



**DETERMINANTS OF CUSTOMERS SATISFACTION IN
FAMILY TAKAFUL POLICY OF GREAT EASTERN IN SHAH
ALAM, SELANGOR.**

NAME	MATRIC NO
NUR FARAHIN BINTI AB MULUP	08DIN18F1031
NURFARA HANI BINTI MOHD REDZUAN	08DIN18F1044
NUR AZILA BINTI SAADNIZAM	08DIN18F1046
NURUL AMANINA NATASYA BINTI MOHD NORDIN	08DIN18F1050
NUR SYIFAQEIIYAH BINTI HOLIB	08DIN18F1045

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DECLARATION OF ORIGINALITY

This project paper entitled Determinants of Customers Satisfaction in Family Takaful Policy of Great Eastern in Shah Alam, Selangor. This project is prepared by all the group members which are Nur Farahin Binti Ab Mulup (08DIN18F1031), Nurfara Hani Binti Mohd Redzuan (08DIN18F1044), Nur Azila Binti Saadnizam (08DIN18F1046), Nurul Amanina Natasya Binti Mohd Nordin (08DIN18F1050) and Nur Syifaqeyyah Binti Holib (08DIN18F1045) and submitted to the Department of Commerce, Polytechnic Sultan Salahuddin Abdul Aziz Shah to fulfill the requirements of the Diploma in Insurance.

Name of Students

Signature of Student

NUR FARAHIN BINTI AB MULUP

NURFARA HANI BINTI MOHD REDZUAN

NUR AZILA BINTI SAADNIZAM

NURUL AMANINA NATASYA BINTI MOHD NORDIN

NUR SYIFAQEIYAH BINTI HOLIB

Verified by:

----- (Signature of Supervisor)

----- (Name of Supervisor)

----- (Department)

Date

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ABSTRACT

Insurance is really important for any citizen today. As we know, the improvement in quality of life, changes in the psychological needs of society, the need for adequate protection in the future, as well as the rapid growth of companies in Malaysia. The Takaful industry is expected to bring about changes in the sustainability of personal and family stability in order to meet the unexpected changes in the world. As such, the purpose of this paper is to examine factors influencing customers satisfaction in the choice of Family Takaful Policy. This research examines the related components of variables of happiness that could assist the Takaful in finding and prioritizing ways to obtain clients. The thesis employed a quantitative approach to analysis by distributing questionnaire to respondents in Family Takaful Policy of Great Eastern in Shah Alam, Selangor. Research findings have shown that service quality, takaful performance, and role of agent are important to customers satisfaction determinants in Takaful policy. In addition, it will also discuss the relationship between independent variables such role of agent, service quality and takaful performance.

Keywords: Takaful, Customers Satisfaction, Service Quality, Takaful Performance, Role of Agents, Family Takaful Policy

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LIST OF ABBREVIATION

Dv	Dependent variables
Iv	Independent variables
Spss	Statistical Package for Social Science
Cs	Customers satisfaction
Sq	Service quality
Tp	Takaful performance
Ra	Role of agent

CHAPTER 1: INTRODUCTION

1.1 Preamble

Nowadays, there are several companies providing insurance and risk-free insurance services in Malaysia. People's preferences differ as some choose traditional insurance and others choose takaful insurance. Malaysia's production of the takaful industry has achieved important milestones. Selecting the right takaful simply means that all of the policy's rules and guidelines are based on Shariah or Islamic laws mostly free from Riba (interest), Gharar (uncertainty) and Maisir (gambling) elements. According to (Hamid, 2011), Islamic and conventional insurance are potentially different contracts. Islamic insurance also known as Takaful is based on the idea initially built on the following three principles: (1) Shared Obligation, (2) Collaboration among each other and (3) Shielding one from any kind of struggles, disasters and any other misfortunes. The Takaful's financial contribution (premium) is generally based on the 'tabarru' principle.

The term Takaful is derived from the Arabic term 'kafala' which means to promise, secure and trust. Tabarru comes from the Arabic noun which elucidates donation, gift and contribution. In this respect, the participants provide each other with assurances against loss or injury and the donor fulfills his or her duty by donating a certain amount of contribution (or tabarru) to the fund (Billah, 2002). In case of a failure or harm sustained, all the customers will be reimbursed by the takaful operator for the funds as per the rules. The excess is only paid for after the applicants have met their duty to assist. As a stable and profitable sharing enterprise between the takaful operators and the participants, this concept has made takaful.

The first takaful industry in Malaysia began in 1985 when the Takaful Act 1984 was enacted. Since then, the takaful industry in Malaysia has gained momentum and has gradually been recognized as a major contributor to the overall Islamic financial system in Malaysia.

Compared to traditional insurance, it can be seen that the Takaful industry has only succeeded in capturing the Malaysian market by 13 percent compared to 87 percent conventional insurance (Hassan, 2014). According to Bank Negara Report (2017) on Annual Takaful and Insurance Figures, however, the net contribution income from the takaful industry for 2016 is RM7.534 billion compared to the premium income of RM48.678 billion from the insurance industry for the same year.

1.2 Background Research

Primary nation faith for Malaysia is Islam. Understand that Muslim customers in Malaysia need an alternative insurance which follows the rules of sharia. The government of Malaysia agreed in the early 80's to bring the Takaful system into the economy. The government of Malaysia also passes the Takaful Act 1984, one of the essential features of which is the provision to establish the Sharia regulation. The first Takaful fund was launched in 1984 in Malaysia, one year after Malaysia set up its first Islamic bank (Laldin, 2008).

This move is consistent with the statement made by the Malaysian National Fatwa Committee that traditional insurance is prohibited by Muslim customers due to the existence of Gharar (excessive uncertainty), Riba' (usury) and Maisir (gambling) (Bank Negara Malaysia, 2004). To support this industry and to accelerate Takaful's growth, the government of Malaysia has improved and implemented some guidelines to promote the function of the Takaful fund. The Guidance deals with crucial issues such as capital adequacy, financial management, anti-money laundering and prudential limitations and requirements (Abdullah, 2012).

Takaful industry may be regarded in Malaysia as either in a developmental or nascent stage (Hassan, 2014). From its inception, Takaful has been faced with a major change and creativity in improving its goods and services as required by the customers. It is also part of the marketing of the Takaful itself (Noordin, 2014). This process has made Takaful one of the organizations that can stand alone and no longer rely on the Islamic bank. The practices and attempts to keep the industry powerful will never stop. This can be seen from the efforts made by the Government of Malaysia to create a favorable environment, to strengthen

regulation and to develop an alliance, including the release of tax payments for Takaful members, simply by attracting Malaysians to receive Takaful security and to make this industry prosper and be able to stand as a traditional insurance market. Malaysia's Takaful industry has become the second largest sector after the Arab region through the collaboration of the Malaysian government and the Takaful Player initiative (Abdullah G. &, 2012).

Takaful is no longer seen as a niche commodity, but has become one of the industries that contribute to the economic growth (Shaari, 2013). However, even with the good support of the government and the involvement of the Takaful player in the market, it could not be ignored that the Takaful sector is still regarded as lagging behind compared to traditional insurance. Relative to traditional insurance, it can be found that the Takaful industry only managed to dominate the Malaysian market by 13 percent compared to conventional insurance, which is 87 percent (Hassan, 2014). As far as the population of Malaysia is concerned, 55% of the population of Malaysia is governed by Malaysia and 63.4% of the population of Malaysia is Muslim (Lembaga Penduduk dan Pembangunan Keluarga Negara, 2014), and it seems that Takaful is not totally embraced and subscribed in Malaysia by the Islamic community itself (Hassan, 2014); Ernst & Young & Malaysian Takaful Group, 2015).

Takaful industry is similar to traditional insurance, which must retain its current customers while creating a new one. As a company it has to make a profit due to the stability of the business. Takaful industry itself needs to develop a solution and support Industry to remain active, make a profit and be able to contend with traditional insurance without neglecting the essential rules of sharia law (Akmal, 2014). Moreover, a study reveals that rivalry is the Takaful industry's first market risk face (Young, 2014).

In previous years, the situation in the insurance sector shows less strain compared with today. Today, customers become more violent, knowledgeable and more calculative on where they're investing their money. Nowadays customers are searching for goods or services that are able to satisfy their needs and worth the amount they pay. If the company will maintain just 5 percent of its current client, this would lead to a rise in earnings of 25 percent to 85 percent (Cacioppo, 2000).

One of the tactics that can help to maintain customers relationship is organization of current clients (W.Anderson, 1997) and previous study have showed that, by increasing customers relationships, the organization itself would gain from a range of benefits.

That is why it is critical for the Takaful operator to ensure that their current customers are happy with the service they offer. A good marketing strategy is necessary to maintain the current customers and at the same time to attract a new one; it will also not only attract Muslims but even the non-Muslim client, they can choose to enrol in Takaful policy instead of traditional insurance.

This research could also lead to the expansion of information in the literature on the Takaful industry in Malaysia by concentrating on one of the key marketing strategies that is customers satisfaction. This is because customers satisfaction is significant, as shown by the fact that the happy customers will share their experience with others, spread a positive word of mouth and this mindset will also serve to minimise the expense of recruiting target users while to the unhappy customers they will behave the other way and have the reverse impact (W.Anderson, 1997).

1.3 Research Problems

Several researchers study about the takaful insurance services available in insurance industry especially in Malaysia. Thus, some of them compared conventional insurance with the Takaful insurance that established in Malaysia. In this day and age, the development of insurance industry had influenced the method business used to serve their customers (Kaur P. N., 2010)thus, it is essential to know what determinants that affects the customers satisfactions in takaful insurance services.

