



FIN 667

BBA (HONS) FINANCE  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA

FIN 667

**A STUDY ON FACTORS THAT CONTRIBUTE LOW  
MUSLIM PARTICIPANT IN BUYING LIFE INSURANCE  
MARKET**

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**“DECLARATION OF ORIGINAL WORK”**

I, Nurul Liyana Bte Ramlan (I/C No : 880202055586)

Hereby, declare that :

- This work has not previously been accepted in substance for any degree, locally or oversea and is not being concurrently submitted for this degree or any other degrees
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledge

Singanture :.....

Date :.....

## Letter of Submission

29 April 2011

The Head of Program

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Dear Sir,

**SUBMISSION OF PROJECT PAPER**

Attached is the project paper entitled “ The Factors That Contribute Low Muslim Participant In Buying Life Insurance” to fulfil the requirement as needed by the faculty of Business Management , Universiti Teknologi MARA.

Thank You.

Yours sincerely,

Nurul Liyana Bte Ramlan

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## ABSTRACT

The objective of this study was to find out the factors that contribute low Muslim participant in buying life insurance market. This study was also conducted to identify the factors that contribute low Muslim participant in buying life insurance market, customer believe, not well informed on financial risk and intangible products. The purpose of this study was to determine the relationship between the factors that contribute low Muslim participant in buying life insurance market and the independent variables as well to find out the impact of low contribution of Muslim participant in buying life insurance.

A questionnaire was used as the main instrument and the data was analyzed using SPSS version 18.0. The target population in this research is the customer in KPJ Healthcare ,Seremban Specialist Hospital. So mostly the questionnaire has been distribute at the hospital. From the distribution at KPJ Healthcare, Seremban Specialist Hospital, the researcher managed to collect 51 of 70 questionnaires.

The finding shows that the independent variables which are customer believe, not well informed on financial risk and intangible products had strong relationship with the factors that contribute low Muslim participant in buying life insurance market.

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