

UNIVERSITI TEKNOLOGI MARA

**STUDY OF FACTORS THAT INFLUENCE THE
AWARENESS TO PARTICIPATE IN TAKAFUL
AMONG PERKESO EMPLOYEES IN KUALA
LUMPUR**

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degree of
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AUTHOR'S DECLARATION

I declare that the work in this thesis was carried out in accordance with the regulations of MARA University of Technology. It is original and is the result of my own effort, unless otherwise indicated or acknowledge as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Post Graduate, MARA University of Technology, regulating the conduct of my study and research.

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ABSTRACT

Takaful officially implemented by government on 1985 in Malaysia. Takaful policy holders were only about 11% compared to the insurance industry which is 43%. A study carried out by Hamid & Othman (2009) showed that Muslim consumers do not have adequate understanding and information about the concept and essence of Takaful. This is because, the awareness towards Takaful still lack among people. Thus, the main objectives of this study are to identify whether religious belief, level of knowledge, family and relatives approach and marketing and advertising influence the awareness to participate in Takaful. This study applies quantitative approach with the use of survey questionnaires as the main instrument of data collection. 40 employees of Perkeso in Kuala Lumpur were selected as respondents of this study. Data collected was analysed using descriptive analysis, reliability analysis, correlation analysis and multiple regression analysis to conduct this research. In general, finding of this study shows that the religious belief, level of knowledge, family and relatives approach and marketing and advertising have no significant relationship with the awareness to participate in Takaful.

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