



**HUMAN CAPITAL CRITERIA DEMANDED BY
TAKAFUL OPERATORS IN MALAYSIA**

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DECLARATION OF ORIGINAL WORK



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I, MUHAMMAD AZMI BIN OTHMAN (880827-56-5703)**

Hereby, declare that,

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

Signature: _____

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LETTER OF SUBMISSION

May 9, 2011

En. Rosmi Yuhasni bin Mohamed Yusuf
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Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled "Human Capital Criteria Demanded by Takafuf Operators in Malaysia" to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA

Thank you
Yours sincerely,

MUHAMMAD AZMI BIN OTHMAN
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ABSTRACT

This research was conducted by focusing on the Human capital criteria demanded by Takaful operators in Malaysia. With the rapid growth of Takaful operations in Malaysia it bring the increase on demand for human capital in this industry and Takaful operators itself demanded for competence employees to work with them. The variables selected are experience, education level, and skill as a criteria demanded by Takaful operators.

The dependent variable is human capital criteria demanded. The main objectives of this research are (1) to determine the level of human capital criteria demanded by Takaful operators in Malaysia, (2) to identify the relationship between human capital criteria demanded (dependent variable) and each of the independent variable, (3) to provide an idea and recommendation for Takaful industry to improve their human capital resources

Based on the result, it was concluded that there is high level of demand for human capital in Takaful industry in Malaysia, however the group of variables experience, education level and skill can not be used to reliably predict human capital criteria demanded by Takaful operator (dependent variable).

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