



**“PATRONAGE FACTORS THAT INFLUENCE PEOPLE
TO CHOOSE TAKAFUL IKHLAS (IKHLAS CONSULTANT
& SERVICES)”**

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2007282548

BACHELOR OF BUSINESS ADMINISTRATION

(HONS) INSURANCE

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

KAMPUS BANDARAYA MELAKA

NOVEMBER 2010

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**Submitted in Partial Fulfillment
Of the Requirement for the
Bachelor of Business Administration
(Hons) Insurance**

**FACULTY OF BUSINESS MANAGEMENT
UITM, KAMPUS BANDARAYA MELAKA**

2010

2010
DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) INSURANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
KAMPUS BANDARAYA MELAKA**

“DECLARATION OF ORIGINAL WORK”

I, NURULHASANAH BINTI REBUYAN, (I/C Number: 881110-04-5166)

Hereby, declare that:

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

Signature:

Date:.....

LETTER OF SUBMISSION

NOVEMBER 2010

The Head of Program
Bachelor of Business Administration (Hons) Insurance
Faculty of Business Management
Universiti Teknologi MARA
Kampus Bandaraya Melaka

Dear Sir/ Madam,

SUBMISSION OF PROJECT PAPER (INS 662)

Attached is the project paper titled “THE CUSTOMER LOYALTY TOWARDS SERVICES PROVIDED BY PROTON DEALER (TAHAP PUNCAK)” to fulfill the requirement as needed by Faculty of Business Management, Universiti Teknologi MARA.

Thank You,

Yours sincerely,

.....

(NURULHASANAH BINTI REBUYAN)

2007282548

Bachelor of Business Administration (Hons) Insurance

ABSTRACT

Despite the thriving growth of the industry, Takaful just captures a small portion of market share of the insurance industry. Thus, there is a need for IKHLAS Consultant & Services (Takaful Ikhlas) for determine what the factors that are considered as important for the customers to adopt their product especially among Muslim. There is also a need for IKHLAS Consultant & Services (Takaful Ikhlas) to capture more muslim to buy their product.

For the purpose of the study, exploratory research developed in order to identify the patronage factors that influence people to choose Takaful products, to identify the products/services adopted by customers of Takaful, and to analyze the differences of patronage factors between muslim and non-muslim customers on Takaful products. Simple random sampling has been utilized with 110 respondents of the sample size. Self-administered questionnaire was used as the survey instrument. By using the analysis generated by Statistical Package for the Social Science (SPSS), results are analyzed.

This research found that, convenience, reputation and service provision are the patronage factors that influence people to choose Takaful products. The researchers also found that majority of respondents are Muslim with 90.9% ad frequency of 100 respondents, while non-muslim with 9.1%. Thus, it proved that, for Muslim, the elements of gharar, mysir and riba' are important in making their decision to choose their operator. In terms of product adopted by customers, most of the respondents choose Ikhlas Saving Takaful.