



**FACTORS THAT INFLUENCE THE SELECTION OF TAKAFUL
AMONGST STATE GOVERNMENT STAFF AT DUNGUN**

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DECLARATION OF ORIGINAL WORK



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I, AHMAD FADHLULLAH B. HAMZAH, (I/C Number: 860325-11-5077),

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, any 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: _____

A handwritten signature in black ink, appearing to read 'Ahmad Fadhlullah B. Hamzah', written over a horizontal line.

Date: 2.5.2009

Executive Summary

Takaful insurance refers to an Islamic way of joint guarantee in which group of societal member's pool their financial resources together against certain loss exposures. It is built on principles of Islamic law. Thus, as a muslim it is obligatory to use this insurance as compare to the conventional insurance. In Malaysia the growth of takaful industry are very impressive.

The emergence a lot of takaful company was give impact on the competition in the insurance industry, this will make people are confusing in selecting which takaful company is better for them. This was give interest to researcher investigate this situation.

Therefore, this research was conducted with the purpose to determine the factors that influence the selection the best of takaful amongst state government staff at Dungun. The researcher has selected four variables that determine the factors that influence the selection of takaful which are promotions, customer perception, agent's roles and benefits. Among these four variables, the researcher was trying to investigate which factors influence more significant towards the factors that influence the selection of takaful especially amongst state government staff at Dungun. Besides, the researcher was also trying to evaluate the relationship among these variables to the factors that influence the selection of takaful.

The research survey is by using a structural questionnaire was conducted to gather information required, which could provide the answer to the subject matter and questionnaires are distribute by using stratified sampling to 72 respondents at selected state government organization at Dungun. This research has used the SPSS (Statistical Package for Social Science) package version 14.0 as an instrument to analyze the data. The methods such reliability, frequency analysis, cross tabulation, Pearson Correlation coefficient analysis, and multiple regressions was chosen for analyzing and interpreting the data and findings. The conclusion and recommendations have been made in this study after all the data and findings has been analyzed and interpreted and also will provide suggestion and recommendation.

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