There are many factors will influence the customer's satisfaction in takaful insurance industry. Principally, customers are concerned the service quality provided in takaful insurance industry. Furthermore, most of the customers faces problem of unfriendly service attitude delivered by takaful insurance company's

staffs. According (Foster, 2014), (Parasuranam, 1988)and (Leonard, 2006) stated that if an organization provide services that meet customer's needs, this will then lead to higher customers satisfaction level. Next factors are takaful performance on its industry. Nowadays, researcher's attention towards takaful industry being drawn because of Islamic Insurance (Takaful) industry in Malaysia is expected to flourish well made up of the overall Malaysian Takaful Sectoring and insurance market. Based on primary information published by Malaysian Takaful Sector Negara Malaysia, the central Malaysian Takaful Sector, confirm that conventional and Islamic insurance sector are making remarkable progress. Due to strong economic fundamentals in Malaysian economy, the healthy growth will be continued in future. But why this sector becomes popular? Development of human capital in order to ensure that Sharia governance and compliance become important part of business operation and governance is some critical factors lead to the successful development of this industry. Malaysian Takaful Sector Negara Malaysia continuously endeavors to provide a sufficient financial environment in order to support the growth. Also, to promote the development of a progressive and flexible Takaful industry in this challenging global environment. In recent times competition has become increasingly fierce among Takaful companies in terms of satisfying customer's needs.

Last but not least, role of an agent also be a factor that will influence the customer's satisfaction. According to (Kaur, 2010), nowadays, changes occurred in insurance market is caused by the customers and not the insurers or the agent anymore. Particularly, customers become the most important party of competitive insurance market as they would change their loyalty to other companies once their feel dissatisfied with the services provided. Hence, how the role of agent will affect the customers satisfaction to meet the customers' expectations in takaful insurance services is how the problem arise. In addition, customers retention is always better than attracting new customers to the market for the purpose of survival especially in competitive market (Gera, 2011) as less cost is needed to maintain existing customers. Despite of that, insurance agents might have their own responsibility to help their companies to sustain the business while entertaining the customers.

1.4 Research Objectives

In this section, the purpose of the investigation includes general objectives and specific objectives. The objectives are flow from the problem statement and provide us with specific and achievable goals.

1.4.1 General Objective

- To determine the customers satisfactions towards Family Takaful Policy by evidence from Malaysia market.

1.4.2 Specific Objective

- To investigate the relationship between selected independent variables such as service quality, takaful performance and role of an agent.
- To know are there any significant correlations between the factors such as service quality, takaful performance and role of an agents on overall customers satisfaction
- To investigate the degree of customers satisfaction, takaful performance, service quality and role of agent
- To examine the relationship between selected independent variables such as takaful performance, service quality and role of agent towards customers satisfaction
- To analyze the most dominant factors impacting customers satisfaction
- The aim is to research the factors thoroughly in order to determine the relation of those factors on customers satisfaction in the Family Takaful policy.

1.5 Research Questions

Based on this topic, below stated the research questions:

- Does service quality substantially impact customers satisfaction by taking data from the Malaysian market?
- Does perceived price dramatically impact customers satisfaction by taking facts from Malaysia 's market for takaful policy?
- Does the position of an agent significantly affect customers satisfaction by taking evidence from the Malaysian market against takaful policies?
- Does the brand image dramatically impact customers satisfaction with a positive approach by taking facts from the Malaysian market?

1.6 Scope of Research

This study focused on the investigation of customers satisfaction in Family Takaful policy Great Eastern in Shah Alam, Selangor. The self-administered questionnaires were distributed to the customers that engaged as policy holders in the Takaful policy. Respondents of the study were among those living in Shah Alam which is the capital city of Selangor. To obtain a good representation of the samples, respondents were selected from diverse background in terms of gender, age groups, marital status, and educational level. Having the understanding of the sample characteristics this research project further aligned the investigation by matching it with the conceptual framework that was formulated based on the previous literatures. Among the variables selected for the study were service quality, takaful performance, and role of agent.

1.7 Significant of The Research

Since the customers satisfaction is an indicator for the company's performances, hence it is crucial to carry out this research. Since this study can brings advantages to customers, investors, public and insurances providers, by showing how the determinants, which are service quality, role of agent and takaful performance affect customers satisfactions in takaful insurance sector in Malaysia.

Service quality is the degree to which a product or service provides customers requirement and how these requirements are met. Customers evaluate the service quality on five types of dimension which are reliabilities, responsiveness, empathy, assurance and tangibles. It is a tool to measure the satisfaction of customers by satisfactions of customers service. It helps investors to choose the best company insurance.

On the other hand, this study will be able to benefit to the public, community or social. The aim for this study is to let public, community or social to know about the takaful performance and role of agent. They can voice out or speak out the opinion freely through word of mouth to other people and even give feedback to the company if the services or product which provided by the insurance company does not meet the expectations. This study can impact the customers who are willing to purchase takaful insurance policies.

1.8 Chapter Layout

This research paper consists of five chapters.

1.8.1 Chapter 1: Introduction

The introduction and research background of the topic of the research will be mentioned in Chapter one. This chapter consists of introduction, research backgrounds, problem statement, research objectives, and research questions, hypotheses of the study, significant of the study, chapter layout and conclusion.

1.8.2 Chapter 2: Literature Review

Chapter 2 contains gathering of a comprehensive review of the published and unpublished information. The majority of the information is collected from journal article and previous researchers done on this topic and also what are the issues, findings and framework that used in past history. In this chapter, the literature review is a combination of relevant work developed on this field or topic which includes of introduction, Tafakul industry, takaful industry in Malaysia, customers satisfaction, determinants of customers satisfaction in Family Takaful Policy.

1.8.3 Chapter 3: Research Methodology

In this chapter, introduction, research design, data collection method, research instrument, sampling techniques, data analysis method and summary that will be use to conduct this study are included.

1.8.4 Chapter 4: Data Analysis and Findings

In this chapter, the patterns and analysis of the results relevant to the question will be conduct and summary of the research. Introduction, response rate, demography profile of respondents, research finding and summary will include in this chapter.

1.8.5 Chapter 5: Discussion and Conclusion

This chapter will be the last section of the research project where all the findings will be summarized and discussed. Apart from that, the policy implications that government and other parties can be implementing to improve this research are included in the chapter. Moreover, introduction, discussion of findings, conclusion of the research project, recommendations, summary also will be suggested for future researchers.

1.9 Summary Chapter

In the conclusion, chapter 1 contains groundwork of the research. This research will be useful and will help the insurer, people who will buy Takaful policy in the future and agents of insurance to get more information about Takaful and more understanding about customers satisfaction in getting Family Takaful Policy under Takaful process. This chapter will also represent the literature review from previous studies. In addition, this research project will be useful to the people who are interested about Takaful industry.

CHAPTER 2: LITERATURE REVIEW

2.1 Preamble

In this chapter, how other researchers' works or done their research will be look in depth especially in the field related to the determinant of customers satisfaction in life insurance under Takaful services in Selangor.

The chapter layout will be following step by step accordingly: review of the literature where past researchers' research were analyzed. This chapter covers brief historical overview of the Takaful industry, Takaful industry in Malaysia, some information about concept in Takaful which is Tabarru', and Mudharabah/Wakalah, Definition of customers satisfaction, Determination of customers satisfaction in Family Takaful Policy which is explain about service quality, Takaful performance and the role of agent.

2.2 Takaful Industry

It is a commonly accepted view and agreed by people that Islamic insurance was first established in the early second century of Islamic era when Muslim Arabs started to expand their trade to India, the Malay Archipelago and other countries in Asia. It is because, due to travel or long voyage, they often had to suffer heavy losses as mishaps and misfortunes or robberies along the way. All the dealers agreed to contribute to a fund before they begin their journey based on Islamic principles of mutual help and cooperation in good and noble action. These funds were used to provide compensation to anyone in the group that suffered losses through any mishap. This was later copied by Europeans who later used to develop the concept of marine insurance.

"In the case of insurance, as with commercial banks, orthodox opinion prevailed," and with "a consensus among Muslim scholars" about the legitimacy of takaful and the illegitimacy of conventional insurance, the "movement for Islamizing the contemporary insurance business" started around the mid-1970s. In 1976, a fatwa

was issued by the Higher Council of Saudi Arabia "in favor of an Islamic model" of insurance. The International Islamic Fiqh Academy, Jeddah of the Organization of Islamic Cooperation also approved takaful as a legitimate form of business in 1985. The Islamic Insurance Company of Sudan started as the first takaful company in 1979. By the mid-1990s, there were seven takaful companies in Sudan, Dubai, Saudi Arabia, Bahrain and Jordan.

Basically, there are two types of takaful, that is family takaful and general takaful. Several critical factors namely, agency system (al-wakalah), reputation of takaful operators, products and services, marketing and advertising of takaful products, are found to be the main determinants for family takaful demand (Ariffin, 2013).

2.3 Takaful Industry in Malaysia

The development of the takaful industry in Malaysia in the early 1980s was inspired by the prevailing needs of the Muslim public for a Shariah-compliant alternative to conventional insurance, as well as to complement the operation of the Islamic bank that was established in 1983. It was, to a large extent, triggered by the decree issued by the Malaysian National Fatwa Committee which ruled that life insurance in its present form is a void contract due to the presence of the elements of Gharar (uncertainty), Riba' (usury) and Maisir (gambling). A Special Task Force was established by the Government in 1982 to study the viability of the setting up of an Islamic insurance company. Following the recommendations of the Task Force, the Takaful Act was enacted in 1984 and the first takaful operator was incorporated in Malaysia in November 1984.

Participants contribute a sum of money into a common fund, which will be used to mutually assist the members against a defined loss or damage. A takaful operator is entrusted to manage the fund, who runs the operation commercially as a business venture for profit. Sources of income for the operator are from, profit from the investment of its shareholders' fund; agency/wakalah fee; share of investment profit of takaful funds; and/or surplus of the takaful funds.

2.3.1 Underlying Concepts

Takaful

Derived from an Arabic word which means joint guarantee, whereby a group of participants agree to jointly guarantee among themselves against a defined loss. Takaful is an Islamic insurance concept which is based on Islam muamalat (banking transactions), to comply with the rules and regulations of Islamic law. This concept has been practiced in various forms for over 1400 years. It comes from the Arabic word Kafalah, meaning "the guarantee of each other" or "joint guarantee" against certain losses.

