



**FACTORS THAT INFLUENCING PEOPLES TO PURCHASE TAKAFUL/
LIFE INSURANCE/ HEALTH INSURANCE IN KOTA KINABALU**

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DECLARATION OF ORIGINAL WORK



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ABSTRACT

The determination of this study paper is to examine the influence of four factors that influencing peoples to purchase Takaful/ Life Insurance/ Health Insurance which are income, age, number of dependent and education level. The city in Kota Kinabalu were chosen as samples of this study. A survey using 525 questionnaires was distributed to the respondents and 503 of them were returned unacceptable and usable. Meanwhile, this study also having interview with 9 respondents who are purchase Takaful/ Life Insurance/ Health Insurance. Correlation and regression analysis were adopted to analyze all data. The findings indicated that all the independent variables (income, age, number of dependent and education level) had a significant relationship with Purchasing Takaful/ Life Insurance/ Health Insurance. The results showed that the most significant at age and education level with significant 0.00 for Multiple Regression result while at Spearman Correlation the income, age and education level as the significant factors with similar value more than 0.7 that show the effect on purchasing Takaful/ Life Insurance/ Health Insurance. From the data that has been analyzed, it can be concluded that the purchase Takaful/ Life Insurance/ Health Insurance and demand there is more than those who do not buy. This means that the majority agree that insurance purchases are very important that will benefit them in the future.

Keywords: Purchasing, Takaful, Life Insurance, Health Insurance, income, age, number of dependents, education level