

**UNIVERSITI TEKNOLOGI MARA**

**EMPLOYEES PARTICIPATION  
TOWARDS FAMILY TAKAFUL AT  
TUNJONG CITY STATE EDUCATION  
DEPARTMENT**

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Dissertation submitted in partial fulfillment  
of the requirements for the degree of

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## **AUTHOR'S DECLARATION**

I declare that the work in this dissertation was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This dissertation has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Post Graduate, Universiti Teknologi MARA, regulating the conduct of my study and research.

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## **ABSTRACT**

The main objective of this study is to identify the factors that influence the employee's participation towards Family Takaful at Tunjong City State Education Department which involved the products and services factor, economic factors and knowledge factors as the independent variable. There are four variables involved in this study which are employee's participation towards Family Takaful as dependent variable and products and services factor, economic factors and knowledge factor as independent variables. This study involves a survey using structured questionnaires to solicit responses from the 210 employees selected at Tunjong City State Education Department. Utilizing the survey approach, this study involved of 210 respondents. The results indicate there have a significant relationship between the all independent variables factors (products and services factor, economic factors and knowledge factor) between the employee's participation toward a Family Takaful as the dependent variable. Based on the result from this study, the products and services, economic factors and knowledge factor are considered as the factors that influences the employee's participation towards Family Takaful at Tunjong City State Education Department. Therefore, recommended strategies included Takaful Company and Takaful Operator should make more promotion on their products and services in order to attract more people to participate in their product. The price that offered to the customer must be affordable to all level of people. So that, people with moderate income level are afford to participate the Takaful products.

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