

UNIVERSITI TEKNOLOGI MARA

**TAKAFUL ACCEPTANCE AMONG MUSLIM
WORKERS IN MAJLIS PERBANDARAN
TEMERLOH**

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2014291514

Academic Writing submitted in partial fulfillment
of the requirements for the degree of
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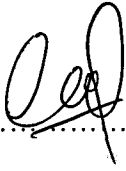
Academy of Contemporary Islamic Studies

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AUTHOR DECLARATION

I declare that that work in this academic writing was carried out in accordance with the regulations of University Teknologi MARA . It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This academic writing has not been submitted to any other academic institutions or non academic institutions for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Under Graduate, University Teknologi MARA, regulating the conduct to my study and research.

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ABSTRACT

Conventional insurance and Takaful are two different contracts although both have the same goal of reducing financial burden and protecting participants they are from difficulties. Generally, Muslim workers in Majlis Perbandaran Temerloh do not fully accept and subscribe to services offered by Takaful due to lack of knowledge on the role of Takaful in the economy and life they even basically know the Takaful companies have been operating and following the principles of Islam that are free of usury, *maysir* and *gharar*. The main objective of the research is to identify how does marketing strategies influence Muslim workers to choose Takaful product rather than conventional insurance product and to measure the understanding Takaful product among Muslim workers in Majlis Perbandaran Temerloh. Purpose this research aims to investigate Takaful acceptance among Muslim workers in Majlis Perbandaran Temerloh. For this purpose a survey research has been chosen as the most appropriate research method. Data was collected from 50 respondents (Muslim workers) in Majlis Perbandaran Temerloh. Quantitative data analysis is used to test the hypothesis of this study. The results will then determine either the hypothesis are substantiated or not. Once the data are collected, it will be coded and appropriate quantitative analysis software, which is Statistical Product and Service Solutions (SPSS) is used to measure the validity and reliability of the questionnaires. The primary statistical techniques used in the research is descriptive analysis. An attempt has been made here to quantitatively research the acceptance of Takaful among Muslim workers in Majlis Perbandaran Temerloh.

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