

A STUDY ON CUSTOMER SATISFACTION TOWARDS FAMILY TAKAFUL PLAN OFFERING IN TAKAFUL MALAYSIA BERHAD

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ABSTRACT

This study entitled A Study on Customer Satisfaction toward Family Takaful Plan Offering in Takaful Malaysia Berhad. This research study determines the customer satisfaction toward Family Takaful Plan. This study should be able to obtain the factors which determine differences customer satisfaction in Family Takaful Plan offering in Takaful Malaysia berhad. This study contains information on the brief history of the company about its products and services offered. This research is based on a survey using a set of questionnaire of 35 questions.

The simple Random Sampling technique was used in this research whereby a total of 200 respondents are selected from both potential customer and this research only focused mainly in Tawau area. Secondary data was used in this research whereby most of the information obtained from the book, magazines, journal, internet and information from Takaful Malaysia Berhad. Primary data was used in this research and collected through questionnaire. The data collected was analyzed and measured using the Statistical Package for Social Sciences (SPSS).

The study found four the important results. This study was designed to identify the determinants of customer satisfaction in Takaful Islamic Insurance scheme. Furthermore, the selection criteria used by the Takaful companies' customers were also examined. The general conclusions, which can be derived from this study. The results show that there are ten factors determining the customer satisfaction in Islamic Insurance Scheme. The factors are financing facilities, extra services, advertisement, takaful company's facilities, extra services, efficient advice and other services. The results also identify a positive relationship between all the factors. Challenges and opportunities of the takaful business are carefully outlined and finally this research also highlight.

concept of Taawun (Mutual protection). The difference between Takaful and conventional insurance reals in the way the risk assessed and handled, as well as how the Takaful fund is managed. Further differences are also present in the relationship between the operator and the participants. Takaful do not allow what is called Gharar(uncertainty or speculation) and Matsir (gambling). In investment or fund management called Ribe (usury) is also not allowed. These three Gharar, Matsir end Ribs are the areas that must be totally avoided by the Takaful Operation, and where it differs with the conventional insurance. In order to avoid Gharar, there must be a complete clarity or full disclosure of any Takaful contract. Full disclosure is applicable or both sides on both the subject matter and terms of the contract. Its not allowed is in to

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