



CONSUMERS ATTITUDE TOWARDS LIFE INSURANCE

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DECLARATION OF ORIGINAL WORK



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“DECLARATION OF ORIGINAL WORK”**

I, MOHAMAD KAMIL ARIFF B. DATO' KHALID, (I/C Number: 7338948)

Hereby, declare that:

- This work has not previously has been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- This research paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: _____ Date: _____

Acknowledgement

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ABSTRACT

Consumers today have a greater access to a broad range of savings and investment options. Insurance players will soon find that the more successful they are in meeting their customers' diverse financial needs, the more effective they will be in meeting their customers' insurance needs.

Insurance players are also poised to become primary of developments in innovative financial solutions. By acquiring an intimate knowledge of consumers' attitudes, needs and wants, consumers' preferences and demand, insurance players can make an invaluable contribution to the development of new product.

In order to change the negative attitude of Malays towards life insurance, efforts should be made to strengthen of all the weakened factors in the life insurance industry.

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