



**A STUDY ON DEMOGRAPHIC FACTORS THAT INFLUENCE
THE USAGE OF TAKAFUL PRODUCTS**

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UNIVERSITI TEKNOLOGI MARA
MELAKA**

APRIL 2010

**A STUDY ON DEMOGRAPHIC FACTORS THAT INFLUENCE
THE USAGE OF TAKAFUL PRODUCTS**

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**A Graduation Exercise Submitted To The
Faculty of Business Management
Universiti Teknologi Mara, Melaka,
As A Partial Fulfillment of the Requirement
For Bachelor of Business Administration (Hons.)
Insurance**

APRIL 2010

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (INSURANCE) FACULTY OF BUSINESS MANAGEMENT UNIVERSITI TEKNOLOGI MARA

“DECLARATION OF ORIGINAL WORK”

I, **AHMAD SAFUAN BIN ROSLY**,

(I/C NUMBER : **871203-06-5319**)

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and not been 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 the verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: _____

Date: _____

LETTER OF SUBMISSION

April 2010

The Head of Program

Bachelor of Business Administration (Hons) Insurance
Faculty of Business Management
Universiti Teknologi MARA
110, Off Jalan Hang Tuah,
73500 Melaka

Dear Sir / Madam,

SUBMISSION OF PROJECT PAPER (INS662)

Attached is the project paper titled “**A STUDY ON DEMOGRAPHIC FACTORS THAT INFLUENCE THE USAGE OF TAKAFUL PRODUCTS**” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

AHMAD SAFUAN BIN ROSLY

2008278904

Bachelor of Business Administration (Hons) Insurance

ABSTRACT

This study is conducted to identify what is the relationship between demographic factor and the usage of takaful product. On this research, the employee of the private sector and government sector in Damansara height has been chosen as sample of the study in order to analyze on that topics. This study presents new empirical evidence on the relationship between demographic factor and the usage of takaful product. Recently, Takaful industries are well growing and some of the takaful provider has predicted that these industries will keep growing in the future. Some of factor that contributed to the usage of the takaful product has been identified. Demographic factor such as age, gender, race, education level and income is the independent variable and usage of takaful product is the dependent variable. Hence, this research is conducted to whether demographic factor have a positive relationship or negative relationship toward the usage of takaful product.