



**“COMPETITIVE ADVANTAGES STRATEGIES OF ETIQA  
TAKAFUL, PUTRA & ASSOCIATES IN KOTA KINABALU,  
SABAH”**

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## ABSTRACT

When people heard about insurance or takaful, they must think negative or say that are insurance and takaful product not necessary to them. This may be reflects by some insurance companies do not explain everything about the products during customer purchase or take the policy. Then, when anything happened, may be there will be problems occurred regards to the policy and the customers will feel irritated or unsatisfied.

Therefore, the study aimed to position customer's mind about Etiqa takaful products and also identified competitive advantages of Etiqa takaful, Putra & Associates. Responses from respondents most important in order to figured out what are those competitive advantages of Etiqa takaful, Putra & Associates.

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**CHAPTER ONE**

**INTRODUCTION**