



اَوْنِيُوْرْسِيْتِي تِيْكْنُوْلُوْجِي مَارَا

UNIVERSITI TEKNOLOGI MARA  
CAWANGAN KELANTAN

**PUBLIC PERCEPTION TOWARDS LIFE INSURANCE POLICY**  
**A CASE STUDY IN KOTA BHARU KELANTAN**

CHE HAZIRA BINTI CHE AB GHANI

2010473414

BACHELOR OF BUSINESS ADMINISTRATION (HONS) (FINANCE)

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

JUNE 2012

## LETTER OF TRANSMITTAL

Head of Coordinator  
Bachelor of Business Administration (Hons) (Finance)  
of Business and Management  
MARA University of Technology (City Campus)  
Jalan Sultan Ibrahim, 15500 Kota Bharu  
Kelantan.

June 2012

Dear Madam,

### **SUBMISSION OF INDUSTRIAL TRAINING REPORT (FIN 667)**

I, Che Hazira Binti Che Ab Ghani, matrix number 2010473414, hereby submit the industrial training report of FIN 667 to fulfill requirement as needed by the Faculty of Business Management, MARA University of Technology (UiTM).

The industrial training report is carrying a topic, "Public Perception Towards Life Insurance: A Case Study In Kota Bharu Kelantan.

Hopefully, this research paper will meet your requirement.

Yours faithfully,

CHE HAZIRA BINTI CHE AB GHANI  
2010473414  
Bachelor of Business Administration (Hons) Finance

## **ACKNOWLEDGEMENT**

Most grateful to Allah with His Mercy, I am able to complete this study according to the time given. In this short opportunity, I would like to thank my advisor, Madam Roseliza Hamid who has given the full responsibility and commitment in helping me doing my thesis. I appreciate it very much because your guidance leads me to the right direction in completing this project paper.

My appreciation also goes to Sir Ahmad Bukhari Mohd Yasin as my second examiner for his consideration to give some comments regarding to my proposal.

Besides that, I would also love to express my highest appreciation to Azhar Group Consultancy MCIS Zurich (Kota Bharu) especially to the Chief Agency Manager of AGC, Hj Azhar Bin Hussain for his kindest cooperation and support towards my research. My high gratitude also goes to employees AGC for their support throughout my research.

Last but not least is my most gratitude for my family who had given me full moral and financial supports in completing the thesis. As well as my fellow friends, especially students of BMB6FA, thanks for all the supports and considerations. May Allah bless you all.

Thank you.

<b>CONTENTS</b>	<b><u>PAGE</u></b>
<b><u>TITLE PAGE</u></b>	
LETTER OF TRANSMITTAL	i
ACKNOWLEDGEMENT	ii
TABLE OF CONTENTS	iii - iv
ABSTRACT	v
<b>INTRODUCTION</b>	
1.0 INTRODUCTION	1
1.1 BACKGROUND OF THE STUDY	2-3
1.2 PROBLEM STATEMENT	4-5
1.3 RESEARCH OBJECTIVE	5
1.4 SCOPE OF THE STUDY	6
1.5 SIGNIFICANCE OF STUDY	6-7
1.6 DEFINITION OF TERM	7
1.7 THE LIMITATIONS	8
<b>LITERATURE REVIEW</b>	
2.0 PUBLIC PERCEPTION	9 -10
2.1 MARKET REPUTATION	10-15
2.2 PUBLIC AWARENESS	15-17
2.3 BENEFITS	18-21
2.4 STUDY FRAMEWORK	22
2.5 HYPOTHESIS OF THE DATA	23
<b>RESEARCH METHODOLOGY</b>	
3.0 RESEARCH DESIGN	24
3.1 POPULATION	24
3.2 SAMPLE SIZE	24
3.3 DATA COLLECTION	24

## **ABSTRACT**

*This paper studies the public perception towards life insurance policy. The focus of this paper is to identify the factors that affected public perception towards life insurance which are market reputation, public awareness and the benefits. For this purpose, the researcher used primary data, which is a structured questionnaire and has focused to the respondents' residing in Kelantan. The data were analyzed using SPSS through the frequency analysis, factor analysis, reliability, and descriptive statistic. Thus, the finding from this study shows that public perception have relationship between market reputation, public awareness and the benefits*

**Keywords: Public Perception, Life Insurance Policy**