'Tabarru'

Means donation, gift or contribution. Participant in a takaful scheme agrees to relinquish, as a donation, a certain proportion of the contribution into a takaful fund to assist other participants faced with difficulties. It encompasses the elements of shared responsibility, joint indemnity and mutual protection; and it is the core of the takaful framework which makes the uncertainty element allowable under the takaful contract.

Mudharabah/Wakalah

The takaful operator is the administrator of the fund and manages the fund in trust on behalf of the participants, and the contract between the participants and the operator is governed under the contract of mudharabah (profit-sharing) or wakalah (agency). Mudharabah gives the right to the contracting parties to share the profit, while liability for losses is borne by the participants; and under the wakalah model, the takaful operator earns a fee for services rendered while liability for losses is borne by the participants. The fee may vary, depending on the takaful operator's performance.

2.4 Customers Satisfaction

Customers satisfaction is advocated as a central concept for any business success, and many antecedents of customers satisfaction have been identified and analyzed in the previous literature on customers behavior and marketing analytics (Sullivan, 1993) ; (al S. e., 2011). (Oliver, 1997) clarified that customers satisfaction matches customers requirements of the goods and services (al A. e., 2013). It is the state of mind that customers have for a business when the goods and services provided by the company reach their desirable standards or meet the lifetime value of the advertised product or service ((Darzi, 2016). customers satisfaction comes from a procedure that the customers prefers differing his / her expectations and impressions of a given outcome with the process of comparing expectations and facts results in either affirmation or disconfirmation of expectations, then assessing the significance of happiness (Kim, 2015). Customers happiness is important because it requires a person's feeling as well as the world and business too. That is why there is no standard to describe customers satisfaction that can be reliably relevant. Some studies have described customers satisfaction as a result or as a mechanism in two ways (Abd El Salam, 2013). customers satisfaction has also been shown to contribute to a series of good effects. One of the beneficial effects that customers satisfaction does would contribute to higher market income when a happy customers is less likely to turn to another industry (Chen B. &., 2001).

2.5 Determinants of Customers Satisfaction in Family Takaful Policy

2.5.1 Service Quality

Service quality is an accomplishment in customers service according to (Wikipedia, July 23, 2020). It represents at the meeting of the service. Customers create customers perceptions from previous interactions, word of mouth and media campaigns. In general, customers equate perceived service to anticipated service and, if the former falls short of the latter, customers are dissatisfied.

Several studies have shown different types determinant that contributes of towards customers satisfaction in family takaful. (Bahari, 2014), the best quality service gives effects towards customers satisfaction and their decision to suggest and promote the policies to other. (Parasuranam, 1988) defined service quality as customer's judgement about an organization's overall performance (Bitner, 1996). Previous studies on customers satisfaction, we got to know the key factor for successful and depends highly on the behaviors of the agents and companies in giving advices about insurance to their customers. It is assumed that the provided advice is universally applicable to all the insurance sectors. All types Takaful products are not same and it can give a different customers satisfaction and also can address the customers satisfaction concept in general terms without making any obvious reference to any type of Takaful products.

(al R. e., 2013) reported that the most impress and powerful factor is service quality because it is important to the customers for their testimony. Using service quality to gain competitive advantage in today's competitive environment, organizations must earn the customer's trust by consistently meeting or exceeding expectations. (Newman, 2001). According to (Miller, 1993) Service quality and customers service is very important. One of the most important customers service skills you can develop is the ability to understand and effectively respond to the customer's needs and concerns. Service quality is about fulfill customers needs and requirements and delivered compatible of the service in line with the customer's expectations (Al-Amiri, 2003).

A research by (al L. e., 2014) indicated that the total customers satisfaction is greatly influenced by the quality of service. Customers want service providers to do equally what they are expected to do, and this is seen as the key to satisfying the needs of the customers. It is assumed that being reliable and dependable would meet the needs of the customers. customers satisfaction is the product of the buyer's view of service efficiency, and this appreciation often contributes to customers retention. This guarantees strong buying quality and consistency thus improving the relationship (Hamid, 2011).

As reported by (Gonross, 1997) and (Knox, 2011), customers satisfaction is primarily influenced by the standard of service offered by the operator. Service

quality is critical since the customers may turn to another service if they are not happy. The impression that customers will experience as they receive a service that fulfils or exceeds their expectations is called customers satisfaction. Customers satisfaction is described as the global measurement of the fulfilment of the relation by any firm (Oh, 1987). Generally, customers satisfaction is defined as a function of the quality of the service, which means that it leads directly to the quality of the goods or services offered to the customers. (Robertson, 2001) and (Taylor, 1994) have reported a strong association between high quality of service and customers happiness.

2.5.2 Takaful Performance

Takaful is an Islamic insurance form in which participants contribute money to a pool fund in order to guarantee each other against loss or injury. Takaful-branded insurance is based on sharia or religious Islamic law which explains how individuals are responsible for cooperating and protecting one another. According to (Brown, 2015), performance is the execution of a mission with experience, talents, and abilities being added.

Islamic and financial reputation and the quality of services offered by the Islamic banks is the reason for the selection of the Islamic banks in Malaysia according to (Abdullah D. &, 2007). In addition, swift and systematic services reputation and the adherence to Islamic rules in the banks is considered as the most major criteria considered by the customers while choosing the service provider (El-Bdour, Erol &, 1989). Besides, this idea was also concluded in previous studies which confirmed that the strong image of a bank (Er, 2007); (Zurbruegg, 2007) ; (Amin, 2010) and its reputation (al N. e., 1999); (Almossawi, 2011) : (Abdullah D. &., 2007) ; (Worthington, 2008) ; (al M. e., 2010) are major contributors in the selection of Islamic banking among customers. However, on customers expectations on Islamic banks in United Arab Emirates found that the decision to open an account with an Islamic bank is affected by customers expectations in respect to the conformity of the bank's operations with Islamic principles in addition to a customer's Arab language skills analysis by (Anamitra, 2018).

Among the factor that does not give significant influence on the decision to open an account at an Islamic bank is variables such as customer's nationality, gender, education and familiarity with IB. This is in line with the Takaful study, which found that 32.4% of the respondents chose reputation as their reason behind selection of Takaful services with regards to the business (Mail, 2011). According to (Schwalbach, 2000), related this to reputation of performance of the Takaful operators and concluded that performance has a strong effect on successive reputation. Furthermore, good performance of the takaful company can be gained from a satisfactory reputation and thus lead to customers satisfaction.

2.5.3 Role of Agent

According to Wikipedia (19 July 2020), a role is a collection of associated actions, responsibilities, duties, values and norms as conceptualized in a social context by individuals. According to Investopedia (Feb 4, 2020), in legal terms, an agent is a person lawfully empowered to work on behalf of another individual or agency. An officer may be hired to represent a customers in contracts and other third-party dealings. The decision-making authority can be granted to the Supervisor.

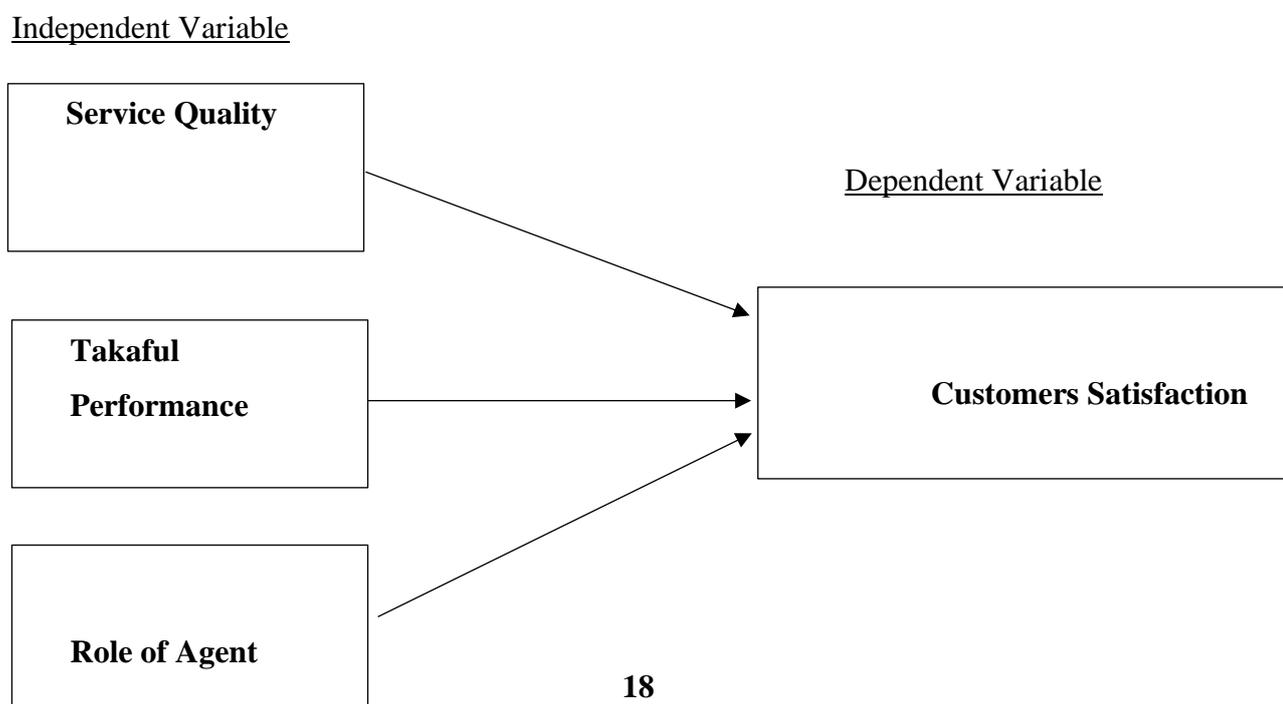
Role of agents significantly affected overall customers by recent study from (al L. e., 2014). Furthermore, (Chen H. , 2006) he claimed that in the insurance industry, a vital role in developing the relationship among the buyer and seller is portrayed by the agent. Next, customers able to maintain the relationship with service providers by indirect motivation (Jap, 2001). Besides, (Beatty, 1999), found that the relationship between the satisfaction or loyalty towards the sales- person or agents were comprise a feeling of either pleasure, happiness, dejection or hate rather than the trust towards. (Cannon, 1997) and (Jap, 2001) also supported this through their research. Both studies found that the confidence of the applicant in respect of the candidate or sales agent affected the decision of the applicant and the retention of the relationship, where the personality or characteristics of the agent were taken into account. Studies have suggested that a customers attitude towards sales agents becomes positive when customers receive benefits from the agents and therefore the attitude of the agents appears to be criteria for customers satisfaction.

