



**THE DETERMINANT FACTORS THAT CONTRIBUTE THE  
PURCHASING OF MEDICAL AND HEALTH INSURANCE (MHI) BY  
CONSUMERS IN SUBANG JAYA, SELANGOR.**

**NOR HASLINDA BINTI ABD RASID**

**2012247448**

**BACHELOR OF BUSINESS ADMINISTRATION**

**WITH HONOURS (INSURANCE)**

**FACULTY OF BUSINESS MANAGEMENT**

**UNIVERSITI TEKNOLOGI MARA**

**KAMPUS BANDARAYA MELAKA**

**MAC 2015**



**BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (INSURANCE)**

**FACULTY OF BUSINESS MANAGEMENT**

**UNIVERSITI TEKNOLOGI MARA**

**KAMPUS BANDARAYA MELAKA**

**“DECLARATION OF ORIGINAL WORK”**

I, Nor Haslinda Binti Abd Rasid,

(I/C Number: 930803-08-5804)

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: \_\_\_\_\_

## LETTER OF SUBMISSION

MAC 2015

The Head of Program

Bachelor of Business Administration (Hons) Insurance

Faculty of Business Management

Universiti Teknologi MARA

Kampus Bandaraya Melaka

75300 Melaka

Dear Sir/Madam,

### **SUBMISSION OF PROJECT PAPER**

Attached is the project paper titled “**The determinant factors that contribute the purchasing of Medical and Health Insurance by consumer in Subang Jaya, Selangor.**” to fulfil the requirement needed by the Faculty of Business Management, Universiti Teknologi MARA Kampus Bandaraya Melaka.

Thank you.

Yours sincerely,

NOR HASLINDA BINTI ABD RASID

2012247448

Bachelor of Business Administration (Hons) Insurance

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## **ABSTRACT**

Medical and Health Insurance (MHI) is a very important tool to secure family member or individuals as well as to provide compensation or security financial for individual once admitted in private hospital cause by injury, sickness or doing any treatment. However, in Malaysia the purchasing of MHI is yet not preferable. Recently, medical expenses increase critically but there are still a lot of Malaysian do not have their own Medical and Health Insurance (MHI). The researcher conducting this research in order to find out and contribute ideas on the determinant factors that contribute the purchasing of MHI. The crucial goal of conducting this paper is to analyse the dominant factor that influence the purchasing of Medical and Health Insurance (MHI). Therefore, this study come out with three independent variable which are social influence, knowledge and income. Based on the analysis, social influence, knowledge and income have a significant relationship with Medical and Health Insurance (MHI).