



**DETERMINANT THAT DERIVE CUSTOMER TO PARTICIPATE IN PRUDENTIALBSN
TAKAFUL SCHEMES AMONG PARTICIPANT IN BANDAR HILIR MELAKA**

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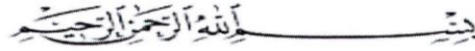
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ABSTRACTS

Takaful schemes refer to a protection and saving plan that is suitable for everyone in this world. This plan also influenced by certain age, smoking status, type of occupation and genders. Awareness in Takaful schemes is a still vague issue among society in Malaysia. Many people are still young and healthy but he or she not affordable to have their own protection plan because of they do not enough money. In Malaysia most people less confident to prepare protection plan because they do not think about the cost of treatment in hospital has increased from year to year when he or she needs warded in hospital due of accident or critical illness. Besides that, the younger generations of working individual also not serious to make protection plan as a main needs because they think they have long time to prepare it. This study attempts to investigate the determinant customer factor that derive participant in participate in Prudential BSN Takaful schemes among participant in Malaysia. There are several factors that determine the customer factor among Malaysian such as awareness, product and services, knowledge and personal financial toward level of coverage of protection plan. The study will use a quantitative method approach. The primary data collection will be through survey questionnaire and secondary data such as journal, book and internet.

Keywords: Level of coverage, awareness, products and services, knowledge and personal financial.

CHAPTER 1

INTRODUCTION

1.1 Introduction

This study is to identify whether customer factors will present impact towards level of usage of Prudential Takaful among participants in Bandar Hilir, Malacca. According on this chapter, I will discuss briefly on the background of study, problem statement, research question, research objective, scope of study and also provide scope and limitations of study.

1.2 Overview of customer factors among participants in level of coverage of Prudential Takaful schemes.

Takaful schemes are very vital to people in this country in order to get protection and investment for themselves and family members. When a person taking Takaful policy, they does not have financial problem when they face unexpected event in the future. As intro, Takaful is the donation among the participants to contribute in the investment link. This donation or contribution will be help the participants and we will complete and help to each other for those who are needs.

Besides that, customer factors will give some impacts toward Takaful schemes. In this research, some of main factors will interface such as awareness on Takaful schemes, products and services in Takaful plan, basic knowledge about Takaful and financial factors that influence the level of income among participant. In addition, the research focuses on how to attract participant to join in Takaful schemes. In order to make sure everyone have their own Takaful plan in future, the participant must be alert on current problem especially in medical cost that will increase year by year. For example, cost for cancer is average from RM 60, 000 to RM 80, 000 and also known as critical illness. In solutions, people must be planned from now in order to avoid any financial problem in the future events.