A similar study was carried out in a case related to the agents and efficiency of the system was carried out by (Annuar, 2004). The objective of the research was to assess the perception of the agents' importance and to examine which / scope of marketing channels contribute to the most selected by current and potential clients. The result of a study by (Nor, 2014) concluded that the role of takaful agents in explaining the principle of takaful and its benefits is a primary factor that influences the choice of takaful and promotes customers satisfaction. The agent's role is considered as an aspect of worship (Ibadah). The acceptance by Takaful agents of the obligation to promote the Takaful product to Muslims is attributed as an act of support to Da'wah 's consent.)

2.6 Proposed Theoretical Framework

Proposed theoretical or conceptual framework is a diagram that shows the display of both dependent variable and independent variables and connects or links those variables to form a test on this research. The framework below are modified from the literature review, there are three independent variables (Service Quality, Takaful Performance and Role of Agent) that are developed to identify their relationship with dependent variable (Customers Satisfaction)

Figure 1 Theoretical Framework



2.7 Summary Chapter

In a nutshell, this chapter provide plenty of literature review. The main purpose of this chapter is to present a summary of study on relevant field in order to create a sustainable foundation based on the critically reviewed by previous researchers. Referring and reading of this chapter gives better understanding of the concept of variables addressed in this study, which includes the literature review of customers satisfaction, quality service, takaful performance and role of agent. Finally, the research methodology will be formulated in Chapter 3 to discuss the methods of data collection and data analysis for empirical hypotheses testing.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

Research methodology refers to suitable methods used to carry out research and to determine the effective measures in addressing the problem statement. This chapter contains the chapter introduction, research design, data collections method, research instruments, methods of data analysis and chapter summary. However, the subchapters in this section depend on the type of project implemented. Some researchers may need more detailed discussion regarding design and research instruments compared to other researches.

3.2 Research Design

Research design is actually a comprehensive sketch and analytical strategy to complete a study and to respond validly and accurately to each research question (Kumar, 2010). On the other hand, research design can be defined as the basis for the development of systems which respond to human needs. According to (Seltiz, 1976), a research design is designed to formulate methods of data collection and analysis to achieve research goals. Analysis design also provides a conceptual framework for conducting research on the basis of (Kothari, 2004) and a strategy for collecting, measuring and analyzing the data. Furthermore, a good research design must consist of at least four aspects, which are the explicit description of research issues, the different procedures and techniques used to gather information, the population to be examined and the different methods to be used in data analysis and interpretation (Kothari, 2004).

3.2.1 Quantitative Research

Quantitative analysis is one of the approaches used in this study. Quantitative research can be defined as the quantitative studies that involved numerical data.

(Nykiel, 2007) stated that the definition of quantitative research can be made up for two distinct viewpoints, marketing and research. Marketing perspective clarified that quantitative analysis included set of quantifiable data or information that can be tracked over time whereas the science perspective concerns the interpretation of data, the making of predictions and the test of the hypotheses indicated. Quantitative research is sufficient in this study on the basis of quantifiable data obtained from targeted samples of population to calculate respondents' opinions is becoming more convenient than the sample size chosen is large and the respondents are randomly selected (Fitzpatrick, 2006). On top of that, reliable results that can be obtained if the study carried out in a reasonable manner (Nykiel, 2007)

3.3 Data Collection Method

Data collection method usually depends on which types of data that has been selected. Data generally can be divided into primary data and secondary data. In the Research, In the research primary data were selected.

3.3.1 Primary Data

Primary data are in fact data from first hand or information obtained by Researchers by direct observation (Pannaerselvam, 2000). Typically, primary the data are collected using observation processes, surveys, interviews and experiments, instead of other publicly accessible methods (Forshow, 1999). As the study deals with the responses and opinions of respondent towards Family Takaful Policy, the most popular methodology used in primary data analysis is the survey questionnaires.

3.4 Sampling Design

The sampling methodology employed in this analysis is the impossible technique of sampling or convenience sampling method which is necessary and convenient for conducting a research study without sampling frame. Researchers usually only distribute questionnaires to selected respondents who are qualified with respect to the sampling elements and who are willing to participate (Forzano, 2009). Questionnaire distributions are the correct method chosen to carry out this research, as it is affordable and the gathered data will be more valid as respondents will be able to ask the researchers if the respondents have issues answering the questions.

3.4.1 Target population

Also, (Lorh, 2009) described the target population as the group of people in which full collections of research-related findings were made. In this reference, the population comprised the family takaful policyholders that experienced in services provided by Great Eastern company in Shah Alam, Selangor.

3.4.2 Sampling Frame and Data

Based on (Neill, 2003) sampling is required to represent the entire targeted population. n. However, sampling frame is not appropriate for used in research. According to (Saunders, 2009), as impossible method selected for the sampling. (Denscombe, 2007), add that there is no need for the sampling frame since each sample used does not have the same possibility of being chosen in the research.

3.4.3 Sampling Elements

Sample elements indicate the persons taking part in the research study (Bush, 2006). There are some requirements the respondents should have in order to participate in the research study such as the individual respondent must own at least a takaful policy in any insurance company in Malaysia and he or she must have a sound mind. In addition to this, researchers will approach the data targeted to prevent duplication respondents who did not fill out the questionnaire before.

3.4.4 Sampling Techniques

The sampling methodology employed in this analysis is the impossible technique of sampling or convenience sampling method which is necessary and convenient for conducting a research study without sampling frame. Researchers usually only distribute questionnaires to selected respondents who are qualified with respect to the sampling elements and who are willing to participate (Forzano, 2009). Questionnaire distributions are the correct method chosen to carry out this research, as it is affordable and the gathered data will be more valid as respondents will be able to ask the researchers if the researchers have issues answering the questions.

3.4.5 Sampling Size

Sample size is crucial in research study. This is because, based on (Creswell, 2005), the larger sample size will provide a more valid prediction of the real population parameters compared to the smaller sample size, which will have a greater risk of sampling errors. In addition, according to (Green, 1991). Since there are three independent variables used in this research, means the sample size must be at least 90 respondents. In this research paper, to achieve more accurate data, 250 questionnaires are distributed only in a Shah Alam.

3.5 Research Instrument

Questionnaire is successful in gathering data after knowledge of the criteria and measurements for the interest variables. According to (Sekaran, 2003), a questionnaire was generally a pre-formulated, written collection of questions within loosely specified alternatives for respondents to record answers from respondents. Frequently questionnaires can be face to face interview, telephone interview and written questionnaire to respondents.

3.5.1 Questionnaire

Questionnaire is a prepared set of questions used by researchers to record answers that are provided by respondents (Bougie, 2010). In this study, questionnaire is distributing to gather primary data from respondents on the Determine of customers satisfaction in Family Takaful Policy Great Eastern at Shah Alam. Furthermore, this method is also used to determine whether there is a significant relationship between the independent variables and the dependent variable. To conduct this survey, 250 sets of questionnaires are distributed to the area Shah Alam.

3.5.2 Questionnaire Design

English is used in questionnaire design and has been grouped into four sections. In this research paper, close-ended and scale rating questions are used in the questionnaire because the researcher can easily code the details, and the method of data collection becomes simpler.

3.5.2 (A) Section A

This Section of questionnaire contains five questions about general question of this study which is respondents background in brief. Typically, the questions are used to ask about if the respondents have ever heard about Family Takaful Policy before, have ever apply for Family Takaful Policy, have ever make any claim from the insurance company, solicit opinions from respondents on conventional insurance and takaful, and lastly, if the respondents know if there is a difference between takaful and conventional insurance that asked in this section. Thus, respondents are required to tick their answer among the 2 grids which included Yes and No.

3.5.2 (B) Section B

In section B, includes 5 questions for reviewing respondents on the dependent variable which is customers satisfaction. Furthermore, Liker scale is used in section B which comprise of five scales is applied to this part which included Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4) and Strongly Agree (5). For CS1, the questions given is Services provided by Takaful Insurance company meet my expectations. Next CS2, I will purchase another Takaful Insurance policy from the company. After that, CS3, I have the intention of switching the Takaful Insurance to another company in future. Besides, CS4, I will recommend my Takaful Insurance company to my friends or family members. Lastly, CS5, Overall, I feel comfortable and secured with the Takaful Insurance services provided.

3.5.2 (C) Section C

In section C, there are 15 questions contained for surveying respondents mainly on the independent variable which is 5 questions for service quality, 5 questions for takaful performance and the other for role of agent. The Likert scale, often

consisting of five scales, is used in this section. Among the five scales that included strongly disagree (1), disagree (2), neutral (3), agree (4) and strongly agree (5), respondents are required to circle their answer.

3.5.2 (D) Section D

This section of the questionnaire contains five questions about the demographic profile of individual respondent who takes part in this research. Typically, the questions are used to ask gender, age group, highest education. marital status and occupation were asked in this section.

3.5.3 Pilot Test

To test the reliability of each attribute in the questionnaire, a pilot test was carried out. Thus, it is also necessary to ensure that all questionnaire wordings and phrases are clear. In this research, pilot tests are performed in SPSS (Statistical Package for Social Package). 30 customers of Family Takaful Policy in Shah Alam will participate for the pilot test concerning the questionnaire. In order to check the reliability of the query, a 30-set questionnaire was run for reliability the testing.

Table 3.1 Pilot Test

VARIABLES	CRONBACH'S ALPHA
DV – Customers satisfaction	0.719
IV1 – Service Quality	0.863
IV2 – Takaful Performance	0.696
IV3 – Role of Agent	0.885

3.6 Construct Measurement

Measurement helps researchers interpret and conclude that the scale analysis is a measurement instrument that is commonly used to calculate a query with a predetermined number of results. In statistics, the scales that are commonly used in quantifying the variables in the analysis are nominal, ordinal, interval and ratio measurement scale. There are easy ways to sub-categorize different types of data (an overview of statistical data types is available here). In this research, the nominal scale, and interval scale are used as the scales of measurement (Bougie, 2010).

