

UNIVERSITI TEKNOLOGI MARA

**TAKAFUL CHALLENGES IN
MALAYSIA FROM TAKAFUL
AGENTS PERSPECTIVE**

SITI NURHAZIQA BINTI SANUSI

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ABSTRACT

Takaful is an Islamic Insurance used by the Muslim community all around the world. In Malaysia, there are many companies that offer Takaful services to the community by offering different products and benefits from different companies. However, there are still a handful of Muslims who still do not have a comprehensive understanding of Islamic insurance causing the existence of challenges and obstacles from companies that offer Takaful products in Malaysia. These obstacles and challenges can be seen especially among Takaful agents or consultants because they are a group that is closer to the community because with the services provided by them it will attract more Takaful users. Therefore, the writing of this study was held to understand more deeply about Takaful as well as the challenges and obstacles that occur in companies that offer Takaful. The objective of this study can be achieved because the result of findings from interviews held with Takaful agents or consultants in several companies in Malaysia that offer Takaful products.

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