

UNIVERSITI TEKNOLOGI MARA

**THE UNDERSTANDING OF MOTOR
TAKAFUL AND INSURANCE AMONG
STAFF IN UNIVERSITI TEKNOLOGI
MARA PUNCAK ALAM**

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Academic Writing submitted in partial fulfillment
of the requirements for the degree of
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AUTHOR'S DECLARATION

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

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

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ABSTRACT

Takaful is an Islamic insurance concept and has been growing rapidly in Malaysia at the moment. Even though the majority of people in Malaysia are Muslim, they still don't understand the real concept of *takaful* (Shamsuddin, Tang Howe Eng, & Lajim, 2016). Hence, the objectives of this study is to measure the understanding of motor *takaful* contract as well as to measure the understanding of motor insurance contract and to measure the comparison of the understanding between motor *takaful* and insurance contract among respondents. There are 20 respondents that involve in this study where all the respondents are staff at Universiti Teknologi Mara Puncak Alam. This study analyse by using Statistical Package for Social Sciences (SPSS). From the finding it can be said that the understanding of respondents towards *takaful* contract is in the moderate level but still they have the awareness and not involve in insurance as they may know that insurance contract has the prohibited elements where most of respondents choosing *takaful* for their motor policy. It can be seen that most of respondents still apply for *takaful* even though their understanding towards *takaful* contract is not fully understand. In general, the respondents understand insurance contract more than *takaful* contract but there is no much different between both.

TABLE OF CONTENT

AUTHOR’S DECLARATION	ii
ACKNOWLEDGEMENT	iii
ABSTRACT	iv
TABLE OF CONTENT	v
LIST OF TABLES	vii
LIST OF FIGURES	ix
CHAPTER ONE: INTRODUCTION	1
1.1 Research Background.....	1
1.2 Problem statement	2
1.3 Research Gap.....	3
1.4 Rational Research.....	4
1.5 Purpose of Research.....	5
1.6 Research Objective.....	5
1.7 Research Question.....	6
1.8 Limit of Study	6
1.9 Conclusion.....	6
CHAPTER TWO: LITERATURE REVIEW	7
2.1 Introduction	7
2.2 Definition of Takaful.....	7
2.3 Concept of Takaful.....	8
2.4 Shariah Framework for Takaful	9
2.5 Prohibited Elements in Insurance.....	10
2.6 Takaful models.....	13
2.7 Motor Vehicle Takaful	17
2.8 Perception and awareness.....	18

2.9 Preferences between <i>takaful</i> and insurance.....	19
2.10 Factors that influence the choice of <i>takaful</i>	20
2.11 Conclusion.....	21
CHAPTER 3: METHODOLOGY	22
3.1 Introduction	22
3.2 Research Methods	22
3.3 Research Design.....	23
3.4 Data Collection Method and Process	25
3.5 Validity.....	26
3.6 Conclusion.....	26
CHAPTER 4: FINDING AND ANALYSIS	27
4.1 Introduction	27
4.2 Finding and Analysis.....	27
4.2.1 <i>Section A: Demographic of the Respondents</i>	28
4.2.2 <i>Section B: Understanding Towards Takaful Contract</i>	32
4.2.3 <i>Section C: Understanding Towards Insurance Contract</i>	37
4.2.4 <i>Comparison on the understanding between insurance and takaful contract</i>	42
4.3 Conclusion.....	45
CHAPTER 5: RECOMMENDATION AND CONCLUSION	46
5.1 Introduction	46
5.2 Discussion	46
5.3 Recommendation.....	47
5.4 Conclusion.....	49
BIBLIOGRAPHY	50
APPENDICES	53