



**FACTORS CONTRIBUTE TO CUSTOMER AWARENESS TOWARDS TAKAFUL MESRA
PRODUCT AT ETIQA INSURANCE AND TAKAFUL SEREMBAN BRANCH**

**KHAIRUNNISA BINTI MOHAMAD
2008404194**

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

APRIL 2011



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

“DECLARATION OF ORIGINAL WORK”

I, Khairunnisa Mohamad, (I/C Number: 891018-05-5010)

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

28th April 2011

The Head of Program
Bachelor of Business Administration (Hons) Insurance
Faculty of Business Management
Universiti Teknologi Mara,
Kampus Bandar Melaka
110 Off Jalan Hang Tuah
75300 Melaka

Dear Sir/Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled **“FACTORS CONTRIBUTE TO CONSUMER AWARENESS TOWARDS TAKAFUL MESRA PRODUCT AT ETIQA INSURANCE AND TAKAFUL BERHAD SEREMBAN BRANCH”** to fulfill the requirement as needed by the Faculty of Business Management, University Teknologi MARA.

Thank you

Yours sincerely,

KHAIRUNNISA MOHAMAD

2008404194

Bachelor of Business Administration (Hons) Insurance

ABSTRACT

Etika Insurance and Takaful Berhad offer many types of product for General and Life Insurance. This study is designed to identify the factors that contribute the customer awareness of customer towards Takaful Mesra, one of Etika's life products. Among those products, Takaful Mesra is most preferable product for customer. Thus, researcher would like to identify the probable factors contribute to customer awareness towards Takaful Mesra. Product knowledge, level of income and promotional tools are the independent variables while the main focus or the dependent variable is the customer awareness. The data being interpret by using SPSS and for research design using descriptive and exploratory research. Data of number policyholder for Takaful Mesra is within 2005 to 2010. Based on the finding result, shows there is a relationship between all variable with the customer awareness and also there has significant relationship with the dependent variable.

TABLE OF CONTENTS

CONTENTS	PAGE
DECLARATION OF ORIGINAL WORK	ii
LETTER OF SUBMISSION	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENTS	v
LIST OF TABLES	vii
LIST OF FIGURES	viii
ABSTRACT	ix
CHAPTERS	
1 INTRODUCTION	
1.1 Background of Study	1
1.2 Background of Company	2
1.3 Problem Statement	4
1.4 Research Questions	6
1.5 Research Objectives	6
1.6 Limitation of Study	7
1.7 Theoretical Framework	8
1.8 Significance of Study	8
1.9 Scope of Study	9
1.10 Definition of Terms	10
2 LITERATURE REVIEW	
2.1 Customer Awareness	11
2.2 Level of Income	13
2.3 Product Knowledge	14
2.4 Promotional Tools	17
2.5 Takaful Mesra	19
3 RESEARCH METHODOLOGY	
3.1 Introduction	22
3.2 Research Design	22
3.3 Population	23
3.4 Sampling Design	23
3.5 Data Collection Method	23
3.6 Data Analysis	23