown-Forsythe	1.275	3	30.663	.300

a. Asymptotically F distributed.

Post Hoc Tests

Multiple Comparisons

Dependent Variable: Awareness

Tukey HSD

(I) Education level	(J) Education level	Mean Difference (I-J)	Std. Error	Sig.
SPM/STPM	Diploma/Advanced diploma	-.10500	.16004	.913
	Degree	-.23542	.15411	.424
	Master	-.00222	.21154	1.000
Diploma/Advanced diploma	SPM/STPM	.10500	.16004	.913
	Degree	-.13042	.08348	.403
	Master	.10278	.16723	.927
Degree	SPM/STPM	.23542	.15411	.424
	Diploma/Advanced diploma	.13042	.08348	.403
	Master	.23320	.16157	.475
Master	SPM/STPM	.00222	.21154	1.000
	Diploma/Advanced diploma	-.10278	.16723	.927
	Degree	-.23320	.16157	.475

Multiple Comparisons

Dependent Variable: Awareness

Tukey HSD

(I) Education level	(J) Education level	95% Confidence Interval	
		Lower Bound	Upper Bound
SPM/STPM	Diploma/Advanced diploma	-.5209	.3109
	Degree	-.6359	.1651
	Master	-.5520	.5475
	SPM/STPM	-.3109	.5209
Diploma/Advanced diploma	Degree	-.3474	.0865
	Master	-.3318	.5374
	SPM/STPM	-.1651	.6359
Degree	Diploma/Advanced diploma	-.0865	.3474
	Master	-.1867	.6531
	SPM/STPM	-.5475	.5520
Master	Diploma/Advanced diploma	-.5374	.3318
	Degree	-.6531	.1867

Homogeneous Subsets

Awareness

Tukey HSD

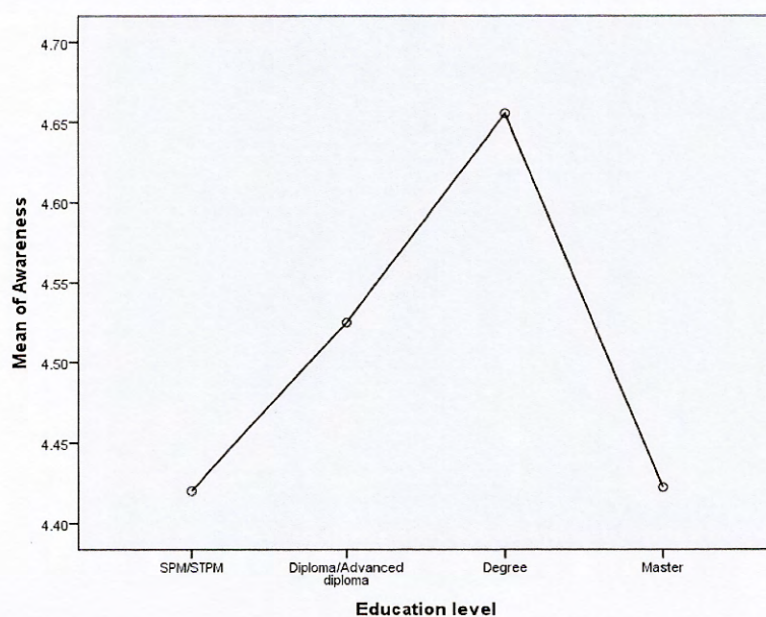
Education level	N	Subset for alpha = 0.05
		1
SPM/STPM	10	4.4200
Master	9	4.4222
Diploma/Advanced diploma	48	4.5250
Degree	83	4.6554
Sig.		.462

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 16.394.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Means Plots



3) Pearson Correlation

Descriptive Statistics

	Mean	Std. Deviation	N
Awareness	4.5840	.46373	150
Attitude	4.7573	.33143	150
Subjectivenorm	4.3240	.52873	150
R	4.6022	.41941	150
PBC	4.7150	.40965	150



UUM
Universiti Utara Malaysia

Correlations

		awareness	attitude	Subjective norm	R	PBC
Awareness	Pearson Correlation	1	.572**	.496**	.389**	.541
	Sig. (2-tailed)		.000	.000	.000	.000
	N	150	150	150	150	150
Attitude	Pearson Correlation	.572**	1	.571**	.379**	.459**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	150	150	150	150	150
Subjectivenorm	Pearson Correlation	.496**	.571**	1	.387**	.387**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	150	150	150	150	150
R	Pearson Correlation	.389**	.379**	.387**	1	.654**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	150	150	150	150	150
PBC	Pearson Correlation	.541**	.459**	.387**	.654**	1**
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	150	150	150	150	150

