



**FACTORS AFFECTING CUSTOMER'S DEMAND TOWARDS LIFE INSURANCE:
A CASE STUDY ON RURAL COMMUNITIES IN SG LEMBING**

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UNIVERSITI TEKNOLOGI MARA

JUNE 2015

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**Submitted in Partial Fulfillment of the
Requirement for the
Bachelor of Business Administration with Honours (Insurance)**

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

KAMPUS BANDARAYA MELAKA

JUNE 2015

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS
(INSURANCE) FACULTY OF BUSINESS MANAGEMENT UNIVERSITI
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“DECLARATION OF ORIGINAL WORK”

I, ANIS SYUHADA BINTI SHAHID, (I.C Number:930306-14-5482)

Hereby declare that:

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

Signature: _____ Date: _____

LETTER OF SUBMISSION

25th June 2015

The Head of Program

Bachelor of Business Administration with Honors (Insurance)

Faculty of Business Management,

Universiti Teknologi MARA,

40450 Shah Alam, Selangor.

Dear Sir / Madam,

SUBMISSION OF PROJECT PAPER

Attached is the research paper titled “***FACTORS AFFECTING CUSTOMER’S DEMAND TOWARDS LIFE INSURANCE : A CASE STUDY ON RURAL COMMUNITIES IN SG LEMBING***” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA Kampus Bandar Melaka

Thank you.

Yours sincerely,

Anis Syuhada Binti Shahid

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ABSTRACT

This research is to identify the factors that can affect the demand for life insurance in rural area Malaysia especially at Sg lembing, Pahang. The study will be gather using 100 set of questionnaire as it will distributed at rural area Sg Lembing, Pahang. The data will be interpreted using multiple regression analysis to explain the relationship on how financial literacy, savings and price toward subscription of life insurance. The most factors influence the demand of life insurance purchasing decision is financial literacy and following by savings and price. Overall , there is significant relationship between dependant variable and independent variables. Based on this study, it is good to understanding on the demand for life insurance in the rural area in Malaysia.