



**Factor that Influence the Tendency to Subscribe with Prudential BSN
Takaful Among BSN Customer**

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ABSTRACT

By Nur Asnida Liliana Binti Abdul Wahab

As we know, the existence of conventional insurance is well-known all over the world. However due to the market demand and public interest, Islamic insurance (Takaful) is born and trying their best to compete with the conventional one. Even though the Takaful exist, it is still new to the market and not well-known yet. We can see that there are still lacks of people who subscribe it. So, this paper will tell the reason behind the factor that leads the public in buying Takaful. In order to meet the requirement of this particular research, this paper is being done. The main purpose of this study is to reveal the factors influencing the tendency to subscribe with Prudential BSN Takaful among BSN customer. It is conducted by determine the relationship between a factors such as performance of Takaful Operator, Public Awareness, Public Knowledge and the Benefit of subscribing the Takaful (independent variable) with the tendency to subscribe Prudential BSN Takaful (dependent variable). This study will used the questionnaires as a medium for data collection and the survey will be conducted and distributed to the customers of Bank Simpanan Nasional (BSN), where the suggested sample size for the respondents is 150 respondents in total. This survey will be done at BSN headquarters itself located in Kuala Lumpur. The data gathered being extracted using several test like Frequency Analysis, Factor Analysis, Reliability Test, Descriptive Analysis, Correlation Analysis and Multiple Regression. At the end of the result, all independent variables are seems to be significant.