



**A STUDY ON AWARENESS OF LIFE INSURANCE  
AMONG POLICYHOLDERS IN JOHOR BAHRU,  
JOHOR.**

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**BACHELOR OF BUSINESS ADMINISTRATION (HONS) INSURANCE**

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**UNIVERSITI TEKNOLOGI MARA**

**KAMPUS BANDARAYA MELAKA**

**MARCH 2015**

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**Submitted in Partial fulfillment of the  
Requirement for the**

**BACHELOR OF BUSINESS ADMINISTRATION (HONS) INSURANCE**

**FACULTY OF BUSINESS MANAGEMENT**

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**BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS  
(INSURANCE)  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA**

**“DECLARATION OF ORIGINAL WORK”**

I, RADIAH BINTI ABDUL HALIM, (I/C Number: 930805-01-5842)

Hereby, declare that:

- This work has not previously been accepted in substances for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees.
- This project paper is 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

**MARCH 2015**

The Head of Program  
Bachelor of Business Administration with Honours (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 “**A Study On Awareness Of Life Insurance Among Policyholders In Johor Bahru, Johor**” to fulfil the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara.

Thank you.

Yours sincerely,

RADIAH BINTI ABDUL HALIM (2012474736)

Bachelor of Business Administration with Honours (Insurance)

## **ABSTRACT**

Life insurance has become one of the most important things in human life. Nowadays, Malaysian people realize the importance of life insurance to care for their life for an unexpected event or risk. Based on the data that provided by Bank Negara Malaysia (BNM) and Life Insurance Association of Malaysia (LIAM), show that premium income has impressive growth year by year but in year 2011, not more than 42% of total Malaysian population was policyholders.

The research objective of this study was to identify the factors that contributes to the awareness of policyholders on life insurance and to identify the dominant factor that contribute to the awareness of policyholders on life insurance. This study shows that three factors will influence the level of awareness of consumer towards the life insurance, which are the income, education level and choice of product. As a conclusion, the income, education level and choice of product have a positive study correlation in influencing the consumer to buy the life insurance.