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Kampus Sungai Petani

Faculty of Administrative
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PRODUCT DEVELOPMENT - e-TA'AWUN PA TAKAFUL+

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ABSTRACT

Takaful has rapid growth as an industry that has great potential in Malaysian and the global markets. Takaful is a modern and innovative approach to manage the demand for a shariah compliant instrument that can mitigate an individual's exposure to specific types of risk. It is largely due to the shariah principles that emphasize the value of mutual help and shared responsibility with the elimination of shariah prohibited elements such as interest, excessive uncertainty, and gambling in its business operation. The introduction of the Islamic Finance Service Act (IFSA) 2013 has opened a new chapter in the Takaful industry in Malaysia, starting with the segregation of Family Takaful and General Takaful that have provided an opportunity for the Takaful operators to focus on expanding their business to compete or at least be at par with the conventional insurance in the market. One of the famous Takaful products under General Takaful is personal accident protection. In this study, digitalization is an important element to be highlighted by the researchers. Realizing the importance of financial technology (Fintech) in Takaful management, some modifications and innovations have been done to cater for the demand from the Takaful market. A new personal accident product namely e-Ta'awun PA Takaful+ has been developed to provide the potential customers with conveniences and accessible to the Takaful product.

Keywords: Takaful, Shariah compliant, interest, uncertainty, gambling, conventional, insurance.

INTRODUCTION

With Personal Accident Takaful, people will be better prepared in the event of an accident that causes death or total permanent disability where they will receive compensation from the Takaful policy. They will be able to cover debts without burdening their loved ones, and even

the compensation money can also be used to cover hospital treatments, daily expenses, medical costs, buy special support equipment or renovate your home to facilitate movement if you are paralyzed by an accident. Nowadays, the pandemic of Covid-19 has hit all over the world. As the pandemic situation is constantly evolving, the health and wellbeing of the community remain the highest priority. The Takaful operators need to come out with a new product that caters for this current situation. They are committed to fulfilling their purpose and will continue to support the community during these uncertain times. Several Takaful operators provide hospitalisation coverage to bear the vaccination cost or any treatment related to the Covid-19 (Tan, 2021). However, fewer of the Takaful operators offer the protection for the participant's death because of the Covid-19. Until now, the deaths due to covid-19 have reached thousands of cases in Malaysia. Takaful operators should play an important role in introducing a product that covers the participant's death because of this pandemic.

Problem Statement

Personal Accident (PA) Takaful is one of the financial security planning provided in the General Takaful policy. This kind of Takaful product helps to ensure the financial security of family members once the policyholder dies. The participants of the Takaful policy can save money while protecting against any unexpected events in their life. However, there is still a lack of awareness about the importance of having personal accident Takaful coverage. According to Basaruddin (2019), statistic shows almost 85% of Malaysians still do not have Takaful coverage in the event of a personal accident. To ensure protection in the event of any unexpected accident, people should allocate about 10% of their monthly income for contributing to the Takaful protection. The main problem here is weaknesses in Takaful management that require digitalization. There are a few situations that indicate the weaknesses of Takaful management without attachment with financial technology development. One of the issues is related to the inefficiency of Takaful agents in providing information to prospective Takaful participants. It is because the inefficiency of Takaful agents is one of the main reasons why people are not interested in taking out Takaful policies. A study by Samsuri and Jamal (2017) indicated that the reliability on the Takaful agents is a factor that influences people to buy Takaful products. This statement is supported by Shaladdin et al. (2018) that the role of Takaful agents significantly affected overall customer satisfaction. They are responsible for developing the relationship between the agents and potential customers. Unfortunately, some Takaful agents do not have communication skills that results in the potential participants feeling uncomfortable and avoid meeting with Takaful agents. This issue is also related to a lack of integrity and credibility in promoting and explaining a particular product and giving services to a customer (Abdullah, Hassan, & Yusuf, 2020). If such qualities are disregarded, issues arise as the agents may become dishonest in explaining a particular product or Takaful service, give false information, hide information and delay settlement claims. The digitalization in Takaful management also will solve the issue related to the complicated Takaful claim process that is always a topic of discussion among policyholders. Some Takaful policies require the policyholders to submit a claim application within a specified time.

Objectives

There are three objectives related to this study. (1) To identify the importance of having Personal Accident Takaful to the society. (2) To examine the impact of digitalization in Takaful

products. (3) To determine the alternatives to the mode of contribution to the community through the development of Takaful products.

Scope of Product

This study focuses on the development of Personal Accident Takaful products under the General Takaful business. Researchers have innovated on the Takaful product that exists in the market. The innovation is based on feedback from the existing customers and in line with the current trend in the Takaful market.

