



**A STUDY ON THE CONSUMER'S ATTITUDES TOWARDS INSURANCE FRAUD:
MELAKA GENERAL INSURANCE AGENTS' PERSPECTIVES**

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DECLARATION OF ORIGINAL WORK



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"DECLARATION OF ORIGINAL WORK"**

I, AFAFF AMELIA BINTI AMIR HUSSIN,

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: _____

ACKNOWLEDGEMENT

Assalamualaikum W.B.T,

Alhamdulillah, firstly I would like to thank Allah the Almighty for the fitness and blessings that Allah had given me in order for me to finish this research. With all the strength and bless from Allah, I hereby have successfully completed my project paper in time.

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In a nutshell, I really hope that this research of mine will meet the requirements and expectations of the business faculty and the UiTM itself.

ABSTRACT

This research is focused on the ‘Consumer’s Attitudes towards Insurance Fraud’ from the perspective of the Melaka General Insurance Agent. Some of the examples on the consumer’s attitudes towards insurance fraud are misrepresenting the facts on their application forms, submit insurance claims for past accident that had happen long time ago, misrepresent the nature of an incident and falsifies receipts or reports. The consumer’s attitudes towards insurance fraud are affected by three factors which are the level of experience with the insurance related transactions, the perceptions of the consumers towards insurance industries and the less stringent laws of insurance fraud. This research paper is conducted in order to identify the factors that really affect the consumer’s attitudes towards insurance fraud and the main factor that affects their attitudes the most. There are 62% of the respondents are females. The highest race in this research’s respondents is Malay with 61%. Next, 72% of the respondent’s ages are ranged from 21 to 30 years old. Moreover, 58% of the respondents are married and 61% of the respondents are graduated degree students. 51% of the respondents have worked for 4 to 8 years in the insurance companies. 59% of the respondents mentioned that they never experienced the insurance fraud claims before. Overall, the level of experience with insurance related transactions had gained the highest point of coefficient size which is 0.640 and 0.771 of Cronbach’s alpha. So, the level of experience towards insurance fraud is the most important factor that influence the consumer’s attitudes towards insurance fraud compared to others. There are only two hypothesis are acceptable and one hypothesis is rejected. The two hypotheses which are H1A and H2A are acceptable as they are significant at 0.01 and 0.05 levels with the coefficient of 0.000 and 0.029 respectively.

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