

LETTER OF SUBMISSION

Nor Rozmawati Bt. Hamzah
BBA (Hons.) Islamic Banking
Faculty of Business Management
University Teknologi Mara
23000 Dungun
Terengganu.

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The Head of Program
BBA (HONS) Islamic Banking
Faculty of Business Management
University Teknologi Mara
23000 Dungun
Terengganu

Dear Sir/ Madam,

Submission of Project Paper ISB 660

Attached is the project paper titled “The Acceptance of Family Takaful among Secondary Teachers in Territory of Sura, Dungun”, to fulfill the requirement as needed by the Faculty of Business Management, University Teknologi Mara.

Thank You.

Yours sincerely,

(Nor Rozmawati Hamzah)
BBA (HONS) Islamic Banking

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION (HONS)
ISLAMIC BANKING
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITY TEKNOLOGI MARA
DUNGUN, TERENGGANU
“DECLARATION OF ORIGINAL WORK”**

I, NOR ROZMAWATI BT. HAMZAH, (I/C NUMBER: 850213-11-5380)

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, or any other degrees.
- This research paper is the result of our independent work and investigation, except where otherwise stated.
- All verbatim extract has been distinguished by quotation marks and sources of our information have been specifically acknowledged.

Signature: _____

Date: _____

ABSTRACT

The purpose of this research is to study The Acceptance of Family Takaful among Secondary Teachers in territory of Sura, Dungun. Data were collected through questionnaire which was distributed among teachers that accepted Family Takaful product. Then, data were analyzed using SPSS (Statistical Package for the Social Sciences) version 15. Majority of the respondents are Muslim and of Malay ethnicity. The finding revealed attitude is not a significant factor toward acceptance of Family Takaful. The used of the Family Takaful product is not compulsory to all people but today the product is one of need of human being to have guarantee toward themselves and their families. The findings also indicate that knowledge and product quality are the main factors influencing to acceptance of Family Takaful product. Therefore, the Takaful operator should play their role in improving and educating the public through the mass media and other channels more effectively.

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