



اَللّٰهُمَّ صَلِّ وَسَلِّمْ عَلٰى رَسُوْلِكَ
UNIVERSITI
TEKNOLOGI
MARA

**FACTORS INFLUENCING AGENTS RETENTION IN
INSURANCE INDUSTRY: SURVEY OF ING PUBLIC
TAKAFUL EHSAN**

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JUNE 2013



**BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS
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“DECLARATION OF ORIGINAL WORK”

We, Nur Izzati binti Mohd Isa (I/C Number: 901210-01-5664) and Noor Khamisah
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Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- This project-paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: _____

Date: _____

LETTER OF SUBMISSION

JUNE 2013

The Head of Program
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Dear Sir/Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “**Factors Influencing Agents Retention in Insurance Industry: Survey of ING PUBLIC Takaful Ehsan**” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara.

Thank you.

Yours sincerely,

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ABSTRACT

Recently, life insurance industry has been suffering high rate of retention of the agents. Therefore this research has been conducted to study the factors influencing agents' retention in insurance industry in Malaysia, which focused on ING PUBLIC Takaful Ehsan Berhad. As the roles of insurance agent itself seriously important to insurance companies, therefore, they must retain their agents as much as possible. This research is aims to explore the relationship between training and development, working condition and remuneration with the retention of agents mainly in ING PUBLIC Takaful Ehsan Berhad.

To examine this research, there are three factors that influencing retention of agents which are training and development, working condition and remuneration. The purpose or objective of this research is to identify the relationship among these factors that can influence retention of agents. The respondents are from the agents of ING PUBLIC Takaful Ehsan. 100 questionnaires had been distributed among them.

The finding shows that training and development is the most influence factors that influencing agents' retention, followed by working condition. For the remuneration, it shows a weak relationship with agents' retention. So that, insurance company must make improvement on the factors that influencing their agents' retention especially the training and development program.

Key words : Agent Retention ; Insurance Industry ; Training and Development ; Working Condition ; Remuneration

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