



**FACTORS INFLUENCING THE LEVEL OF ACCEPTANCE OF GROUP FAMILY TAKAFUL  
AMONGST PRIMARY SCHOOL STAFFS IN BUKIT BERUANG, MALACCA**

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**FACULTY OF BUSINESS MANAGEMENT**

**UNIVERSITI TEKNOLOGI MARA**

**MELAKA**

**JULY 2013**

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

**FACULTY OF BUSINESS MANAGEMENT**

**UNIVERSITI TEKNOLOGI MARA**

**MELAKA**

**2013**

**“DECLARATION OF ORIGINAL WORK”**



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

**“DECLARATION OF ORIGINAL WORK”**

I, UMMU AJIRAH BINTI ABDUL RAUF, (I/C Number: 910508-04-5430)

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

July 2013

The Head of Program

Bachelor of Business Administration (Hons) Insurance

Faculty of Business Management

Universiti Teknologi Mara

MELAKA

Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled **“FACTORS INFLUENCING THE LEVEL OF ACCEPTANCE OF GROUP FAMILY TAKAFUL AMONGST PRIMARY SCHOOL STAFFS IN BUKIT BERUANG, MALACCA”** to fulfill the requirement as needed by the Faculty of Business Management , Universiti Teknologi MARA.

Thank You,

Your sincerely,

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UMMU AJIRAH BINTI ABDUL RAUF

2010356599

Bachelor of Business Administration (Hons) in Insurance

## **ABSTRACT**

### **FACTORS INFLUENCING THE LEVEL OF ACCEPTANCE OF GROUP FAMILY TAKAFUL AMONGST PRIMARY SCHOOL STAFFS IN BUKIT BERUANG, MALACCA**

UMMU AJIRAH BINTI ABDUL RAUF (2010356599)

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Takaful or Islamic insurance is part of well growth Islamic finance industry today. The government and the industry player have done many efforts, however the small participation from the society is always doubted. Thus, the variable factors will influence level of acceptance of Group Family Takaful. Due to this problem, Takaful Company should identify which factors that can best fit with level of acceptance of Group Family Takaful amongst primary school staffs in Bukit Beruang, Malacca. The main purpose of this study is to examine and gain a better solution of the significant relationship towards the factors influencing the level of acceptance of Group Family Takaful. There are several factors influencing the level of acceptance of Group Family Takaful, which include agent's performance, level of knowledge, and advertising. Results of the present study showed that the most influential factors of level of acceptance of Group Family Takaful amongst primary school staffs in Bukit Beruang, Malacca are level of knowledge. At the end of this study, the researcher come out with several recommendations in order to give clear vision for Takaful Company to increase level of acceptance of Group Family Takaful amongst primary school staffs in Bukit Beruang, Malacca.