



**A PERCEPTION AMONG MALAYS PEOPLE TOWARDS
INSURANCES**

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KAMPUS BANDAR MELAKA

APRIL 2010

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION

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UNIVERSITI TEKNOLOGI MARA

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“A PERCEPTION AMONG MALAY PEOPLES TOWARDS INSURANCE”

I, MOHD HARITHAN BI AHMAD TARMIZI (2008279758)

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: _____

LETTER OF SUBMISSION

29th APRIL 2010

The Head of Program
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Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “A PERCEPTION AMONG MALAY PEOPLES TOWARDS INSURANCE” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara.

Thank you.

Yours sincerely,

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ABSTRACT

As an insurance company, customers are the most importance key in the Etiqa Takaful Bhd as the business nature. The satisfaction of the customer will ensure the business growth and the strengths to compete with other rivals in the market.

Based on this believe, this study was conducted which is to know whether Etiqa Takaful Bhd is fulfilling the customer needs in their life. For the Chapter 1 explaining the background of study, Chapter 2 explains the literature review and theoretical framework, Chapter 3 focus to research methodology and Chapter 4 will followed by finding and lastly conclusion and recommendation.

The finding shows the factors that contribute to the perception among Malay people towards insurance and insurance company need to take an action to overcome the problems.

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