



**KEYMAN INSURANCE AWARENESS AMONG THE SMALL
AND MEDIUM INDUSTRIES (SMEs) IN JOHOR BAHRU**

NUR AZLINA BINTI SALLEH

2009820852

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

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

“DECLARATION OF ORIGINAL WORK”

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Hereby, declared that:

- ❖ This work has not previously been accepted in substance for my degree, locally or overseas and is not being concurrently submitted for this degree or any other degree.
- ❖ This project paper is the result of any investigation 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: _____

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ABSTRACT

The purpose to carry this project is to determine the level of awareness towards the needs of Keyman insurance policies among the Small and Medium Enterprise (SMEs) in Johore Bahru. In the quest of profits, it is easy to forget that behind every business are individuals who depend on its continues. These individuals may comprise the business owners, their heirs, their creditors, their debtors and their employees. This study will reveals the exact level of awareness among the SMEs owners about protecting their key person in the organization. Other than that, this study might give a new point of view to this type of life insurance policies since its will help a lot in the tax management and risk management plan of financial risk.

This study aim to investigate the level of awareness towards keyman insurance among SMEs in Johor Bahru where all the identified factors that might influence the finding will be being evaluated. This research also will determine which factor that influences the expected finding the most and to determine the correlation between all the variables in this study. Recommendations to improve the awareness will be made in this study. In this study, researcher will use exploratory, descriptive and causal research as research design. The data collection used method used is only primary data which is questionnaires. Questionnaires will be distributed to 20 respondents of SMEs in Johore Bahru as probability sampling method will be used and census as the sampling technique. Besides, four hypotheses are being developed and will be tested using Pearson Chi Square assisted by SSPS. The expected findings will indicate the correlation between all the variables that influence the level of awareness among those SMEs who are aware toward the needs of having the policies.

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