



**UNIVERSITI TEKNOLOGI MARA**

**A STUDY ON THE LIFE INSURANCE  
ACCEPTANCE AMONG UiTM STAFFS:  
A CASE STUDY OF UiTM KAMPUS KELANTAN**

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**DECLARATION OF ORIGINAL WORK**

I, **MAHANI BINTI OMAR**, (I/C Number: **811120-03-5750**)

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 extract have been distinguished by quotation marks and sources of information have been specifically acknowledged.

  
Signature:.....

08/11/06  
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## ABSTRACT

This study is about the UiTM staffs' acceptance of life insurance policy in Malaysia. The academician and administration staffs had been chosen as a respondent. The scope of this study is narrowed and focused on UiTM Kampus Kelantan (UiTM KK) staffs. The objectives of this study are to determine the level of awareness and acceptance towards life insurance among them. Furthermore, the type of life insurance product lines and what insurance company which most preferable among them are find. The factors under study are knowledge/ awareness, price of insurance, accident risk, income and interest on savings. The methods that researcher use to measure the objectives of the study can be archived by using survey method, data collection and also sampling techniques. The method of sampling is convenience. The data were analyzed using frequency, cross tabulation statistics and chi-square tests. From the findings its shows that only four of the variables are significant to UiTM KK staffs acceptance of life insurance, which are, awareness/ knowledge, price of insurance (insurance premium), income and interest on savings. The other variable, which is accident risk, does not influence the respondents to accept life insurance policy. From the research findings, the researcher can conclude that overall UiTM staffs have high degree of awareness towards life insurance but the degree of acceptance of life insurance policy is still not impressive and the most preferable insurance company that has been chosen by UiTM KK staffs is the insurance company that operates under Islamic system.

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