3.6.1 Nominal Scale

A nominal scale is the simplest type of scale and is used for variables that must be placed into one mutually exclusive and exhaustive category for each participant or observation in the sample. (Hair, 2007) reported that there is no quantitative knowledge and no order about the variables when practicing the nominal scale.

3.6.2 Interval Scale

Interval Scale is a numerical scale that considers both the order of the variables and the variance between these variables. Interval scale, which has both nominal and ordinal properties, but also captures information from one observation to the next on variations in quantities or distance of a term. Researchers usually assess and quantify the results based on Likert scale, correlated with interval scale. In general, there are 5 categories of responses consisted in this scale such as strongly disagree (1), disagree (2), neutral (3), agree (4), strongly agree (5).

3.7 Data Processing

3.7.1 Data Checking

Procedure to determine whether the information gathered is correct or not. After the distributed survey questionnaire was collected back from the respondent, the answer selected by the respective respondent will be checked thoroughly to identify errors that might occur during or after the submission of the survey questionnaire. the error that might occur includes missing answers or incomplete information gathered from the survey, triggering the inability of the data collected to be used in the data analysis. data checking is important as any problem that occurred can be handled on time before proceeding to the next level.

3.7.2 Data Editing

Data editing is a process that aim to detect and correct errors. As soon as the data checking process complete, data editing process was carried out to avoid missing or void questionnaire that have been collected from respondents. However, sometimes not only were the answer incomplete in particular sections, but the entire questionnaire was totally blank or empty caused by online data recording problems or technical problems. This definitely is not the responsibility of the respondents because if there are unanswered questions, the submission of the questionnaire will not be satisfactory and a message will pop up to notify the respondents about the questions that were skipped.

3.7.3 Data Coding

Data coding is a procedure where translating from a format into another form. All choices in all parts of the survey questionnaire are allocated to an ascending numerical order at this point beginning with the value of 1. For example, in the

section D, which in demographic section, the gender of female is assigned with the value of 1 while male is assigned with the value of 2. Meanwhile for the question of "age group", for age below 19 years old will be assigned with value of 1, age between 20-29 years old with value of 2, 30-39 years old with value of 3, 40-49 years old with value of 4 and lastly 50 years old and above will be code with value of 5 according in an ascending order. Other than that, the choices in the "Likert" scale of "Strongly Disagree" are assigned with the value of 1, followed by ascending value until 5 for scale of "Strongly Agree".

3.7.4 Data Transcribing

Data transcribing is the procedure by which all data recorded online have been downloaded and converted to the Microsoft Excel spreadsheet format. After all of the questionnaire options are correctly coded with values in Microsoft Excel, the data is opened with version 16.0 of the Statistical Package Social Science (SPSS) programmed for data analysis.

3.8 Data Analysis Method

Data analysis method briefly describes the method used to arrange, process and analyze the data collected to achieve the research objectives. Furthermore, data analysis also provides other information which sheds light on the issues researched.

3.8.1 Descriptive Analysis

Descriptive analysis is a compilation of short summaries that can be obtained from a collection of data which represent the whole population or survey. According to (Peck, 2011), descriptive analysis is the approach used by tables and numerical summaries to organize and summarize demographic data. It helps to explain knowledge in a very clear way. In the context of descriptive research, all the

unstructured knowledge obtained from the display of survey questionnaire in table form. The collected data will be measured using metrics such as the mean average, distribution frequencies and percentage displays, so that they can be summarized into simpler types. Thus, it can be easily view and have better understanding (Ross-Ker, 2010). As a consequence, it is mainly for the use of section A that includes more unstructured information.

3.9 Scale Measurement

3.9.1 Reliability Test

According to (Bougie,2010)

measurement reliability is Built through the study of stability and consistency. Rationality It displays how well the items (variables) together calculate a concept group as a set. Subsequently, the outcome obtained would be compared to the thumb rule that are shown in the alpha of Cronbach that view the Alpha Coefficient Values. Any alpha values below 0.70 suggest that the correlation is weak. The alpha values that are found to have low reliability are less than 0.70 (Hair, 2007).

3.9.2 Inferential Analysis

Inferential analysis is used to judge the possibility that an observed difference between groups is a valid difference or one that may have existed in the study by chance. In this study, Pearson's Correlation Coefficient and Multiple Regression Analysis were used.

3.9.2 (A) Pearson Correlation Coefficient Test

The Pearson Coefficient of Correlation is a technique that calculates the intensity the linear relation between two variables. It also shows the course, the strength and importance of all variables in the relationship. The value for a Pearson 's correlation can fall between 0.00 and 1.00. The value of 0.00 means there is no correlation whereas 1.00 means that is a perfect correlation. H_0 is rejected when P value < 0.05 , otherwise accept.

Table 3.2 Rules of Thumb about Correlation Coefficient

Coefficient Range	Strength of Association
± 0.91 to ± 1.00	Very Strong
± 0.71 to ± 0.90	High
± 0.41 to ± 0.70	Moderate
± 0.21 to ± 0.40	Small but definite relationship
± 0.00 to ± 0.20	Slight, almost negligible

Source: Hair, J., Money, A., Samouel, P., & Page, M. (2007). Research

methods for business. New York: John Wiley & Sons, Inc

3.9.2 (B) Multiple Regression Analysis

It is a method used to examine the determinants of customers satisfaction in Family Takaful Policy of Great Eastern in Shah Alam, Selangorsha. In addition, multiple analysis of regressions can go through multiple independent variables into the same regression equation form and predict a single dependent variable. It was used to determine whether the three independent variables (Service quality, Takaful performance and Role of Agent) are significant to explain the variance in confidence level.

3.10 Summary Chapter

This research makes use of positivism as research paradigm to conduct the study and so it makes use of quantitative research approach. This study makes use of the sampling technique. In addition to these, this chapter also discussed about software tools such as Microsoft excel and SPSS that needed for the research in order to reach at the output of this research. Apart from these, this research includes data analysis and interpretation techniques and describes about the ethical considerations of this research.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 Introduction

This chapter presents the findings of data analysis that are relevant to the research methodology described in Chapter 3. Data analysis is the process to evaluate data by using analytical and logical reasoning to examine each data component. In this research, 250 sets of questionnaires are collected to run the test. In this chapter, the Statistical Package for Social Sciences (SPSS), version 16.0 and Microsoft Excel is used in order to run the analyzed result for descriptive analysis, reliability analysis and inferential analysis.

4.2 Respondent Demographic Profile

In this research, five questions were used in the questionnaire to collect the demographic profile of the respondent. This include gender, age, highest education, marital status and occupation.

Table 4.1 Descriptive Statistic for Demographic

	Variable	Frequencies	Percent
Gender	Female	136	54.4
	Male	114	45.6
Age Group	19 years and below	0	0
	20-29 years old	117	46.8
	30-39 years old	97	38.8
	40-49 years old	36	14.4
	50 years old and above	0	0

Highest education			
	SPM	0	0
	Diploma	151	60.4
	Degree	81	32.4
	Master	18	7.2
Marital Status			
	Single	18	7.2
	Married	232	92.8
	Others	0	0
Occupation			
	Student	0	0
	Employment	211	84.4
	Self-	39	15.6
	Employment		
	Retired	0	0

According to Table 4.1 show the information of the respondents about the gender. In this research, female respondents are slightly higher than male respondents which is 54.4% (136 respondents) for female and 45.6% (114 respondents) for male.

Secondly, Table 4.1 show the information of age of respondents. The majority respondents are from group 20-29 years old which is occupied a total of 46.8% of the total respondents. The following age group is 30-39 years old which is 38.8% and age group of 40-49 years old which consists of 14.4% of the total respondents. While for the age group of below 19 years old and above 50 years old, both age group is the lowest percentage which are 0%.

Next, based on the Table 4.1 show the highest percentage of education level is Diploma holder which is 60.4% (151 respondents) while for Degree holder and Master holder which are consists 32.4% (81 respondents) and 7.2% (18 respondents). In this research, SPM certificate consists 0% of the total respondent. For marital status, majority is Married which is 92.8% (232 respondents) and followed by Single 7.2% (18 respondents).

Besides, for occupation. Mostly, the respondents under Employment which 84.4% (211 respondents), followed by Self-Employment 15.6% (39 respondents). For Retired, has recorded 0%.

4.2.1 Central Tendencies Measurement of Construct

Table 4.2 Statistical Summary

Variables	Items	Mean	Standard Deviation
Customers Satisfaction	CS1	4.62	0.636
	CS2	4.56	0.606
	CS3	3.48	0.928
	CS4	4.70	0.556
	CS5	4.64	0.564
Service Quality	SQ1	4.48	0.684
	SQ2	4.52	0.666
	SQ3	4.42	0.799
	SQ4	4.54	0.694
	SQ5	4.47	0.729
Takaful Performance	TP1	4.41	0.788
	TP2	4.47	0.707
	TP3	4.45	0.705
	TP4	4.49	0.696
	TP5	4.54	0.689
Role of Agent	RA1	4.51	0.666
	RA2	4.52	0.695
	RA3	4.51	0.707
	RA4	4.55	0.728
	RA5	4.57	0.686

The central tendency refers to a statistical formula that identifies a single value that is representative of the whole distribution and seeks to provide an accurate description of the data collected in its entirety (Wallnau, 2000). In this research, mean is used to quantify the central tendency while using standard deviation to characterize dispersion. (Saunders, 2009).

CS4 has the highest mean value at 4.70 with standard deviation of 0.556 while CS3 shows the lowest mean value at 3.48 with standard deviation of 0.928.

SQ4 recorded the highest mean score 4.54 with standard deviation of 0.694, while the lowest mean score 4.42 is achieved by P4 with standard deviation of 0.799.

