



**DETERMINANTS OF RETENTION AMONG INSURANCE AGENTS AT
PRUDENTIAL ASSURANCE MALAYSIA BERHAD (PAMB)**

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LETTER OF SUBMISSION

Date: 18 June 2016

Program Coordinator

Bachelor of Business Administration (Hons.) HRM

Faculty of Business Management

Universiti Teknologi Mara

Kampus Bandaraya Melaka

Dear Sir/Madam,

THE SUBMISSION OF PROJECT PAPER HRM 672

As mentioned here, the title of the research is “**DETERMINANTS OF RETENTION AMONG INSURANCE AGENTS AT PRUDENTIAL ASSURANCE MALAYSIA BERHAD**”. The purpose is to fulfill the requirement for the study by the Faculty of Business Management, Universiti Teknologi Mara and we hope after doing this research, we have successfully complete the entire requirement for our study.

Thank you.

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Yours faithfully,

SITI SAKINA BINTI ROSLEE

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ABSTRACT

This study is about to investigate what are the factor of retention among insurance agents in Prudential Assurance Malaysia Berhad (PAMB). The study only focuses towards the insurance agents rather than other kind of employees in the organization. This is because the agents are the most stressful, busy, and have unfixed working hour rather than other person in the workplace but they still retain in the organization. There are three independent variables in this research which is leadership, work life balance and training and development whereas the dependent variable is retention. This research will involve 82 of insurance agents which is the total population of insurance agent in Excellent Group in Prudential Assurance Malaysia Berhad (PAMB). The result from this study shows that training and development is the factor of retention for the insurance agents rather than other factor.