



FACTORS AFFECTING Y GENERATION BUYING LIFE TAKAFUL INSURANCE

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**Submitted in Partial Fulfilment
Of the Requirement for the
Bachelor of Business Administration with
Honours (Insurance)**

**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
BANDARAYA MELAKA**

MARCH 2015

“DECLARATION OF ORIGINAL WORK”



**BACHELOR OF BUSINESS ADMINISTRATION
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UNIVERSITI TEKNOLOGI MARA
BANDARAYA MELAKA**

“DECLARATION OF ORIGINAL WORK”

I, SITI NORATIKAH BINTI ABDULLAH, (I/C Number: 921013-03-5672)

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

The Head of Program

Bachelor of Business Administration with Honours (Insurance)

Faculty of Business Management

University Technology MARA

Bandaraya Melaka

Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project title: **“FACTORS AFFECTING Y GENERATION BUYING LIFE TAKAFUL INSURANCE”** to fulfil the requirement as need by the Faculty of Business Management, University Technology MARA.

Thank you.

Yours Sincerely,

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SITI NORATIKAH BINTI ABDULLAH

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ABSTRACT

FACTORS AFFECTING Y GENERATION BUYING LIFE TAKAFUL INSURANCE

Takaful is defined as an Islamic insurance which is a concept whereby a group of participants mutually agree to donate each other (tabarru') if one of them is having a loss or damage. Takaful operator will distribute funds to participants in the event of loss or damage if it happens. This research is about the factors affecting Y generation buying life takaful insurance. The dependent variable is buying behaviour of Y generation, while the independent variable is knowledge, awareness, promotion and income level. The objectives of the study are to identify the major factor affecting Y generation buying life takaful insurance, secondly are to determine the significant relationship between Y generations with life takaful insurance. Last but not least, to provide some recommendations and suggestions to improve factors affecting Y generation buying life takaful insurance.

The data sets in this research are collected from Y generation which are students UiTM KBM and people surrounding in the area Bandaraya Melaka through questionnaires. 70 people were selected from that area as respondents. At the end of this research, the researcher provides some suggestions that in the future researchers can use as an example for the study.