



**UNIVERSITI TEKNOLOGI MARA**

**DETERMINANTS OF CUSTOMER  
SATISFACTION IN TAKAFUL  
PRODUCTS AND SERVICES**

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## **ABSTRACT**

Nowadays, insurance is very important for every people to protect their life in future. Takaful is one of the fastest-growing service industries that need to work on further improvement areas. One of the factors that influence this growing is customer satisfaction. Satisfaction is the feeling of happiness or upset that had emerged in someone after comparing the perception of the outcome for a products or services based on their expectations (Mansor, N. and C.H.C.M. Razali, 2010). Nowadays, the service quality is important because the customers are concerned with it. Unfriendly service attitude that delivered by the staff is one of the factors that make the customer unsatisfied with the service. They feel that the staff not giving fully commitment to their problems. In this study, we want to determine the satisfaction of customer towards Takaful products and services based on independent variables which are service quality, perceived value, corporate image, compliant behaviour and role of agent. By using simple random sampling, 150 questionnaires were distributed to the Takaful policyholders that experienced in using products and services of Takaful. The questionnaire will be analysing using Statics Package for Social Science (SPSS). This research found that service quality is the most importance factor that affects the customer satisfaction in Takaful services in Malaysia. The corporate image and role of agent were the significant variables which barely explains the customer satisfaction level in Takaful products and services around Malaysia.

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