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**FACTORS INFLUENCING SERVICE PERFORMANCE
OF INSURANCE AGENTS**

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UUM
Universiti Utara Malaysia

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**FACTORS INFLUENCING SERVICE PERFORMANCE
OF INSURANCE AGENTS**



Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business,
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(Management)

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ABSTRAK

Peranan ejen sebagai perantara antara pelanggan dan syarikat insurans adalah penting dalam industri insurans. Prestasi ejen insurans bergantung kepada kesanggupan ejen untuk berunding dengan menjelas dan meyakinkan bakal pelanggan tentang polisi insurans yang dicadangkan sama ada sistem atau skim konvensional atau Takaful. Tujuan kajian ini adalah untuk mengkaji faktor-faktor yang mempengaruhi prestasi perkhidmatan ejen insurans. Sejumlah 350 soal selidik telah diedarkan kepada ejen insurans di Utara Malaysia tetapi hanya 291 boleh digunakan untuk analisis. Korelasi dan analisis regresi digunakan untuk menganalisis semua data. Dapatan kajian menunjukkan bahawa prestasi perkhidmatan ejen adalah positif dengan keempat-empat pembolehubah bebas iaitu komitmen, motivasi, sikap dan kawalan tingkah laku. Di samping itu, daripada analisis regresi berganda yang telah dijalankan, ia menunjukkan bahawa pembolehubah sikap ejen adalah faktor yang paling kuat mempengaruhi prestasi perkhidmatan ejen. Sikap juga berkait rapat dengan langkah yang lebih global dalam menentukan prestasi dan kepuasan hidup.

Kata kunci: Prestasi, komitmen, motivasi, sikap dan kawalan tingkah laku..

ABSTRACT

The role of agents as intermediaries between customers and insurance company is important in the insurance industry. Insurance agents performance depends on the willingness of the agents to consult explain and convince potential customers about the proposed insurance policies either a conventional or Takaful systems or schemes. The purpose of this study is to investigate the factors that influenced the service performance of insurance agents A total number of 350 questionnaires were distributed to insurance agents in Northern Malaysia but only 291 were usable for analysis. Correlation and regression analysis were used to analyse all data. The findings indicated that agents' service performance is positive related to all the four independent variables (commitment, motivation, attitudes and perceived behaviour control). In addition, from the multiple regression analysis that was conducted, it showed that agents' attitude is the strongest factor influencing agents' service performance.

Key words: Performance, Commitment, Motivation, Attitude and Perceived Behavioural Control.

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CHAPTER 1

INTRODUCTION

1.0 CHAPTER INTRODUCTION

In this chapter, it will present an overview and background on the factor influencing service performance of an insurance agent in Malaysia. This study will discuss the significance and influence of factors such as commitment, motivation, agent attitudes and perceived behavioural control towards service performance of insurance agents.

1.1 BACKGROUND OF THE STUDY

Insurance is a policy in which an individual or entity receives financial protection or reimbursement against losses from an insurance company. The company pools clients' risks to make payments more affordable for the insured. Insurance is a risk-transfer mechanism that ensures full or partial financial compensation for the loss or damage caused by events beyond the control of the insured party. Based on the insurance contract from Life Insurance Association Malaysia (LIAM), the party which is the insurer indemnifies the other party as is known the insured against a specified amount of loss, occurring from specified eventualities within a specific time period, provided a free called premium is paid. The insurance industry was

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