



اُونِيُوَرَسِيْتِي تِيكْنُولُوْجِي مَارَا  
UNIVERSITI  
TEKNOLOGI  
MARA

**A STUDY THE DECISION MAKING TOWARDS GOVERNMENT'S SERVANT  
ON BUYING TAKAFUL (ISLAMIC INSURANCE)**

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**UNIVERSITI TEKNOLOGI MARA  
KAMPUS BANDARAYA MELAKA**

**5<sup>th</sup> JULY 2013**

**TO STUDY THE DECISION MAKING TOWARDS GOVERNMENT'S  
SERVANT ON BUYING TAKAFUL (ISLAMIC INSURANCE)  
IN AYER KEROH,  
MALACCA**

**SITI ZAWIYAH BINTI SHUIB**

**NUR AMIRAH BINTI MOHD NAZRI**

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

**FACULTY OF BUSINESS MANAGEMENT  
UiTM, KAMPUS BANDARAYA MELAKA**

**5<sup>th</sup> JULY 2013**

**LETTER OF SUBMISSION**

**5<sup>th</sup> July 2013**

The Head of Program  
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**Dear Madam,**

**SUBMISSION OF PROJECT PAPER**

Attached is the project paper titled “A STUDY THE DECISION MAKING TOWARDS GOVERNMENT’S SERVANT ON BUYING TAKAFUL” to fulfill the requirement as needed by the Faculty of Business Management Universiti Teknologi MARA.

Thank you

Yours sincerely

.....

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Bachelor of Business Administration

(Hons) Insurance

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**DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS ADMINISTRATION (HONS) INSURANCE  
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**“DECLARATION OF ORIGINAL WORK”**

**I, SITI ZAWIYAH BINTI SHUIB (I/C NUMBER: 900616-02-5024)**

**I, NUR AMIRAH BINTI MOHD NAZRI (I/C NUMBER: 900629-06-6052)**

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 the verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: .....

:.....

Date: .....

## **ABSTRACT**

This research is conducting focused to study the decision making towards government's servants on buying Islamic Insurance (Takaful). Takaful is Islamic Insurance provided by company that is based on Syariah Compliances. To observe this research, there are fourth factors that influencing the decision making toward government servants on buying Takaful which are the level of awareness, promotion, characteristics product and services and also religiosity. The purpose or objective of this study is (1) to identify the level of decision making towards government's servant on purchase Takaful policy (2) to find the most influence factor that contribute to the government's servant decision making to purchase takaful insurance policy and (3) to examine the significant relationship between independant and dependant variables. The respondents are from government's servant area Ayer Keroh, Malacca. 100 questionnaires had been distributed among them. The researcher had used convenience technique which is sampling technique. This researcher was done through the finding by using realibility test, frequency distribution and descrtive analysis. The result show that decision making towards government's servant on buying Islamic Insurance (Takaful) is high. Even though the level of decision making on buying Takaful among government's servant is high, but Takaful company still must make an improvement on promotion, level of awareness based on religiosity and introduce the product charactreistic more deeper. Takaful operator must maintained on sales promotion.