



**THE LEVEL OF CUSTOMERS AWARENESS
TOWARDS ONLINE SERVICE FOR MOTOR TAKAFUL
PROVIDED BY TAKAFUL MALAYSIA - KUCHING
BRANCH**

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**Submitted in Partial Fulfillment of the Requirement for
the Bachelor of Business Administration (Hons)
Marketing**

FACULTY OF BUSINESS MANAGEMENT

UiTM, KOTA SAMARAHAN

OCTOBER 2007

TABLE OF CONTENT

	PAGE
DECLARATION OF ORIGINAL WORK	ii
LETTER OF SUBMISSION	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENT	v
LIST OF TABLES	vii
LIST OF FIGURES	viii
DEFINITION OF TERMS	11
ABSTRACT	ix
<u>CHAPTERS</u>	
1. INTRODUCTION	
1.1 Background and scope of the study	1
1.2 Background of the company	2
1.3 Problem Statement	8
1.4 Research Objective	9
1.5 Scope of the study	10
1.6 Significance of study	10
1.7 Limitations	11
2. LITERATURE VIEW	
2.1 Introduction	15
2.2 Literature Review	15

ABSTRACT

The purpose of the study is to determine whether the participant aware and satisfied with the online service for motor Takaful provided by Takaful Malaysia. This is because some of the participant not aware with the existence of the service provided by Takaful Malaysia. This is because the participants still comfortable and willing to come to the counter for transactions. This study also to determined the level effectiveness on promotion that been done by Takaful Malaysia.

The outcome from the study also gives the result that most of the respondents are aware with the online service that provided by Takaful Malaysia and satisfied with service that been provided to them. From the result most of the respondent also gives the result that Takaful Malaysia offered the service are not well known and the respondents also not familiar with the online service offered by Takaful Malaysia.

Although the promotions done by Takaful Malaysia are not aggressive enough to attract more participants and prospect participants but Takaful Malaysia still managed to deliver some information to their participants. From the study also can be concluded that promotion or marketing activities should be done more aggressively so that investment that been done by Takaful Malaysia worth and could increase their sales through online services that been offered to the participants.

INTRODUCTION

1.1 Background of the study

Internet has become established as a global marketing and communication channel and can deliver much aspect of any organization's global marketing strategies ranging from branding, database building and customer service.

Motor insurance is one of major insurance that is provided by all insurance company. The motor insurance is a contract in which an insurance company agree to pay money to the participant due to any loss or claim of the policy holder. The participant will pay a schedule yearly fee based on sum covered known as the insurance premium.

Besides, General Takaful provided by Takaful Malaysia under the Takaful Act, 1984. Takaful Malaysia also provides similar protection known as Family Takaful Plan. Under the Family Takaful Business, there are Takaful plans which are designed for participation by both individual as well as corporate bodies. Basically, these plans are long term al-Mudharabah contracts combining saving with mutual financial assistance as a form insurance protection in the event of the early death of participant. This is line with Takaful Malaysia's commitment to provide Takaful services and at the same time to encourage saving among the public.

Nowadays online services become most important element to increase sales and generate more profits. Takaful Malaysia as a service provider, the existence of the online services for motor renewal is being less used by

LITERATURE REVIEW

2.1 Introduction

This chapter discuss on the literature review of the research and studies that been conducted in the past. All the literature reviews are followed from other research that are related to this study.

2.2 Literature Review

2.2.1 Customer awareness

Customer awareness is the most important issue when a product of a company is produced. The concept of awareness is similar to AIDA concept, the approach in making a decision before purchasing. The concept consist of four elements, attention, interest, desire and action. From this concept, the potential customer's attention must be obtain. At this part, how promotional activities can attract customer attention to buy the product that can lead to increase of sales on online services provided by Takaful Malaysia. Beside that awareness towards a products or service will capture customers' attention and this will increase the customer purchasing decision.

Janal(1998) argues that in the online world, compared with traditional media, information is everything and image, king in traditional media, takes second place. Communication is interactive, and the objective is to achieve two way interactions, by pulling the customer into engagement with the organization. In this way,