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ABSTRACT

This research is an attempt to identify the factor affecting the receptivity of customer towards health insurance in Kota Kinabalu Sabah which is focusing only in Kota Kinabalu area. Over 387 questionnaires were distributed during the study and 387 were returnable. The researcher identified that there are two (2) independent variables involved in this study which are product in health insurance and service in health insurance. In the findings, it is shown that Product in Health Insurance have a perfectly positive relationship with the dependent variable. Respondents involved in this study are the people that in Kota Kinabalu.