



**FACTORS THAT AFFECT PUBLIC'S INTENTION TO PURCHASE TAKAFUL  
INSURANCE IN JALAN HANG TUAH MELAKA**

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## **ABSTRACT**

Firstly, this research study was prepared in purpose to determine the factors that affecting public's intention to purchase Takaful product. Besides that, the purpose also bring some factor to be tested which one had the most influencing factor that affect Takaful purchase intention in Jalan Hang Tuah, Melaka. As we know, Takaful is an Islamic insurance that started from individual common interest until they found the benefit from insurance industry of the early 1900. According to Bank Negara Malaysia 2016, There were only 17% from Malaysia's public were subscribed into Takaful insurance and it shows that Malaysian public need to be covered by the insurance provider and make it as priority in life. The greatest challenges facing by Takaful provider is misconception that Takaful is only for Muslims. There are some study that shows Chinese public also attracted to Takaful insurance due to its systematic and well-managed services. On top of that, non-Muslims shows the real support towards Takaful insurance while Muslims still having lot of stigma that saying insurance are not relevant because of claim issues. Thus, the efforts to educate public to having Takaful policy were discussed in this research study to find the most influencing factors that affect Takaful purchase intention.

*KEYWORDS : TAKAFUL PURCHASE INTENTION, SOCIAL INFLUENCE, AWARENESS, PERSONAL EXPERIENCE*

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