



**FACTORS THAT AFFECT THE CUSTOMER BUYING BEHAVIOR
TOWARDS LIFE INSURANCE AMONG EMPLOYEES
AT JABATAN KETUA MENTERI MELAKA**

FAHME BIN RASHID

2011860486

NUR WAHIDA BINTI RAMLY

2011241338

**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MELAKA**

JULY 2013

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**Submitted in Partial Fulfillment
Of the Requirement for the
BACHELOR OF BUSINESS ADMINISTRATION
(HONS) FINANCE**

**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
BANDARAYA MELAKA**

JULY 2013

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
BANDARAYA MELAKA

“DECLARATION OF ORIGINAL WORK”

We, Fahme Bin Rashid, (I/C Number: 900612-04-5415) and Nur Wahida binti Ramy, (I/C
Number: 901011-04-5414)

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 paper is a 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: July 2013

Signature: _____

Date: July 2013



LETTER OF SUBMISSION

July 2013

The Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi MARA
75300 Off Jalan Hang Tuah
MELAKA

Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled **“FACTORS THAT AFFECT THE CUSTOMER BUYING BEHAVIOR TOWARDS LIFE INSURANCE AMONG EMPLOYEES AT JABATAN KETUA MENTERI MELAKA”** to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

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FAHME BIN RASHID

2011860486

Bachelor of Business Administration (Hons) Finance

ABSTRACT

Propose - The purpose of the study is to investigate the factors that affect the customer buying behavior towards life insurance among employees at Jabatan Ketua Menteri Melaka (JKMM).

Design/methodology /approach – In order to gain the data, questionnaire is constructed and distributed using proportionate stratified sampling method among 553 respondents of the employees of JKMM. Reliability test are applied to examined whether the question that use are reliable or not. Multiple regressions are applied to ascertain the most factors that influence the customer buying behavior.

Finding – Individual factor, insurance company, family factors, security factors and investment factors are found to have significant relationship with customer buying behavior towards life insurance. Insurance company has the highest reliability test value, thus it is the best predictor that influence the customer buying behavior towards life insurance.

Practical implications – This research provide an in depth understanding on the factors that affects the customer buying behavior towards life insurance among employees at Jabatan Ketua Menteri Melaka.