



**FACTORS CONTRIBUTING TO THE LEVEL OF AWARENESS AMONGST MUSLIM
TOWARDS CONCEPT OF SAVING TAKAFUL IN MELAKA.**

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APRIL 2011

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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

2011

“DECLARATION OF ORIGINAL WORK”



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

“DECLARATION OF ORIGINAL WORK”

I, UMMU KHADIJAH BINTI ABDUL RAUF, (I/C Number: 870507-04-5224)

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

April 2011

The Head of Program

Bachelor of Business Administration (Hons) Insurance

Faculty of Business Management

Universiti Teknologi Mara

MELAKA

Dear Sir,

Rosmi Yuhasni Yusoff

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “**FACTORS CONTRIBUTING TO THE LEVEL OF AWARENESS AMONGST MUSLIM TOWARDS CONCEPT OF SAVING TAKAFUL IN MELAKA**” to fulfill the requirement as needed by the Faculty of Business Management ,
Universiti Teknologi MARA.

Thank You,

Your sincerely,

UMMU KHADIJAH BINTI ABDUL RAUF

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Bachelor of Business Administration (Hons) in Insurance

ABSTRACT

FACTORS CONTRIBUTING TO THE LEVEL OF AWARENESS AMONGST MUSLIM TOWARDS CONCEPT OF SAVING TAKAFUL IN MELAKA

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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 influenced level of awareness toward Saving Takaful. Due to this problem, Takaful Company should identify which factors that can best fit with level of awareness amongst Muslim toward Concept Saving Takaful. The main purpose of this study is to examine and gain a better solution of the significant relationship between factors that contributing level of awareness towards Saving Takaful. There are several factors that influencing level of awareness toward Concept of Saving Takaful, which include level of knowledge, perception and promotion. Results of the present study showed that the most influential factors of level of awareness amongst Muslim toward Saving Takaful are promotion. 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 awareness amongst Muslim toward Concept Saving Takaful and will give positive perception towards Muslim with Takaful.