

UNIVERSITI TEKNOLOGI MARA

**APPLICATION OF MAQASID AL-SHARIAH IN
FAMILY TAKAFUL PRODUCTS: A STUDY AT
ETIQA TAKAFUL BERHAD**

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Academic Writing submitted in partial fulfilment of the requirements
for the degree of **Bachelor in Muamalat**


Academy of Contemporary Islamic Studies

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AUTHOR DECLARATION

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

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Under Graduate, University Teknologi MARA, regulating the conduct to my study and research.

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ABSTRACT

Maqasid al-shariah is the goals of *shara'* that needs to be understood by human. The objectives are to safeguard the interests of the people in five matters namely guarding religion, life, mind, offspring and wealth. *Maqasid al-shariah* is still being debated today by scholars and researchers. The application of *maqasid al-shariah* in Family Takaful products is an initiative in ensuring that the product meets the interests of the participants. It becomes an interest because the Takaful goals itself are in line with the *shariah's* goals. The concept of Takaful is based on protection and giving mutual help which are bring to the *maslahah*. It's same with the definition of *maqasid al-shariah* literally that the acceptance towards *maslahah* and rejecting to the *mafsadah*. However, many issues related to application of *maqasid al-shariah* in Takaful products. Therefore, this study intended to understanding the concept of *maqasid al-shariah* and Takaful, also to know how far the application of *maqasid al-shariah* in Family Takaful products at ETB can safeguard the five matters. In addition, this study using qualitative method and collected data through interview sessions with Agency Directors, Takaful agents and KL region Manager and reading materials such as journals, articles and website to obtain information on the *maqasid al-shariah* and Family Takaful products.

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