

UNIVERSITI TEKNOLOGI MARA

**TEACHER'S PERSPECTIVE OF TRAVEL
TAKAFUL: A STUDY AT PUDU AREA**

SAIYIDAH SYAHIRAH BINTI SHAMSUDIN

Academic writing submitted in partial fulfilment of the
requirements for the degree of
Diploma in Muamalat

Academy of Contemporary Islamic Studies

February 2021

ABSTRACT

Travel or tourism insurance is a must -have for consumers who love to travel or travel. Takaful insurance has grown all over the world which is also one of the economic incomes. However, why are there still many people in Malaysia who still do not take heed of the importance of travel Takaful plans. Therefore, the researcher will study the awareness and knowledge of teachers on travel Takaful and investigate the factors that influence teachers' perspective on travel Takaful. The researcher used a quantitative method by distributing questions through the Google Form application to teachers in the Pudu area. Based on the study that has been done, the researcher found that the main factor is the lack of awareness about takaful and the Takaful insurance agency does not play an important role in promoting Takaful products. Researchers suggest, Takaful agencies need to stand out again by doing a lot of advertising, awareness campaigns and introducing more widely in order to show that travel Takaful provides the best benefits to customers.

ACKNOWLEDGEMENT

In the name of Allah, the Most Gracious and the Most Merciful.

All praise and blessings go to Allah and His blessings for completing this research. I am grateful to Allah SWT for all of the opportunities, challenges, and strength placed upon me in order to conduct this research. I got a lot of knowledge and experience during this process, both academically and emotionally. My heartfelt gratitude to the holy Prophet Muhammad (peace be upon him), whose life has been a source of ongoing inspiration for me.

To begin, I'd want to express my gratitude to my supervisor, En. Ahmad Faizal Ramly, for his advice, patience, and most significantly, positive support and a kind heart in helping me complete this research. Having him as my supervisor has been a real joy and honour.

Second, I want to show my thankfulness to the teachers who live in the Pudu area for their participation and assistance during the sample process. I'd want to express my gratitude to my colleagues and friends for their assistance with this project.

Finally, I want to express my gratitude to every one of my family members. Without their help, I would not have been able to complete this study. May Allah SWT bless the above-mentioned individuals with success and honour throughout their lives. Alhamdulillah.

TABLE OF CONTENTS

	Page
AUTHOR'S DECLARATION	ii
ABSTRAK	iii
ABSTRACT	iv
ACKNOWLEDGEMENT	v
TABLE OF CONTENTS	vi
LIST OF TABLES	viii
LIST OF FIGURES	ix
LIST OF SYMBOLS	x
CHAPTER 1 INTRODUCTION	1
1.1 Problem Statement	1
1.2 Research Objectives	1
1.3 Research Questions	2
1.4 Scope of The Study	2
1.5 Significance of The Study	2
CHAPTER 2 LITERATURE REVIEW	4
2.1 Introduction	4
2.2 Concept	5
2.2.1 Definition	5
2.2.2 Takaful Evolution	8
2.2.3 Takaful Contract	9
2.2.4 Differences between Takaful and Conventional Insurance	9
2.3 Awareness and Knowledge	10
2.3.1 Malaysia Customer	10
2.3.2 Agent	10
2.3.3 Non-Muslim	11
2.4 Factor that Influences Customer to Buy Takaful	11
2.4.1 Customer B40	11
2.5 Perception Customer towards Takaful Insurance	12
2.5.1 Malaysia Customer	12

2.6	Customer Satisfaction	12
2.6.1	Takaful Customer Satisfaction	12
2.6.2	Agent Takaful	13
CHAPTER 3 RESEARCH METHODOLOGY		14
3.1	Introduction	14
3.2	Research Instruments	14
3.3	Research Participants	15
3.4	Research Collection	15
3.5	Data Analysis	15
CHAPTER 4 RESULTS AND DISCUSSION		16
4.1	Introduction	16
4.2	Frequency Analysis and Discussion	16
4.2.1	Demographic Profile	16
4.2.2	Teachers Understanding and Awareness About the Concept of Takaful. 20	
4.2.3	Teachers Perspective on Travel Takaful.	30
4.3	Descriptive Statistics	34
4.3.1	Teachers Understanding and Awareness About the Concept of Takaful. 34	
4.3.2	Teachers Perspective on Travel Takaful.	36
4.4	Conclusion	37
CHAPTER 5 CONCLUSION AND RECOMMENDATIONS		38
5.1	Introduction	38
5.2	Summary of the Research	38
5.3	Recommendations	39
5.4	Limitations and Future Research	40
REFERENCES		41
APPENDICES		43