



**PERSONAL FINANCE PLANNING
THE DETERMINANTS OF DEMAND ON
INSURANCE POLICY**

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DECLARATION OF ORIGINAL WORK



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“DECLARATION OF ORIGINAL WORK”

I’M, MOHD AZMI BIN MOHD ALI, 871020145703

Hereby, declare that,

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any others degrees
- This project paper is the result of my independent work and investigation, except where otherwise stated
- All verbalism extract have been distinguished by quotation marks and source of my information have been specifically acknowledged.

Signature: Date:

LETTER OF SUBMISSION

The Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi MARA
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Melaka

Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “PERSONAL FINANCE PLANNING: A STUDY ON THE DETERMINANT OF DEMAND ON INSURANCE POLICY” to fulfill the requirement as needed by the Faculty of Business Management, University Technology MARA

Thank You

Your Sincerely

.....

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ABSTRACT

The Determinants Of Demand On Insurance Policy

Insurance is become an important issue nowadays to discuss. It is because many of Malaysian workers don't notice about the important of the Insurance towards their self. At the end when something happen such as emergency cases that need immediate cash such as accident, they don't have such a cash to finance their need. The past researcher shows that there are many factors that influence employee's job satisfaction. Present research study revealed that there are five factors that could be the determinants of demand on insurance policy which are level of income, return, financial management knowledge, peoples consciousness and return. This study will be conducted in researcher resident at Taman Sri Raya, Ampang, Celcom (M) Sdn Bhd and Scope International (M) Sdn Bhd and involved total of 50 respondents.

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