



**ISLAMIC INSURANCE (TAKAFUL): DETERMINANT
ACCEPTANCE OF PEOPLE IN MELAKA**

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**BACHELOR OF BUSINESS ADMINISTRATION
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UNIVERSITI TEKNOLOGI MARA
MELAKA**

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**Submitted in Partial Fulfillment
of requirement for the
Bachelor of Business Administration
(Hons) Finance**

**FACULTY OF BUSINESS MANAGEMENT
UITM, MELAKA**

2011

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE FACULTY OF BUSINESS MANAGEMENT UNIVERSITI TEKNOLOGI MARA MELAKA

“DECLARATION OF ORIGINAL WORK”

I, AN’NUR SHARIEDA BINTI NADZRI, (I/C Number: 880717-06-5070)

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: _____

Date: _____

LETTER OF SUBMISSION

26th April 2011

The Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi MARA
Kampus Bandaraya Melaka
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75300 Melaka

Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled "ISLAMIC INSURANCE (TAKAFUL): DETERMINANT ACCEPTANCE OF PEOPLE IN MELAKA" to fulfill the requirement as needed by the Faculty of Business Management, University Teknologi MARA.

Thank you

Yours sincerely;

AN'NUR SHARIEDA BINTI NADZRI

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BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE

ISLAMIC INSURANCE (TAKAFUL): DETERMINANT ACCEPTANCE OF PEOPLE IN MELAKA

ABSTRACT

This study is obtaining to determine the acceptance of Islamic insurance (takaful) in Melaka. Feedback from public on their acceptance of Islamic insurance (takaful) will be use as a result for the study. The growth of Islamic insurance (takaful) companies has become a threat for the conventional insurance companies. The impressive growth world wide and potential expansion into new western markets has a strong implication to takaful operators to gear themselves with innovative takaful products and to match the service quality of the traditional insurance market to close to a billion Muslim markets scattered in many parts of the world (Zuriah, 2009). Ikhlas Consultant & Services Sdn Bhd Company will be other reference for this study to determine the customers' acceptance.