

Title of Thesis	A STUDY OF CUSTOMER'S EXPERIENCE ON BUYING LIFE INSURANCE IN MIRI
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ABSTRACT

For understanding customer experiences on buying Life insurance in Miri, the researcher need to the residents in Miri regarding their thoughts, opinions and expectation on Life insurance. The overall attributes of consumers who have bought insurance policies shall be analysed in detail in this research. For the research, the researcher adopted quantitative method and the collection was through self-designed questionnaire to get the research data. The data are collected and analyze using simple statistic method.

The study revealed that the majority of the respondents are fall in the age range between 41 - 50 years old. Besides that, the result shows that the most important things for customers are life insurance policies provide a good protection tool in case of unexpected events. Also, customers are most looking forward to trust their insurer. Furthermore, motivate and improve the sales of life insurance, the result shows that the most important method of improvement is agent attitude.

From the findings, the researcher suggests several recommendations for implemented. The recommendation advices insurance companies make an effort in promoting and at the same time create awareness of the importance of having an insurance policy for young adults whom may not realize the severity of not being protected. Also suggest insurance companies focus in providing better benefits and protection to their customers especially for single breadwinner families. Besides that, insurance agents should be honesty and should put the needs of the client

first. The finding also suggests that insurance companies to improving the sales includes when hiring an agent, how well someone interacts with others and the overall attitude of the person should also play a key role in the hiring process; providing the proper training is vital; and insurance companies must let their agents know all clients are important.

Future research can be focused on specific ages of customers such as young adults. Moreover, the future research can investigate the customer's experience on buying life insurance in different places based on Sarawak rather than focusing in Miri.