



**A STUDY ON
THE FACTORS INFLUENCING THE GENERATION Y'S
INTENTION TO PARTICIPATE IN A SELF-PROTECTION
SCHEME TAKAFUL:
A CASE STUDY OF MUSLIM RESPONDENT IN JOHOR BAHRU.**

**NURHAFZAH BINTI KHAIRUDIN
2014371809**

**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) ISLAMIC BANKING
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
SEGAMAT, JOHOR.**

DECEMBER 2016

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**Submitted in Partial Fulfillment
of the Requirement for the
Bachelor of Business Administration (Hons) Islamic Banking**

**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
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DECLARATION OF ORIGINAL WORK

NURHAFZAH BINTI KHAIRUDIN

2014371809

I 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 our 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

29TH DECEMBER 2016

Dr. Faridah Najuna Binti Misman
Faculty of Business Management
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JOHOR DARUL TAKZIM

Dear Dr.,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “**A STUDY ON THE FACTORS INFLUENCING THE GENERATION Y’S INTENTION TO PARTICIPATE IN A SELF-PROTECTION SCHEME: A CASE STUDY OF MUSLIM RESPONDENT IN JOHOR BAHRU**” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

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NURHAFZAH BINTI KHAIRUDIN

2014371809

Bachelor of Business Administration (Hons) Islamic Banking

ABSTRACT

The population of Muslim in Malaysia stated by the Department of Statistics for 2010 is 61.3%. The contribution income for Takaful stated by Bank Negara Malaysia (BNM) is 6% in 2015 while income for insurance stated by BNM is 8.4% in 2015. Then, the influence of the Takaful is lack compared to conventional insurance in Malaysia. Besides that, based on previous research is more focus on large group numbers such whole Malaysia as a case study. Therefore, aim of the research is to identify the main factors that influence Muslim of the generation Y's intention to participate in a self-protection scheme Takaful in Johor Bahru. Furthermore, the average of age for generation Y is 22 until 36 years old. The dependent variable is intention to participate in a self-protection scheme Takaful. The independent variable is level of awareness, social influence, service quality and Promotion. This research is of the target respondents is Muslim of the generation Y's in Johor Bahru. However, the sample technique is based on the probability of simple random. The sample size would be 110 respondents. The data collection is using a questionnaire. The method of data is used Statistical Package for Social Science (SPSS). The result from SPSS is frequency analysis, reliability test, descriptive analysis, correlation analysis and multiple regression analysis. As a result, this research to identify the main factors that influence Muslim of the generation Y's intention to participate in a self-protection scheme Takaful in Johor Bahru. This research also will help other parties in the improvement and development of Takaful product.