TP5 recorded the highest mean value 4.54 with standard deviation of 0.689, while TP1 has the lowest mean value 4.41 and appear to have standard deviation of 0.788

RA5 has the highest mean value at 4.57 with standard deviation of 0.686 while RA1 and RA3 shows the lowest mean value at 4.51 with standard deviation of RA1 is 0.666 and standard deviation of RA3 is 0.707.

4.3 Scale Measurement

4.3.1 Reliability Test

Table 4.3 Result of Reliability Test

Variable	Cronbach's Alpha	Number of items
Independent Variable:		
Service Quality	0.913	5
Takaful Performance	0.911	5
Role of Agent	0.928	5
Dependent Variable:		
Customers Satisfaction	0.651	5

The analysis was tested for its reliability and table 4.3 indicates the result. In this analysis, there were a total of 20 items assessed.

Each variable is measured with 5 items. Based on the result, Role of Agent has achieved the highest Cronbach's Alpha value at 0.928, where the lowest Cronbach's Alpha value at 0.651 obtained as Customers Satisfaction. Service Quality value 0.913 and Role of Agent value 0.928, are determined as having a very good reliability.

Meanwhile, the value of Takaful Performance is 0.911 and the value of customers satisfaction is 0.615. Overall, the result of the constructed Cronbach's Alpha are ranged between 0.615 to 0.928, which have exceeded the lower limit of 0.615 that accepted by majority of authors. Therefore, the planned research is accurate and consistently measured.

4.4 Inferential Analyses

Inferential analysis is a branch of analysis that goes beyond mere definition and, based on sample data, attempts to generalize the sample to the population from which the sample was drawn (Weiers, 2008). This research is used to generate hypotheses on the characteristics of the population based on data from the sample. In addition, inferential analysis also seeks to analyze individual variables and their relationship to other variables (Bougie, 2010).

4.4.1 Pearson Correlation Coefficient

According to (Hair, 2007) noted that the Pearson Correlation Coefficient shows the course, intensity and importance of all variables calculated on the interval scale of the bivariate relationships.

Table 3.4 Pearson Correlation

		MEAN SERVIC EQUALI TY	MEAN TAKAFULPERF ORMANCE	MEA NRA	MEA NCS
MEANSE RVICEQU ALITY	Pearson Correlatio n Sig (2- tailed) N	1 250			
MEANTA KAFULP ERFORM ANCE	Pearson Correlatio n Sig (2- tailed) N	.877** .000 250	1 250		
MEANRA	Pearson Correlatio n Sig (2- tailed) N	.846** .000 250	.852** .000 250	1 250	
MEANCS	Pearson Correlatio n Sig (2- tailed) N	.714** .000 250	.705** .000 250	.63** .000 250	1 250

Table 4.4 illustrates that there are correlations between independent variables that include service quality, takaful performance, and role of agent together with dependent variable which is customers satisfaction in Family Takaful

Policy of Great Eastern in Shah Alam, Selangor. Independent variables have a positive linear relation at a relevant level of 0.05 to the dependent variable. In this chance, all the value is less than 0.9, which means that there is no multicollinearity problem. The correlation between independent variables is less than 0.9 which is between 0.63 and 0.714.

There is a significant relationship between service quality and customers satisfaction in Family Takaful Policy of Great Eastern in Shah Alam, Selangor. This is due to p-value equal to 0.000 and less than alpha value 0.05. Furthermore, the value of the correlation coefficient, which is 0.714 falls under the coefficient range of ± 0.71 to ± 0.90 . This indicates a high relationship between service quality and customers satisfaction.

Next, there is a significant relationship between takaful performance and customers satisfaction in Family Takaful Policy of Great Eastern in Shah Alam, Selangor. This happens because the p-value equal to 0.000 and less than alpha value 0.05. Moreover, the value of the correlation coefficient, which is 0.705 falls under the coefficient range of ± 0.41 to ± 0.70 . This indicates a moderate relationship between takaful performance and customers satisfaction.

Other than that, there is a significant relationship between role of agent and customers satisfaction in Family Takaful Policy of Great Eastern in Shah Alam, Selangor. It occurs because the p-value equal to 0.000 and less than alpha value 0.05. Thus, the value of the correlation coefficient, which is 0.663 falls under the coefficient range ± 0.41 to ± 0.70 . This indicates a moderate relationship between role of agent and customers satisfaction.

4.4.2 Multiple Regression Analysis

According to Weiers (2008), multiple regression analysis is an analysis involving one dependent variable, and two or more independent variables. Other than that, refers to (Zikmund, 2010), an interaction study in which the effects of two or more independent variables on a single, interval-scaled, dependent variable are studied simultaneously.

Table 4.5 Model Summary

Model	R Square	Adjusted R Square	Std Error of the Estimate	R	R Square Change	Sig F Change
1	.734 ^a	.539	.29678	.539		.000

a. Predictors: (Constant), MEANRA, MEANSERVICEQUALITY, MEANTAKAFULPERFORMANCE

b. Dependent Variable: MEANCS

Based on the Table 4.5, it shows that the value of correlation coefficient (R value) is 0.539. Furthermore, Independent variables can explain 53.9% of the variation in dependent variable. However, it is still left 46.1% unexplained in this study.

Table 4.6 ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	25.293	3	8.431	9.572	.000 ^b
Residual	21.667	46	.471		
Total	46.959	49			

a. Predictors: (Constant), MEANRA, MEANSERVICEQUALITY, MEANTAKAFULPERFORMANCE

b. Dependent Variable: MEANCS

Table 4.6 shows that p-value (Sig 0.000) is less than alpha value 0.05. The alternative hypothesis, given that the three independent variables are significant,

explains the variance in the level of costumers, is supported by the data and will be accepted.

Table 4.7 Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
(Constant)	1	.1				
MEANSERVICEQUALITY	.983	.46	.377		3.606	.000
MEANTAKAFULPERFORMANCE	.265	.69	.293		.843	.000
MEANRA	.206	.70	.095		.933	.004
	.067	.64			.057	.291

a. Predictors : (Constant), MEANRA, MEANSERVICEQUALITY, MEANTAKAFULPERFORMANCE

b. Dependent Variable: MEANCS

Based on Table 4.7, (Coefficients) show that service quality and takaful performance is significant to predict dependent variable which is customers satisfaction in Family Takaful Policy at Shah Alam, Selangor. This is due to p-value is less than alpha value 0.05. Besides, the independent variable that is not significant to predict the dependent variable is role of agent, which the p-value is equal to 0.291 which is more than alpha value 0.05.

The relationship from the above table can be denoted as the following equation from the analysis:

Customers Satisfaction: $1.983 + 0.265(\text{Service quality}) + 0.206(\text{Takaful Performance}) + 0.067(\text{Role of Agent})$

Refers to Table 4.7, service quality was found to exert a significant positive influence on customers satisfaction in Family Takaful Policy ($t = 3.843$, $p = 0.000$, $\beta = 0.377$). It can be explained by every one unit increase in Service Quality will lead to 0.265 units increased in customers satisfaction.

From the Table 4.7, it also shows that takaful performance has significant positive influence on customers satisfaction in Family Takaful Policy ($t = 2.933$, $p = 0.004$, $\beta = 0.2903$). It can be explained by every one unit increase in Takaful Performance will lead to 0.206 units increased in customers satisfaction.

Also, analysis from Table 4.7, there is insignificant influence or no impact by role of agent on customers satisfaction ($t = 1.057$, $p = 0.291$, $\beta = 0.067$) as its value is more than 0.05.

Test of Significant

Hypothesis 1

H_0 : There is no impact from service quality toward customers satisfaction in Family Takaful Policy at Shah Alam, Selangor.

H_1 : There is an impact from service quality towards customers satisfaction in Family Takaful Policy at Shah Alam, Selangor.

Reject H_0 , if $p < 0.05$

The p-value of service quality according to the Table 4.8 is 0.000 which is less than the significant level of 0.05. Then, H_0 rejected, which means service quality has an impact towards customers satisfaction in Family Takaful Policy at Shah Alam, Selangor.

Hypothesis 2

H_0 : There is no impact from takaful performance towards customers satisfaction in Family Takaful Policy at Shah Alam, Selangor.

H1: There is an impact from takaful performance towards customers satisfaction in Family Takaful Policy at Shah Alam, Selangor.

Reject H_0 , if $p < 0.05$

The p-value of takaful performance according to the Table 4.8 is 0.004 which is less than the significant level of 0.05. Then, H_0 rejected, which means takaful performance has an impact towards customers satisfaction in Family Takaful Policy at Shah Alam, Selangor.

Hypothesis 3

H_0 : There is no impact from role of agent towards customers satisfaction in Family Takaful Policy at Shah Alam, Selangor.

H_1 : There is an impact from role of agent towards customers satisfaction in Family Takaful Policy at Shah Alam, Selangor.

Reject H_0 , if $p < 0.05$

Other than that, for role of agent, the p-value is more than 0.05 which is 0.291. Thus, H_0 is not rejected. It indicates that there is no impact between relative advantages towards customers satisfaction in Family Takaful Policy at Shah Alam, Selangor.

Hypothesis 4

H_0 : No factors (Service quality, Takaful Performance, and Role of Agent) have significant influence on customers satisfaction in Family Takaful Policy at Shah Alam, Selangor.

H_1 : At least one factor (Service quality, Takaful Performance, and Role of Agent) has the most significant influence on customers satisfaction in Family Takaful Policy at Shah Alam, Selangor.

Reject H_0 , if $p < 0.05$

In conclusion, there are 2 factors that have influence on customers satisfaction in Family Takaful Policy at Shah Alam, Selangor which are service quality and takaful performance because P-value of the 2 factors is less than significant level 0.05. Refers to Table 4.7, Service Quality has recorded the highest score in beta.

Thus, service quality has the most significant influence on customers satisfaction in Family Takaful Policy at Shah Alam, Selangor.

4.5 Summary Chapter

In summary, this chapter presents the findings and results obtained from the data collection for this study. In addition, this chapter also performs and illustrates inferential analyses to answer the research questions and to determine the significance of the hypotheses for this research. The following chapter includes discussion of the major findings as well as the conclusion of this study.

