BUSINESS STRATEGIES IMPLEMENTED BY ETIQA TO PROMOTE THEIR TAKAFUL PRODUCTS

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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 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 acknowledged.

Signature: _____________________   Date: __APRIL 2010__
LETTER OF SUBMISSION

APRIL 2010

The Head of Program
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Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “Business Strategies Implemented by Etiqa to Promote Their Takaful Products” to fulfill the requirement as needed by the Faculty of Business Administration, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

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ABSTRACT

Insurance is a risk transfer mechanism whereby the individual or the business enterprise can shift some of the uncertainties of life on the shoulder of the other. All the people will desire to live a cleaner, healthier, comfortable and easy life. To meet this requirement different enterprises produce and provide goods and services such as Takaful insurance. Takaful which is known as Islamic insurance is an insurance which based on Shari’ah compliance and being popular among the Muslim in Malaysia.

On that causes, this study is to investigate the strategies that influence the sales performance of Takaful products at Etiqa. Then the related literature review was conducted to ensure the evidence in the case study is relevant with the company prospect. The case study analyze to identify either the business strategies can contribute to increase profit and produce best strategies to attract the customers. The interviews were conducted with the Etiqa Insurance and Takaful Berhad (Bandar Baru Klang Branch) and it shows that there is the business strategies used to increase the production of Takaful products.
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