



**BUSINESS STRATEGIES IMPLEMENTED BY ETIQA TO
PROMOTE THEIR TAKAFUL PRODUCTS**

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DECLARATION OF ORIGINAL WORK



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“DECLARATION OF ORIGINAL WORK”

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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: APRIL 2010

LETTER OF SUBMISSION

APRIL 2010

The Head of Program
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Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled **“Business Strategies Implemented by Etiqa to Promote Their Takaful Products”** to fulfill the requirement as needed by the Faculty of Business Administration, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

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ABSTRACT

Insurance is a risk transfer mechanism whereby the individual or the business enterprise can shift some of the uncertainties of life on the shoulder of the other. All the people will desire to live a cleaner, healthier, comfortable and easy life. To meet this requirement different enterprises produce and provide goods and services such as Takaful insurance. Takaful which is known as Islamic insurance is an insurance which based on Shari'ah compliance and being popular among the Muslim in Malaysia.

On that causes, this study is to investigate the strategies that influence the sales performance of Takaful products at Etiqa. Then the related literature review was conducted to ensure the evidence in the case study is relevant with the company prospect. The case study analyze to identify either the business strategies can contribute to increase profit and produce best strategies to attract the customers. The interviews were conducted with the Etiqa Insurance and Takaful Berhad (Bandar Baru Klang Branch) and it shows that there is the business strategies used to increase the production of Takaful products.

TABLE OF CONTENT

Acknowledgement		
Abstract		
1.0	INTRODUCTION	
1.1	Background of Company	1
1.2	Background of Study	4
1.3	Objective of Study	5
1.4	Problem/Issue	6
1.5	Scope of Study	7
1.6	Significance of the Study	8
1.7	Definition of Term	9
2.0	LITERATURE REVIEW	12
2.1	Definition of Business Strategy	12
2.2	The Important of Business Strategies	13
2.3	Strategies at Different Level of A Business	14
2.4	How to Develop Business Strategies	15
	2.4.1 Strategic Analysis	15
	2.4.2 Strategic Choice	16
	2.4.3 Strategic Implemented	17
2.5	Insurance Marketing Strategies	19
3.0	RESEARCH METHODOLOGY	22
3.1	Data Collection Methods	22
	3.1.1 Primary Sources	22
	3.1.1.1 Interviews	22
	3.1.2 Secondary Sources	23
	3.1.2.1 Internal Sources	23
	3.1.2.2 External Sources	23
4.0	FINDINGS, CONCLUSION AND RECOMMENDATION	
4.1	Introduction	25
4.2	Marketing Strategies	25
	4.2.1 Market Dominance	25
	4.2.2 New Product Development	27
	4.2.3 Expansion	28
4.3	The Business Strategies That Implemented By Etiqa Insurance and Takaful	29
	4.3.1 Customer Focus	29
	4.3.2 Product Optimization	30
	4.3.3 Channel Excellence	31
	4.3.4 People Development	32
4.4	Conclusion and Recommendation	34