



**UNIVERSITI TEKNOLOGI MARA**

**THE AWARENESS ON TAKAFUL HOME  
PROTECTION SCHEME AMONG FLOOD  
VICTIMS IN SEGAMAT**

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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 thesis 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 thesis 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

Malaysia is one of the countries that experienced flood disaster. This flood had cause a lot of inconvenience to the people and to the country. Damage of the properties and lives were the worst effect of the flood disaster. This type of damage can be covered by Takaful plan through general Takaful and family Takaful. People must take an incentive to reduce their losses in the future. In Malaysia, Takaful operators have concerned on the flood hit the country via Takaful schemes that consist of direct flood covered or additional flood rider to the existing scheme. This research is conducted to examine awareness of flood victims towards Takaful home protection scheme. Hence, this research paper aims to determine any significant differences between demographic variables and adoption of Takaful home protection scheme concerning awareness of flood victims on general information and awareness on the features of takaful among flood victims in Segamat. This study use quantitative method where the questionnaires have been distributed among 85 flood victims in Segamat. The questionnaires have been analysed by using Statistical Package for Social Science (SPSS) such as descriptive analysis, T-test and ANOVA techniques to analyse the data collected via questionnaires. The findings of this study were there is a significant difference between age, educational level, monthly income, occupation on awareness of Takaful home protection scheme. There is a significant difference on awareness between flood victims who purchased and did not purchase Takaful home protection scheme. However, gender and marital status shows that there is no significant difference on the awareness of Takaful home protection scheme.

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