

**UNIVERSITI TEKNOLOGI MARA**

**A CASE STUDY OF AWARENESS OF TAKAFUL  
MEDICAL HEALTH CARD AMONG JHEAT  
STAFF, TERENGGANU**

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## **ABSTRACT**

This research explores the level of awareness regarding Takaful medical health cards among the financial employees at Jabatan Hal Ehwal Agama Terengganu (JHEAT). It uses surveys and in-depth interviews to evaluate the existing understanding and awareness of Takaful's principles, advantages, and the process of joining Takaful among the employees. The results show that there are differences in awareness, and they point out the elements that affect the employees' views and decisions about Takaful. The study points out areas lacking in knowledge and suggests educational programs to increase awareness and encourage well-informed decision-making at JHEAT. By addressing these elements, the aim of the research is to add to the wider understanding and support of Takaful as a Sharia-compliant financial service in Malaysia. My research focuses on understanding the awareness of Takaful Medical Health Cards. The reason for conducting this study is to explore how well employees in the finance sector manage their personal finances. One of the goals is to assess the current understanding of finance employees at JHEAT regarding the benefits and coverage provided by Takaful medical health cards. I employed the quantitative research approach and utilized Kercie Morgan Sampling as the method for selecting participants, with a sample size of Kercie Morgan Sampling. The results of this study indicate a generally positive awareness of takaful among the participants, although there are various other reasons preventing them from opting into takaful medical health cards. In summary, while their fundamental knowledge of takaful is commendable, there remains a significant lack of awareness regarding several aspects. The researchers recommend that future studies should be more targeted and that the takaful company should strive for greater transparency.

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# **CHAPTER 1**

## **INTRODUCTION**

### **1.1 Research Background**

In recent years, there has been a significant interest in integrating Islamic principles into various aspects of modern financial systems, particularly in predominantly Muslim countries like Malaysia. One such area is the adoption of Takaful, an Islamic alternative to conventional insurance. Takaful is grounded in the principles of mutual assistance, shared responsibility, and communal solidarity, aligning with the core tenets of Sharia law (Samad, 2014). This model is not only seen as a financial tool but also as a means to uphold ethical and religious values in financial dealings.

The Takaful Medical Health Card, a specific product within the Takaful insurance framework, provides Sharia-compliant health coverage. It operates on the principle that participants contribute to a pooled fund used to support members in times of medical need, ensuring that the risks and benefits are shared among all participants (Samad, 2014). This approach contrasts with conventional insurance, where risk is transferred to the insurer in exchange for premiums. The communal nature of Takaful reflects the Islamic values of compassion, justice, and mutual aid.

A study by Al-Muharrami and Ebrahim (2019) highlights that the perception and acceptance of Takaful products are heavily influenced by religious beliefs and cultural factors. In predominantly Muslim communities, adherence to Islamic law significantly shapes consumer behavior and attitudes towards financial products. This suggests that any awareness campaign for Takaful Medical Health Cards must consider these cultural and religious dimensions to effectively communicate the benefits and principles of Takaful (Al-Muharrami & Ebrahim, 2019).