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

1) Multiple Linear Regression

Descriptive Statistics

	Mean	Std. Deviation	N
Awareness	4.5840	.46373	150
Attitude	4.7573	.33143	150
Subjectivenorm	4.3240	.52873	150
R	4.6022	.41941	150
PBC	4.7150	.40965	150

Correlations

		awareness	attitude	Subjectivenorm	R
Pearson Correlation	awareness	1.000	.572	.496	.389
	attitude	.572	1.000	.571	.379
	Subjectivenorm	.496	.571	1.000	.387
	R	.389	.379	.387	1.000
	PBC	.541	.459	.387	.654
Sig. (1-tailed)	awareness	.	.000	.000	.000
	attitude	.000	.	.000	.000
	Subjectivenorm	.000	.000	.	.000
	R	.000	.000	.000	.
N	PBC	.000	.000	.000	.000
	awareness	150	150	150	150
	attitude	150	150	150	150
	Subjectivenorm	150	150	150	150

R	150	150	150	150
PBC	150	150	150	150

Correlations

		PBC
Pearson Correlation	awareness	.541
	attitude	.459
	Subjectivenorm	.387
	R	.654
	PBC	1.000
Sig. (1-tailed)	awareness	.000
	attitude	.000
	Subjectivenorm	.000
	R	.000
	PBC	.
N	awareness	150
	attitude	150
	Subjectivenorm	150
	R	150
	PBC	150

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method

1	PBC, Subjectivenorm, attitude, R ^b		. Enter
---	---	--	---------

a. Dependent Variable: awareness

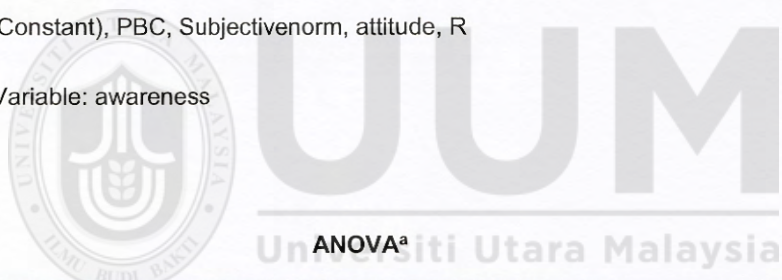
b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.671 ^a	.450	.435	.34859

a. Predictors: (Constant), PBC, Subjectivenorm, attitude, R

b. Dependent Variable: awareness



ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.422	4	3.605	29.671	.000 ^b
	Residual	17.620	145	.122		
	Total	32.042	149			

a. Dependent Variable: awareness

b. Predictors: (Constant), PBC, Subjectivenorm, attitude, R

Coefficients^a

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
-------	-----------------------------	---------------------------	---	------

		B	Std. Error	Beta		
	(Constant)	.076	.453		.168	.867
	Attitude	.441	.111	.315	3.987	.000
1	Subjectivenorm	.172	.068	.196	2.542	.012
	R	-.031	.092	-.028	-.337	.737
	PBC	.384	.097	.339	3.965	.000

Coefficients^a

Model		95.0% Confidence Interval for B		Collinearity Statistics	
		Lower Bound	Upper Bound	Tolerance	VIF
	(Constant)	-.819	.971		
	Attitude	.222	.660	.607	1.648
1	Subjectivenorm	.038	.306	.638	1.567
	R	-.212	.150	.551	1.816
	PBC	.192	.575	.519	1.927

a. Dependent Variable: awareness

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	attitude	Subjectivenorm
	1	4.981	1.000	.00	.00	.00
1	2	.009	23.512	.03	.00	.76
	3	.005	31.391	.29	.11	.04

4	.003	42.762	.11	.03	.01
5	.002	50.326	.57	.86	.19

Collinearity Diagnostics^a

Model	Dimension	Variance Proportions	
		R	PBC
1	1	.00	.00
	2	.05	.04
	3	.28	.09
	4	.58	.77
	5	.10	.11

a. Dependent Variable: awareness

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.4391	4.9197	4.5840	.31111	150
Residual	-.91973	.65995	.00000	.34388	150
Std. Predicted Value	-3.680	1.079	.000	1.000	150
Std. Residual	-2.638	1.893	.000	.986	150

a. Dependent Variable: awareness