



**FACTORS AFFECTING CUSTOMER PURCHASING INTENTION ON GREAT
EASTERN TAKAFUL CERTIFICATE**

MEGAT MOHD NAZHIF BIN HASSAN

2014973013

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**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
JOHOR**

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ABSTRACT

The study aims to identify the factors affecting customer purchasing intention on Great Eastern Takaful certificate and to determine the main factor that influence the purchasing intention of certificate of Great Eastern Takaful Berhad. The issues that arises in this study are about customers always changing their policy/certificate and the company have to bear the financial cost by giving the commission twice to the agents. There are three variables that support this research such as demographic segmentation, behavioural segmentation and psychographic segmentation. 6 customers had been selected as a respondents and 3 agents to support the answer from the customers for interview due to the constraint time and willingness of respondents. Using qualitative for the research design. Whereby, the researcher interviewed existing customer who replace the old certificate for the new certificate and the agent. The data collecting is quite necessary and might be considering important in order to develop the research. Therefore, throughout the research findings, over three variables only one is the main factor that can affecting customer purchasing intention. Overall, demographic segmentation has a major influences in affecting customer purchasing intention on Great Eastern Takaful certificate.

Keywords: *Purchasing intention, Great Eastern Takaful certificate, Demographic segmentation, Behavioural segmentation, Psychographic segmentation.*

CHAPTER 1

INTRODUCTION

1.0 Introduction

In this chapter will be explain more about background of study, company background, vision, mission, company structure of Great Eastern Takaful Berhad, problem statement of the study, research objective, research question, significant of study, limitation of study, scope of study and definition of term.

1.1 Background of study

In our daily life, we can't avoid from being overly exposed to the risks, no matter where are we going such as in the house, work place and outside the safe zone. As we know, we have to live our daily life with countless of these risks that already exist around us since there is not much we can do about them. However, there are some companies make an effort in trying to keep the risk minimize as low as possible by introducing a term that being called as insurance. Insurance is a common way in keeping the risks minimizes the personal exposure to loss by guarantee a specified sum of money when a certain event occurs for example, loss of life, car accident and others that can harm the people. Insurance can be identify as protection or shield from financial loss. It is a form of risk management primarily used to avoid against the risk of a contingent, uncertain loss. The insurance industry already expands and prospers worldwide based on the assumption that people are normally risk averse.

Based on (7 mautkeretaapilajutergelincir di Perancis. (n.d.). Retrieved September 10, 2016, from <http://www.bharian.com.my/node/96966>) stated that in Strasbourg, France at least seven people killed in the crashed while testing the speed of the train and causes it to run out of the railways. Wheatstone, R. (2016). Emirates plane crash fire: Live updates as hundreds gather for hero firefighter's funeral after jet crash-lands in Dubai - Mirror Online. Retrieved September 10, 2016, from <http://www.mirror.co.uk/news/world->