



**THE LEVEL OF AWARENESS AMONG MALAY'S FACTORY
WORKERS IN SEBERANG PERAI TENGAH TOWARDS FAMILY
TAKAFUL CONCEPT**

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I, Nur Emisham Bin Othman (I/C:880404-35-5069)

Hereby, declare that,

1. This work has not previously been accepted in substance for any degree locally @ overseas in is not concurrently submitted for this degree or any degrees.
2. This project paper is the result of my independent work and investigation except otherwise stated.
3. All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: _____ Date: _____

LETTER OF SUBMISSION

4 May 2011

The Head of Program

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Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper entitled “**The Level of Awareness Among Malay’s Factory Worker In Seberang Perai Tengah Towards Family Takaful Concept**” to fulfill the requirement as needed by the Faculty of Business Administration, University Teknologi MARA.

Thank You.

Yours Sincerely,

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ABSTRACT

The competition between conventional insurance and Islamic insurance (Takaful) is greater nowadays. Both industry providing a protection and saving schemes to the market but in term of operation and concept is different. Relating to this statement, level of awareness towards family takaful concept becoming a critical issue in takaful industry whether surrounding people are aware and understand about the concept of takaful and the differences between conventional insurance. Therefore, this research main purpose is to determine the level among Malays factory worker in Seberang Perai Tengah towards family takaful concept.

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