



**LEVEL OF EMPLOYERS AWARENESS TOWARDS THE IMPORTANCE OF
EMPLOYEE BENEFITS AMONG ANIKA INSURANCE BROKERS CLIENTS**

NUR ZAFIRA BINTI KAMARDIN

2009697872

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

APRIL 2011

DECLARATION OF ORIGINAL WORK



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

“DECLARATION OF ORIGINAL WORK”

I, NUR ZAFIRA BINTI KAMARDIN, (I/C NUMBER: 881208235056)

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

5th April 2011

Rosmi Yuhasni bin Mohamed Yusuf
The Head of Program
Bachelor of Business Administration (Hons) Insurance
Faculty of Business Management
Universiti Teknologi MARA
75200 Melaka

Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “LEVEL OF EMPLOYERS AWARENESS ON THE IMPORTANCE OF EMPLOYEE BENEFITS AMONG ANIKA INSURANCE BROKERS CLIENTS” to fulfill the requirement as needed by Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

.....

NUR ZAFIRA BINTI KAMARDIN
2009697872
Bachelor of Business Administration (Hons) Insurance

ABSTRACT

This research has been conducted meeting point on employer awareness towards employee benefits scheme. An employee benefit is any kind of benefits provided to employees in addition to their normal wages or salaries. Anika Insurance Brokers plays an important role as an intermediary between insurance companies and employers in order to ensure employees or workers have their benefits as well as their welfare at the event of any accidents that related to their employment which may affect the public financial security. Employees in Malaysia are entitled to participate in various schemes which provide for social insurance and retirement benefits. This scheme provides retirement benefits for members through the management of their savings in an efficient and reliable manner. These savings are accrued for each employee through contributions from employees and their employers. In view of the current demand for skilled workers, attractive incentives are currently being offered to Malaysian citizens working and residing overseas to encourage their return to Malaysia. The purpose of these research are mainly focus on employers awareness on employee benefits scheme among Anika Insurance brokers clients and also the factors that influenced their awareness. This study is done by using secondary data and distribution of questionnaires to clients of Anika Insurance Brokers to find the issue. From the findings obtained, there are some factors that contribute to the employer awareness on employee benefits scheme. Thus, by conducting this study the researcher hope that the result and some of recommendations can improve the awareness level of employers towards employee benefits scheme.

TABLE OF CONTENTS

<u>CONTENTS</u>	<u>PAGE</u>
ACKNOWLEDGE	II
TABLE OF CONTENTS	III
LIST OF TABLES	V
LIST OF FIGURES	VI
ABSTRACT	VII
CHAPTER ONE: OVERVIEW OF THE STUDY	
1.1 Background of The Study	1
1.2 Problem Statements	4
1.3 Research Questions	6
1.4 Research Objectives	6
1.5 Theoretical Framework	7
1.6 Scope of Study	8
1.7 Significant of The Study	9
1.8 Limitation of Study	10
1.9 Definition of Terms	11
CHAPTER TWO: LITERATURE REVIEW	
2.1 Introduction	13
2.2 Promotion on Healthcare Programs	14
2.3 Healthcare Cost	15
2.4 Prevent Employees Dissatisfaction	16
CHAPTER THREE: RESEARCH METHODOLOGY	
3.1 Introduction	18
3.2 Research Design	18
3.2 Data Collection Methods	20
3.3 Data Analysis and Interpretation Technique	21