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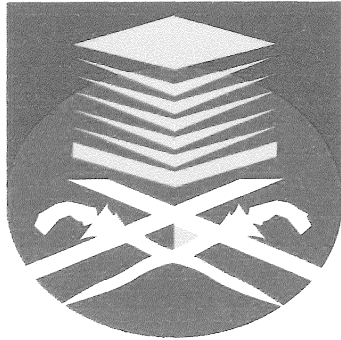
A STUDY ON PUBLIC SECTOR STAFF'S ACCEPTANCE
TOWARD FAMILY TAKAFUL

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DECLARATION OF ORIGINAL WORK



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I, **NORAKMA BINTI OTHMAN (I/C Number: 860922-11-5040)**

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, any 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

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ABSTRACTS

The purpose of this study is to gain a better understanding about public sector's acceptance towards Family Takaful. The research was conducted through survey. The study generated a full response of 200 respondents. Responses from the survey were statistically analyzed with several statistical tools using SPSS.

The result indicated that public sector's acceptance toward Family Takaful through knowledge, attitude of the public, product quality offer and also reputation of the Takaful itself. The respondents are the public sector's staff that work at Majlis Perbandaran Kemaman and Dungun. By using convenience-sampling technique, 200 set of questionnaires were distribute to the respondents.

The findings of this research later will be tabulated and interpreted in Chapter 4. From the hypothesis testing, all four independent variables have relationship with public perception. Besides that, this strong relationship had been determined through primary data method. Moreover, this research is conducted to find and suggest some recommendation for the Takaful Company to improve their weaknesses and enhance what people perceived towards their product or services.

As the conclusion, this study may deliver some valuable information for the readers which is useful for basic knowledge and as the basis of reference on public acceptance study. Hopefully this could help in solving some undecided phenomena.

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