



UNIVERSITI
TEKNOLOGI
MARA

Cawangan Terengganu
Kampus Dungun

**THE FACTORS OF INCREASING TAKAFUL PURCHASE WHEN
COVID-19 OUTBREAK HIT MALAYSIA**

MUHAMMAD ASRI FAHMI BIN JOHARI

(2019440194)

IC1105Cb

RESEARCH PROPOSAL

IMU304

Academy of Contemporary Islamic Studies

October 2021

ABSTRACT

Takaful comes from the Arabic word *kafala* which means mutual guarantee. The concept of Takaful aims to encourage mutual aid and unity among the participants in line with the concept of *ta'awun*. In Islam, helping or providing assistance is highly encouraged. In this study, the researcher wants to do a study on the factors of increasing Takaful purchases during the Covid-19 epidemic hit Malaysia. The main question of this study is related to how the Takaful industry can increase sales revenue during the Covid-19 epidemic. Based on previous studies, there are still less researchers who study the development of the Takaful industry during Malaysia's Covid-19 epidemic. Most previous studies have only examined the ethics of Takaful agents, the principles of Takaful and the performance of Takaful. This study is very important because it will explain how the Takaful industry uses the opportunities wisely. In addition, this study will also give a positive impact to the reader because the reader can know how to overcome the problems faced. The researcher used a qualitative method by interviewing several respondents from Takaful agents in Malaysia. The purpose of the interview session was to find out how the Takaful agent got customers during the Covid-19 season. The researcher hopes that this study can provide useful information and can increase the reader's knowledge about Takaful.

ACKNOWLEDGEMENT

First and foremost, I want to express my gratitude to God for bringing me to the end of this long and difficult trip. Dr. Ruhaizah Binti Abdul Ghani, my supervisor, deserves my gratitude and thanks for her assistance, patience, and suggestions in assisting me with my study. In addition, I'd like to thank the Takaful agents in Malaysia for their answers, responses, knowledge, and support throughout the interview sessions.

My gratitude goes to my friend for assisting me with this project, despite the fact that we were unable to complete it at home or on college because to the epidemic COVID-19.

Finally, I dedicate this thesis to my parents for having the foresight and determination to educate me. This triumphant piece is dedicated to you both.

Alhamdulillah

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