

**“A STUDY ON DEMOGRAPHIC FACTORS THAT INFLUENCE THE USAGE OF  
TAKAFUL PRODUCTS”**

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## **DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS ADMINISTRATION  
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“DECLARATION OF ORIGINAL WORK”**

I, Nurfaridah binti Abdul Rahman,

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 any 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: 7<sup>th</sup> January 2014

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## ABSTRACT

This study is conducted to identify what is the relationship between demographic factor and the usage of Takaful product. On this research, the employee of the private sector and government sector in Kota Cemerlang, Ayer Keroh, Melaka has been chosen as sample of the study in order to analyze on that topics. This study presents new empirical evidence on the relationship between demographic factor and the usage of Takaful product.

Recently, Takaful industries are well growing and some of the Takaful provider has predicted that these industries will keep growing in the future. Some of factor that contributed to the usage of the Takaful product has been identified. Demographic factor such as age, gender, race, education level and income is the independent variable and usage of Takaful product is the dependent variable. Hence, this research is conducted to whether demographic factor have a positive relationship or negative relationship toward the usage of Takaful product.

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