LITERATURE

Ta'awun from Islamic definition is a manifestation of brotherhood (ukhuwwah) (Suhaimi, 2019). It is an expression of love, care, responsibility, and accountability that unites the people regardless of their differences. Ukhuwwah is authentic and normative. According to Ahmed Haj Ali, Noordin, and Achour (2018), ta'awun is simply mutual cooperation in executing religious obligations. There is an interaction process or exchange in performing religious obligations through mutual cooperation. As specifically in terms of e-Ta'awun PA Takaful+, the product development has been designed in helping the specific organizations, NGOs or government armed such as health department or specifically Kementerian Kesihatan Malaysia (KKM) for example in helping them in combating the Coronavirus (COVID-19) in current pandemic. According to Saeed (2019), Takaful is derived from the Arabic word 'Kafalah,' which is characterized as assurance that it is part of practices whereby people in society are mutually assertive against loss. Ahmad, Masood, and Saeed, (2010) stated that in Takaful, the prohibition component of Riba' which is interest, Maysir which is gaming and Gharar which is ambiguity is detached from the processes.

METHODS AND OVERVIEW

This study will be conducted to observe the viewpoints of PA Takaful with the plus benefit features on the introduction of e-Ta'awun PA Takaful+ plan along with application technology as an evidence keeper. This allows the researchers to be able to identify whether this application technology system may contribute to the ease of the procedure which at once could educate the population on the actual application process and accessibility for the Takaful product. To study this issue on Takaful PA and the apps applied in Malaysia, this study will be conducted based on the perspective of the people who are interested in the Takaful product and how do they apply and reach for this Takaful product available in the market. This product is not only related to the PA Takaful, but also to the concept of Ta'awun which means helping others. While subscribing this PA Takaful, customers also can help misfortunate people around them, by doing Waqf, Fidyah and others besides getting the benefits featured in this e-Ta'awun PA Takaful+.

METHODOLOGY

The b Bold by Takaful apps, which is the Robo apps for this newly developed Takaful product, has been created altogether with the Takaful product and also with the Robo apps. The

prototype of this product along with the apps have been designed. However, to design, create and develop new apps need expertise in the field of technology in apps. Due to lack of expertise in apps engineering and apps development, Kipple Pay Sdn Bhd has been appointed. Kipple Pay Sdn Bhd is a company that has been an expert in developing the electronic payment system and developing the apps, mostly on the payment services and also e-wallet apps. Takaful is a type of Islamic insurance wherein members contribute money into a pool system to guarantee each other against loss or damage. Takaful branded insurance is based on Shariah or Islamic religious law, which explains how individuals are responsible to cooperate and protect one another. Takaful policies cover health, life, and general insurance needs. Takaful insurance companies were introduced as an alternative to those in the commercial insurance industry, which are believed to go against Islamic restrictions on Riba' (interest), *al-Maisir* (gambling), and *al-Gharar* (uncertainty) principles all of which are outlawed in Shariah. All parties or policyholders in a Takaful arrangement agree to guarantee each other and make contributions to a pool or mutual fund instead of paying premiums. The pool of collected contributions creates the Takaful fund.

RESULTS AND DISCUSSIONS

Based on the study, we noted that it is crucial for a Takaful company to swiftly migrate its business module from traditional to a modern approach by leveraging IT technology and digital platforms. Hence, this paper intends to propose a new Takaful product known as "*e-Ta'awun PA Takaful+*", a general Takaful which could be easily self-subscribed by customers via website or mobile application. This Takaful product is a combination of personal accident protection with additional element of *Sadaqah* and *Waqf* to entice customers to participate in contribution to societies or charitable bodies in Malaysia and other countries such as Palestine, Laos, African states, and others. To differentiate our product against other Takaful companies in Malaysia, our strong proposition is leveraging totally in digital platform such as websites and mobile applications in which our mobile application will be branded as the 'b-Bold by Takaful'.

This product is designed interactively and user-friendly which is suitable to all level of customers from young generation up to senior citizens in line with rapid changes in technology in the decade. At this modern age, most people are technology savvy and comfortable to purchase online. Our digital platform will enable customers to access our products and services for 24 hours a day, 7 days a week for 365 days. The customers can make self-purchase of our product via online at anytime and anywhere. Robo-advisor functions will make it convenient for the customers to understand our product features, packages, charities information, and many others. Furthermore, all transactions can be made online by clicking the buttons and menus provided in the platform to complete related transactions.

By using advanced technology such as leveraging digital platforms as new sales channels, it will help in increasing closing sales of our products effectively due to the increase in customers' reach. With a shift to digital platforms, there is no limit to how many customers are actually visiting our products physically. As per research data by Think with Google in 2018, 63 percent of shopping occasions nowadays begin online. Customers can obtain easy access to our product offering by directly subscribing through our application or website. Our website would be mobile as well as desktop friendly whereby the rise of smartphone usage has given rise to shopping via this device.

With an online presence, we really do not have a close down time. Our application is 24/7 visible to as many customers as would want to come. Also, all of this is possible within the comfort of their laptops and desktops, over the sofas in their leisure attire. Furthermore, Robo advisors will assist the customers on information requested by them. Customers can choose Takaful packages available via websites or applications as well donation needed and make payment via secure digital gateways. All features are attractive and interactive to customers.

The most important point is that customers can easily get protected without hassle in process in terms of Takaful application and claim submission in which everything could be performed via online. In the same time, we will be able to play our roles in helping those affected communities and societies for survival via our donation.

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