CHAPTER 5: CONCLUSION AND RECOMENDATION

5.1 Introduction

In Chapter 5, it sets out the overall conclusion and discussion of the research. It summarized the discussion of the key findings in Chapter 4, highlighting the implications of the analysis, identifying the limitations of the study, offering the guidelines for the future studies, and providing the conclusion of the research overall.

5.2 Summary of Scale Measurement

For the reliability test, questions for independent variables which is service quality, takaful performance and role of agent, while the dependent variable which is customers satisfaction are reliable since each test indicates its value to be more than 0.6. Thus, all of the variables include service quality, takaful performance, role of agent and customers satisfaction are reliable.

5.2.1 Summary of Inferential Analysis

5.2.1 (A) Pearson Correlation

As all correlation values are less than 0.9, all three independent variables are free from the problem of multicollinearity. The Pearson correlation test is often used to measure the relationship between the dependent variable and each individual independent variable. Two of the independent variables establish a significant customers satisfaction relationship when their p-values are lower than 0.05, while the other one does not have a significant relationship. However, service quality and takaful performance have a positive relationship while the role of agent has a

negative relationship to customers satisfaction in Family Takaful policy at Shah Alam, Selangor.

5.2.1 (B) Multiple Linear Regressions (MLR)

According to the performance of multiple linear regression, $R^2 = 0.539$ shows that 53.9% of the variance in customers satisfaction in Family Takaful Policy, Selangor can be explained by three independent variables in this recent study. Takaful Performance and Service Quality have established a significant positive relationship with customers satisfaction while RA (Role of Agent) has no relationship to customers satisfaction. Meanwhile, MLR has concluded that Service Quality has the greatest effect on customers satisfaction. The approximate regression equation is as follows:

Customers Satisfaction: $1.983 + 0.265(\text{Service quality}) + 0.206(\text{Takaful Performance}) + 0.067 (\text{Role of Agent})$

5.3 Discussion of Major Findings

In order to validate the research goals and hypotheses, this section is all about the discussion of major results. Although the review of the previous section of this chapter focuses more on complete overview of descriptive and inferential analysis.

Table 5.1 Summary of Statistical Analysis

Hypothesis	Significant	Conclusion
H ₁ : There is an impact from service quality towards customers ssatisfaction in Family Takaful Policy at Shah Alam, Selangor.	0.000	Supported
H ₂ : There is an impact from takaful performance towards customers satisfaction in Family Takaful Policy at Shah Alam, Selangor.	0.004	Supported
H ₃ : There is an impact from role of agent towards customers satisfaction in Family Takaful Policy at Shah Alam, Selangor.	0.291	Not Supported

5.3.1 Relationship between Service Quality and Customers Satisfaction

H₁ stipulates that service quality has significant influences on customers satisfaction. Result shows P-value is 0.000 and β -value is 0.265 which expressed that H₁ is supported which is inconsistent with the study Lai et al. (2014) indicated that the total customers satisfaction is greatly influenced by the quality of service. Besides, service quality is positively related to customers satisfaction, H₁ is fully supported.

5.3.2 Relationship between Takaful Performance and Customers Satisfaction

H₂ stipulates that takaful performance has significant influences on customers satisfaction. Result shows P-value is 0.004 and β -value is 0.206 which expressed that H₂ is supported. According to past studies, (Erol & El-Bdour 1989) states that fast and efficient services reputation and the adherence to Islamic rules in the banks is considered as the most important criteria considered by the customers while choosing the service provider. Thus, takaful performance is positively related to customers satisfaction, H₂ is fully supported.

5.3.3 Relationship between Role of Agent and Customers Satisfaction

H₃ stipulates that role of agent has no significant influences towards customers satisfaction. Result shows P-value is 0.291 and β -value is 0.067 which expressed that H₃ is not supported. Thus, there was no impact between role of agent on customers satisfaction which is inconsistent with the study on (Chen H. , 2006), claimed that in the insurance industry, a vital role in developing the relationship

among the buyer and seller is portrayed by the agent. Besides, role of agent negatively related to customers satisfaction, H_3 is rejected.

5.4 Implication of Study

The finding of this study helps in understanding the customers satisfaction in family takaful policy at Shah Alam. Through this understanding of study, it is improving the understanding of the determinants of customers satisfaction in family takaful policy of Great Eastern in Shah Alam, Selangor

5.4.1 Managerial Implications

Based on the information gathered from the study on determinant of customers satisfaction in family takaful policy of Great Eastern in Shah Alam, Selangor. The researchers have established several implications that might useful in takaful companies to increase of customers satisfaction towards family takaful at Great Eastern companies. Customers satisfaction is very important to the companies because if the customers satisfied with the policy that they are buying they will stay with the same companies to buy more policy or they will suggest others to buy the policy at same company of them. As a result, it is necessity for these companies to make further improvements to increase customers satisfaction through family takaful policy.

According to the research done, service quality has the highest significant impact among others independent variables in influencing the determinant of customers satisfaction in family takaful policy of Great Eastern in Shah Alam, Selangor. Thus, the companies are suggested to increase the customers satisfaction to the family takaful policy by applying practical implications. The companies should pay more intention to service quality in order to make customers more satisfied with the policy that they are buying. It is because the companies with good service quality will attract the customers to loyal with the same companies.

Based on the research done, the most effective way for the company to improve the customers satisfaction is to enhance the efficiency and effectiveness of service in order to make sure the service quality of the company is maintaining a high level. To achieve a high efficiency and effectiveness service standard, the companies must enhance the performance of service quality. On the other hand, the improvement of the takaful performance also can help the companies to improve the customers satisfaction. The companies should always evaluate the helpfulness of the takaful products to the customers and update any outdated clauses to create customer's confidence that they are under the protection by the insurance policies they are purchasing.

Based on the research done, role of agent contributes lesser in influencing the customers satisfaction in this study but the companies should not overlook this element as it still positively influences customers satisfaction. The companies can give free lecture to their agents to update their knowledge about companies takaful policies, to help them improve their skills to communicate and contact with customers, and to help them learn about the principles of agent and their responsibility. This can improve the agent's capacity to obtain new customers and maintain good relationship with customers. In addition, an effective follow up role of agent can be provided so that it can meet or act beyond customers to create positive word of mouth towards the companies.

5.5 Limitation of the Study

There are a few limitations in this research. For the managerial, the outcome could not be generalized because the samples only collect on one region of Malaysia, which is in Shah Alam, Selangor. Thus, it cannot represent Malaysia's entire population. In addition, the demographic element data shows that customers Family Takaful Policy at Shah Alam has the highest percentage of Muslim customers compare to other races. This will lead individuals with demographic differences to think the consumption of Family Takaful Policy differently.

Next, in this analysis, there are only three independent variables, which is service quality, takaful performance and role of agent. Thus, there may be other variables

that were not taken into account. The influential predictors of customers satisfaction in Family Takaful Policy of Great Eastern in Shah Alam, Selangor may be those variables that were not included in this study.

Thirdly, some of the key journals and referrals that have been adopted abroad cannot acceptable for Malaysia because the variables be used and tested may not effective and suitable for Malaysia. Other than that, it is very hard because we cannot completely use portal journals because it is expensive to spend and surpass the journals in order to used them.

Besides, the only use of the questionnaire survey would be another restriction for the study because minority of the respondents may not understand the questions and may therefore choose an answer randomly to complete the questionnaire. Also, few respondents sometimes will skip the question. In addition, the participants were not able to devote much time, effort contributing to the survey and do not take the questionnaires form in serious way. The questionnaire survey is also very judgmental and different groups of people, based on their understandings will have different opinions. All of these may reduce the reliability and accuracy of the findings.

5.6 Recommendations for Future Research

The research process for this project has few limitations and there are some ideas and suggestions to overcome the limitations of this project. First of all, if time is allowed in choosing the group of respondents and designing the survey forms, future researchers should be precise. The design of the survey form must be more applicable to the questions of the demographic section, and the survey form should be distributed to appropriate respondents in relation to the targeted groups of research respondents. It is recommended suggestion for future researchers is that they should distribute more survey forms around the country, and not only in few states of the particular country. When conducting the study, it is advisable to include all the states in the country because it tends to reduce people in difference demographic will have difference thinking about the Family Takaful Product.

In addition, it is recommended that the questionnaires be in multiple languages so that all respondents can clearly understand the questions and avoid any confusion by the respondents of the questionnaire. Besides, more variations in demographic questions should be included within the questionnaires in order to clearly diversify the data obtained related to the respondents.

Finally, other relevant variables that could be the other determinants of customers satisfaction in Takaful insurance sector services may be included by future researchers so that the study can be more reliable and accurate in finding the determinants of customers satisfaction.

5.7 Summary Chapter

There are various factors that determines customers satisfaction on Family Takaful Policy. Family Takaful can be marketed to both Muslim and non-Muslim communities. In this case, different types of marketing strategy which customized according to customers perceived value may generate a competitive opportunity among the Takaful insurance and Conventional insurance companies in the industry. It is important to maintain and improve the corporate image as it may affect the customers impression and satisfaction towards the insurance company. So, by handling the customers complaints effectively and fulfilling the customers' needs eventually will improve the corporate image and the customers satisfaction and this will make people more interested in Takaful insurance. For the sake of the future, individuals should have the Takaful Family if they are willing. The Takaful Family provides the policy holder with incentives and will guarantee them if unexpected event happens.

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APPENDICES

APPENDIX A: Operationalization of model variable

Variables	item	Measurement	References	Description
Service Quality	Q1	Interval	(Frank & Theresa, 2011)	The Takaful Insurance company provides access to information on products or services offered.
	Q2	Interval	(Frank & Theresa, 2011; Kumar, 2011)	The Takaful Insurance company performs the services as promised.
	Q3	Interval	(Frank & Theresa, 2011)	The Takaful Insurance company provides short waiting time when offering the products.
	Q4	Interval	(Frank & Theresa, 2011)	The Takaful Insurance company's staff are consistently courteous.
	Q5	Interval	(Frank & Theresa, 2011)	The Takaful Insurance company provides individual attention (caring

				and empathetic nature regarding claim).
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Variables	Item	Measurement	References	Description
Takaful Performance	P1	Interval	(Kumar, 2011)	The Takaful Insurance company frequently appears in media channels. (Example: newspaper, television and other media channels.)
	P2	Interval	(Kumar, 2011)	The Takaful Insurance company has good reputation since it always involves in corporate social responsibility (CSR) activities.
	P3	Interval	(Kumar, 2011)	It is convenient to reach the Takaful Insurance company's branch office since it located around the residential area.

