



**THE AWARENESS OF PEOPLE TO HAVE HIBAH TAKAFUL CASE : A STUDY IN  
PRUDENTIAL ASSURANCE BERHAD**

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## ABSTRACT

This research focuses on the The Awareness of people to have Hibah Takaful Case : In PRUDENTIAL ASSURANCE BERHAD . Based on the research about Hibah, Hibah is in Arabic word but in English Hibah is a gift. Gift which someone gives a specific present to specific person which when the other person get the present they will directly loved it. But in the Prudential word, HIBAH means that it is actually is a life insurance that specifically the insurer been used to give specific amout of money to the beloved one in the family after the death of the insurer.

Based on the research , there is a lot of people does not have the HIBAH because they think that it is not important to have Hibah in their daily life. All people especially MUSLIM people does not aware to have HIBAH because they are not been educate to have Hibah. Hibah are one of an investment that everyone can do. It is the investment that we can give to our family members when we are death. When we have the HIBAH, we can give a present to our family members in term of money. In ISLAM, once a people death , their wealth and money will go to FARAID term at AMANAH RAYA .So In order to get the money and make it in cash, they need many procedure to be settle.So it is complicated to settle down. All family members must be agree to what the will are to said.

Based on my research , people used does not aware about Hibah is because they are lack of knowledge and information about HIBAH, for MUSLIM, they does not aware when death are occur, all their wealth and money will go to AMANAH RAYA, third they are not aware of insurance in their daily life until death and difficulties occur. If too many people does not know about HIBAH , it will make too many MONEY THAT does not be taken at AMANAH RAYA. Lack of HIBAH information will affect difficulties of family in future.In addition , if the sum insured people are death and have HIBAH, they have something to give to their family when they are gone.So their family does not have to be a beggars. They just have to live happily without difficulties about money.

The research design used in this study was the qualitative approach, which allowed the researcher to use structured an interview session and observation. The findings highlighted that people need to know well about HIBAH in order to make their family save in the future when they are gone. The recommendations highlighted that the Agent of Prudential should promote the HIBAH product so that all people know about the product directly and all people should have the know the important of having hibah in their dayly life

*Sumat X*

## CHAPTER 1

### INTRODUCTION

#### 1.1 Background of the study

All people especially all Muslim need to be aware to have HIBAH to ensure the good life in future due to , nowadays a lot of unexpected product occur in Malaysia that are not based on th Syariah compliance. From the legal point of view, hibah is a practice that is favourable (sunat) in Islamic law especially to the immediate family. This practice is based on the al-Quran, al-Sunnah and consensus of muslim traditional scholars (ijma'). Among the verses of the AlQuran that encourage hibah are as Allah s.w.t. has said meaning:

“But if they give up willingly to you anything of it, then take it in satisfaction and ease.”

(Surah An-Nisa": verse 4).

“...and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveller, those who ask [for help], and for freeing slaves.” (Surah Al-Baqarah: verse 177). So with the new coming Product of HIBAH by PRUDENTIAL ASSURANCE BERHAD, all muslim need to have these Hibah due to avoid the disclaimer in the future. Based on Islam rules and regulation that we need to be know that we must always give the best thing to our family and not to give the burden to our family and pay the debt before death because all will be asking by Allah.

So due to pay the debt and give our family better future when we are death, by giving HIBAH to them. All the debt can be pay and they can run their life happily ever after. When someone does not have HIBAH , there is a lot of negative consequence of the family will occur like family will not be stable in terms of financial due to the debt that insurer leave, Their loved people cannot persuade their study because of the lack of financial, Family will upside down due to follow the rules of FARAID, and family will be a beggars when lack of money. So to avoid it, there is needed that everyone have to get Hibah before something happened to us.

Based on primary and secondary data, this study will further explain the The Awareness of people to have Hibah in daily life affect better future to family with its affects, its important, and how to solve this problems that will make people aware of it.