



**DETERMINE FACTORS INFLUENCING CUSTOMER EXPERIENCE THAT
AFFECTS CUSTOMER SATISFACTION TOWARDS TAKAFUL PRODUCT IN
IKHLAS CONSULTANT & SERVICES JOHOR BAHRU**

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“DECLARATION OF ORIGINAL WORK”

I, NUR ALYANI BINTI JA'AFAR, (I/C Number: 880703-01-5574)

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 results of my independent work and investigation, excepts where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specially acknowledged.

Signature: _____

Date: _____

LETTER OF SUBMISSION

28th April 2011

The Head of Program
Bachelor of Business Administration (Hons) Insurance
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Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “DETERMINE FACTORS INFLUENCING CUSTOMER EXPERIENCE THAT AFFECTS CUSTOMER SATISFACTION TOWARDS TAKAFUL PRODUCT IN IKHLAS CONSULTANT & SERVICES JOHOR BAHRU” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you

Yours sincerely,

NUR ALYANI BINTI JA'AFAR
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ABSTRACT

This study is designed to determine factors influencing customer experience that affects customer satisfaction towards Takaful product in Ikhlas Consultant & Services (ICS) Johor Bahru. Customer satisfaction towards Takaful product is the dependent variable while the independent variables are Shari'ah compliance, service quality, price and product. The first objective of this study is to identify the level of customer satisfaction at ICS Johor Bahru Agency. Second objective is to identify the rank influencing customer satisfaction at ICS Johor Bahru Agency. Third objective is to determine Correlation between customer satisfaction and all variables. Fourth objective is to provide recommendation by improving the factors that influence customer satisfaction towards Takaful product at Johor Bahru. Researcher decides to use non probability sampling technique which is fit into the broad categories of judgment sampling. The sampling design was conducted in Taman Universiti, area Skudai Johor Bahru where 55 questionnaires were distributed to the selected respondents and 50 questionnaires were returned. Researcher was used primary data as a method in obtain the data. Data analyzed using reliability test, frequency analysis distributions, descriptive statistics and Pearson correlation analysis. Based on the analysis, the finding investigate the strength of the reliability in this study is excellent, the customer satisfaction towards Takaful product at ICS Johor Bahru Agency is high. Besides, all the independent variables have correlation with customer satisfaction and Syari'ah compliance is the first rank that influences the customer satisfaction at ICS Johor Bahru Agency. There are also several recommendations that researcher suggest based on the findings.