UNIVERSITI TEKNOLOGI MARA

THE AWARENESS AMONG DEGREE STUDENT AT UITM PUNCAK ALAM TOWARD TAKAFUL V CONVENTIONAL INSURANCE

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APRIL 2017

AUTHOR'S DECLARATION

I declare that the work in this thesis was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the result of my own work, unless otherwise indicated or acknowledge as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

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ABSTRACT

Background of study: This study was proposed to explore student's understanding and knowledge about takaful, this study also proposed to measure the level of awareness among students and to know their preference between Islamic insurance and conventional insurance. This is because students are young generation that will lead this country, as an educated people, they must know about halal and haram all activities in daily life. This study will explore deeper their knowledge if they are understand about takaful operation or if they will able to compare between takaful and conventional insurance and make the best choice as an investment for the future.

Method: In this study, both qualitative and quantitative method will be used. The qualitative study with semi structured interview and also the research from a library will be apply. In quantitative study, 50 set of questionnaires will be given to selected respondents randomly in Uitm Puncak Alam among the degree students. It means that stratified sample is used in this study. And also, 5 students also was selected to interviews face to face to know their opinion. Data was then subjected to framework analysis.

Result: 5o respondents were given the questionnaires and 5 respondents were interviewed. Their age ranged from 19-25 years old. All of them are Malays and Muslim. Most of the respondents that were given a questionnaire do not sure about takaful and its operation. Only few of them manage to explain about modus operandi in takaful, concept and features.

Conclusion: Most of students do not aware about the important of takaful and they are not exposed with the information about takaful. Takaful companies should take an action to spread the information to students in University level.

TABLE OF CONTENT

TITLE PAGE	Page
AUTHOR'S DECLARATION	ii
ABSTRACT	iii
ACKNOWLEDGEMENTS	iv
TABLE OF CONTENTS	v-vi
LIST OF TABLES	vii
LIST OF FIGURE	vii
CHAPTER ONE (PROPOSAL)	
1.1 Introduction	1-2
1.2 Background of Study	2-5
1.3 Problem Statement	5
1.4 Research Objectives	6
1.5 Research Methodology	6-7
1.6 Research Questions	7
1.7 Scope of Study	8
1.8 Significance of the Study	8
1.9 Limitation of the Study	9
Summary	9-10
CHAPTER TWO	
(LITERATURE REVIEW)	
Introduction	11-13
2.1 Definition of takaful	13-14
2.2 Concept of tabarru'	14-15
2.3 Ta'awun	15-16
2.4 Permissible takaful interest	16-17
2.5 Definition of insurance	17-18

2.6 Differences between takaful and conventional insurance 18-24
2.7 The Takaful Models 24-26

CHAPTER 3 (METHODOLOGY)
3.1 Data Sources 27
3.2 Quantitative Method 27-28
3.3 Qualitative Data 29
3.4 Data Collection Procedure 30
3.5 Data Analysis 31

CHAPTER 4 (FINDING AND ANALYSIS)
4.1 Demographic Data 32
4.2 Respondent's Response 33-35
4.3 Analysis Student's Knowledge 35-38
4.4 Analysis student's Awareness 38-39
4.5 Student's Preference 40-41
4.6 Student's Understanding 41-47

CHAPTER FIVE (RECOMMENDATION AND CONCLUSION)
5.1 Overall Discussion 48-49
5.2 Recommendations 49-50
5.3 Conclusion 50-51

REFERENCES 52-54