

UNIVERSITI TEKNOLOGI MARA

**TAKAFUL PRODUCT AS AN
ALTERNATIVE TO MARRIAGE
FUNDS: A STUDY IN ETIQA
TAKAFUL BERHAD**

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Academic writing 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 academic writing was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and it is results of my own work unless otherwise or acknowledge as referenced work. This academic writing 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 under graduate, Universiti Teknologi MARA, regulating the conduct of my study and research

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ABSTRACT

Takaful products have grown and become increasingly popular since 2005. Takaful products are also gaining momentum in the community, especially those who are concerned about the risks that will be faced in the future. The Takaful company has made a lot of transformation by creating various types of plans according to the needs and demands of the community including providing a special savings and investment plan for those who want to increase passive income to achieve certain goals. Therefore, this study is intended to study the product at Etiqa Takaful Berhad which is said to help couples who want to get married fund raising for that purpose without having to make personal loans from individuals, groups or financial institutions. In addition, this study has also collected data through interview sessions conducted by Etiqa Takaful Agency Director and reading materials from the journal and the website to obtain information on the products offered and to understand the product operations.

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