

DR SYED AHMED SALMAN

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السَّلَامُ عَلَيْكُمْ وَرَحْمَةُ اللَّهِ وَبَرَكَاتُهُ

APPOINTMENT AS RESEARCHER FOR RESEARCH PROJECT ON DETERMINING FACTORS OF ADOPTION AND REJECTION OF TAKAFUL BY MALAYSIAN YOUTHS UNDER FWD TAKAFUL BERHAD

May this letter reach you in the best of health and blessings of Allah (SWT).

I am pleased to appoint you as a Researcher for the Research Project on Determining Factors of Adoption and Rejection of Takaful by Malaysian Youths. This project is sponsored by FWD Takaful Berhad. Details of the project are as below:

Title of the Research	Determining Factors of Adoption and Rejection of Takaful by Malaysian Youths
Duration	15 th April 2021 – 14 th April 202
Amount	RM250,000
Sponsor	FWD Takaful Berhad
Researchers	Prof Dr Rusni Hassan (Principal Researcher) Assoc. Prof Dr Adnan Yusoff Dr Syed Ahmed Salman Hajjah Asral Widad Hj Ahmad Asnawi Dr Syarah Syahira Yusoff Dr Nor Razinah Mohd Zin

Kindly refer to the Letter of Engagement (LOE) attached for details of the research project.

You are required to assist Principal Researcher in the research project and to work under her direction and supervision as assigned to you from time to time to complete the research projects.

Thank you. *Wassalam.*



PROF. DR. RUSNI HASSAN

Principal Researcher
 Deputy Dean (Academic and Industrial Linkages)
 IIUM Institute of Islamic Banking and Finance (IiBF)