	P4	Interval	(Kumar, 2011)	The Takaful Insurance company provides various services to customers. (For example: personal, financial and takaful plan advising)
	P5	Interval	(Kumar, 2011)	The Takaful Insurance company's staffs have good attitudes. (For example: friendly, polite and well-trained)

Variables	tem	Measurement	References	Description
Role of	A1	Interval	(Kumar, 2011)	The agent of Takaful Insurance company is able to communicate efficiently
	A2	Interval	(Kumar, 2011)	The agent explained the information regarding the Takaful Insurance

Agent				products well
	A3	Interval	(Kumar, 2011)	The agent is knowledgeable in diagnosing problems or doubts related to Takaful Insurance policy.
	A4	Interval	(Kumar, 2011)	The agent is easy to contact.
	A5	Interval	(Kumar, 2011)	The agent provides updates of the Takaful Insurance products.

Variables	tem	Measurement	References	Description
	S1	Interval	(Frank & Theresa, 2011)	Services provided by Takaful Insurance company meet my expectation

Customers Satisfaction	S2	Interval	(Kumar, 2011)	I will purchase another Takaful Insurance policy from the company
	S3	Interval	(Kumar, 2011)	I have the intention of switching the Takaful Insurance to another company in future
	S4	Interval	(Kumar, 2011)	I will recommend my Takaful Insurance company to my friends or family members.
	S5	Interval	(Frank & Theresa, 2011)	Overall, I feel comfortable and secured with the Takaful Insurance services provided.

APPENDIX B: Questionnaire



**DETERMINANTS OF CUSTOMERS SATISFACTION IN FAMILY
TAKAFUL POLICY OF GREAT EASTERN IN SHAH ALAM,
SELANGOR.**

NAME	MATRIC NUMBER
NUR FARAHIN BINTI AB MULUP	08DIN18F1031
NUR AZILA BINTI SAADNIZAM	08DIN18F1046
NURFARA HANI BINTI MOHD REDZUAN	08DIN18F1044
NURUL AMANINA NATASYA BINTI MOHD NORDIN	08DIN18F1050
NUR SYIFAQEIYAH BINTI HOLIB	08DIN18F1045

DIPLOMA IN INSURANCE

DEPARTMENT OF COMMERCE

DETERMINANTS OF CUSTOMERS SATISFACTION IN FAMILY TAKAFUL POLICY OF GREAT EASTERN IN SHAH ALAM, SELANGOR.

Dear Respondent,

We are students of Diploma in Insurance of PSA who are currently involving in Business Project (DPB6023). We are seeking your kind assistance in giving your best answer on our research survey paper concerning Determinant of Customers Satisfaction in Family Takaful Policy of Great Eastern in Shah Alam, Selangor. Please provide your answer on all the questions based on your knowledge. Kindly be informed that there is no wrong response to any of the statements in this survey paper.

The questionnaire should not take more than 10 minutes to be completed. Kindly spare some of your valuable time to complete the questionnaire as your participation to this study. In order to ensure all information will remain confidential, please do not include your name. Participation is strictly voluntary and you may refuse to participate at any time.

The purpose of this study is determined of customers satisfaction in Family Takaful Policy of Great Eastern in Shah Alam, Selangor. This study for academic purpose only. Your cooperation is greatly appreciated and your responses are strictly confidential. We would greatly appreciate your participation in this survey. Please help us by completing the questionnaire today.

Sincerely yours,

NUR FARAHIN BINTI AB MULUP

Diploma in Insurance Student,

Persiaran Politeknik Sultan Salahuddin Abdul Aziz Shah,

40150 Shah Alam,

Tel: 01112247580

SECTION A: GENERAL QUESTIONS

Instructions: In this section, we are interested in your background in brief. Please TICK (✓) your answer in the grid.

1. Have you heard about Family Takaful Policy Insurance?

Yes	
No	

2. Do you apply for Family Takaful Policy Insurance?

Yes	
No	

3. Have you ever make a claim from the insurance company?

Yes	
No	

4. Do you think Takaful is more effective than Conventional insurance?

Yes	
No	

5. Did you know that there is a difference between Takaful Insurance and Conventional Insurance?

Yes	
No	

SECTION B: DEPENDENT VARIABLE

Instructions: This section is seeking your opinion regarding the factors that influence customers' satisfaction toward Family Takaful Policy insurance of Great Eastern services in Shah Alam, Selangor. Please indicate the extent you agree or disagree with the following statements by circling one number per line on the 5-point Likert scale:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

o.	Construct and Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
V	Customers Satisfaction					
S 1	Services provided by Takaful Insurance company meet my expectations		2			5
S 2	I will purchase another Takaful Insurance policy from the company		2			5
S 3	I have the intention of switching the Takaful Insurance to another company in future.		2			5
S 4	I will recommend my Takaful Insurance company to my friends or family members.		2			5
S 5	Overall, I feel comfortable and secured with the Takaful Insurance services provided.		2			5

SECTION C: INDEPENDENT VARIABLES

o.	Construct and Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
V1	Service Quality					
Q1	The Takaful Insurance company provides access to information on products or services offered.	1	2	3	4	5
Q2	The Takaful Insurance company performs the services as promised.	1	2	3	4	5
Q3	The Takaful Insurance company provides short waiting time when offering the products.	1	2	3	4	5
Q4	The Takaful Insurance company's staff are consistently courteous.	1	2	3	4	5
Q5	The Takaful Insurance company provides individual attention (caring and empathetic nature regarding claim).	1	2	3	4	5

No.	Construct and Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
IV2	Takaful Performance					
TP1	The Takaful Insurance company frequently appears in media channels. (Example: newspaper, television, and other media channels.)	1	2	3	4	5
TP2	The Takaful Insurance company has good reputation since it always involves in corporate social responsibility (CSR) activities.	1	2	3	4	5
TP3	It is convenient to reach the Takaful Insurance company's branch office since it located around the residential area.	1	2	3	4	5
TP4	The Takaful Insurance company provides various services to customers. (For example: personal, financial and takaful plan advising)	1	2	3	4	5
TP5	The Takaful Insurance company's staffs have good attitudes. (For example: friendly, polite and well-trained)	1	2	3	4	5

o.	Construct and Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
V3	Role of Agent					
A1	The agent of Takaful Insurance company is able to communicate efficiently	1	2	3		5
A2	The agent explained the information regarding the Takaful Insurance products well.	1	2	3		5

A3	The agent is knowledgeable in diagnosing problems or doubts related to Takaful Insurance policy.	1	2	3		5
A4	The agent is easy to contact.	1	2	3		5
A5	The agent provides updates of the Takaful Insurance products.	1	2	3		5

SECTION D: DEMOGRAPHIC

Instructions: In this section, we are interested in your background in brief. Please TICK (✓) your answer in the grid.

1. Gender:

Female	
Male	

2. Age Group:

19 years and below	
20-29 years old	
30-39 years old	
40-49 years old	
50 years old and above	

3. Highest education:

SPM	
Diploma	
Degree	
Master	

4. Marital Status:

Single	
Married	
Others	

5. Occupation:

Student	
---------	--

Employment	
Self-Employment	
Retired	

Thank You!

Appendix C

30 sets of Pilot Test Result:

Service Quality

Reliability Statistics

Cronbach's Alpha	N of items
0.863	5

Takaful Performance

Reliability Statistics

Chronbach's Alpha	N of items
0.696	5

Role of Agent

Reliability Statistics

Chronbach's Alpha	N of items
0.885	5

Customers Satisfaction

Reliability Statistics

Chronbach's Alpha	N of items
0.719	5

Original SPSS Result:

Service Quality

Reliability Statistics

Chronbach's Alpha	N of items
0.913	5

Takaful Performance

Reliability Statistics

Chronbach's Alpha	N of items
0.911	5

Role of Agent

Reliability Statistics

Chronbach's Alpha	N of items
0.928	5

Customers Satisfaction

Reliability Statistics

Chronbach's Alpha	N of items
0.651	5

Pearson Correlation

		MEAN SERVICEQ UALITY	MEAN TAKAFUL PERFORMANCE	MEANR A	MEANC S
MEANSE RVICEQU ALITY	Pearson Correlation	1			
	Sig (2tailed)				
	N	250			
MEANTA KAFULP ERFORM ANCE	Pearson Correlation	.877**	1		
	Sig (2- tailed)	.000			
	N	250	250		
MEANRA	Pearson Correlation	.846**	.852**	1	
	Sig (2- tailed)	.000	.000		
	N	250	250	250	
MEANCS	Pearson Correlation	.714**	.705**	.663**	1
	Sig (2- tailed)	.000	.000	.000	
	N	250	250	250	250

Multiple Regression Analysis

Model Summary^b

Model	R	R square	Adjusted R Square	Std. Error of Estimate
1	.734 ^a	.539	.533	.29678

a. Predictors:(Constant), MEANRA, MEANSERVICEQUALITY, MEANTAKAFULPERFORMANCE

b. Dependent Variable: MEANCS

ANOVA^b

Model	Sum of squares	df	Mean square	F	Sig.
1 Regression	25.293	3	8.431	95.722	.000 ^b
Residual	21.667	246	.088		
Total	46.959	249			

a. Predictors: (Constant), MEANRA, MEANSERVICEQUALITY, MEANTAKAFULPERFORMANCE

b. Dependent Variable: MEANCS

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		Std. Error	Beta		

1 (Constant)					
MEANSERVICEQUALITY	.983	146	.377	3.606	000
MEANTAKAFULPERFORMANCE	265	069	.293	.843	000
MEANRA	206	070	.095	.933	004
	067	064		.057	291

a. Dependent Variable: MEANCS