UNIVERSITI TEKNOLOGI MARA

AWARENESS OF MEDICAL TAKAFUL VS MEDICAL INSURANCE AMONG PEOPLE IN KLANG, SELANGOR

NUR ALYA YASMIN BINTI MAZLAN

Academic writing submitted in partial fulfilment of the requirements for the degree of **Diploma in Muamalat**

Academy of Contemporary Islamic Studies

October 2021

ABSTRACT

Takaful is one of the important transactions in Islam. Awareness of medical takaful VS medical insurance in Klang, Selangor is the topic chosen in the researcher's study. There are a handful of people who have awareness and understanding of medical takaful. However, to what extent of understanding and awareness do they have? How many people are aware of medical takaful? There are still many people who do not know the difference between medical takaful and medical insurance. Therefore, I am responsible for completing my research assignment by looking at the extent of public awareness in Klang, Selangor on the topic of my research. The objectives and problems in my study can be achieved by distributing survey forms to 100 respondents using social media. In this project, I found that all parties need to play their respective roles so that the understanding and knowledge about medical takaful is widespread. Not only to the elderly, but to all society especially teenagers. In conclusion, this study to some extent gives awareness to the next generation to choose medical takaful over medical insurance.

ACKNOWLEDGEMENT

Firstly, I wish to thank God for giving me the opportunity to embark on my Diploma and for completing this long and challenging journey successfully. I am students from UiTM Dungun, Terengganu from Academy of Contemporary Islamic Studies (ACIS) done my research writing for subject Academic paper IMU304. My gratitude and thanks go to my supervisor Ustaz Wahairi bin Mahmud and co-supervisor Dr. Salimah binti Yahaya. Thank you for the support, patience and ideas in assisting me with this project.

Special thanks to my colleagues and friends for helping me with this project. A big thank you and appreciations again to my supervisor who guided and teach me of this work. A word of appreciations to who supported me and helping me with this project.

TABLE OF CONTENTS

Page

AUTHOR'S DECLARATION		ii			
ABSTRAK		iii			
ABSTRACT ACKNOWLEDGEMENT TABLE OF CONTENTS LIST OF TABLES LIST OF FIGURES LIST OF SYMBOLS		iv			
		v			
		vi viii ix x			
			LIST	OF ABBREVIATIONS / NOMENCLATURE	xi
			СНАН	PTER 1 INTRODUCTION	1
			1.1	Research Background	1
1.2	Problem Statement	2			
1.3	Research Objectives	3			
1.4	Research Questions	3			
1.5	Scope of The Study	3			
1.6	Significance of The Study	4			
СНАІ	PTER 2 LITERATURE REVIEW	5			
2.1	Introduction	5			
2.2 Concept of Takaful		5			
2.2.1 Definition		5			
2.	2.2 Evidence of Takaful	6			
2.3 Concept of Medical Takaful		6			
2.	3.1 Definition of Medical Takaful	6			
2.4	Concept of Insurance	7			
2.	4.1 Definition of Insurance	7			
2.	4.2 Definition of Medical Insurance	7			
2.	4.3 Medical Takaful VS Medical Insurance	8			
2.5	Conclusion	8			

CHAPTER 3 RESEARCH METHODOLOGY	
3.1 Introduction	9
3.2 Research Instruments	9
3.3 Research Participants	9
3.4 Data Collection	10
3.5 Data Analysis	10
CHAPTER 4 RESULTS AND DISCUSSIONS	11
4.1 Introduction	
4.2 Result of Data Analysis	
4.2.1 Demographic of Respondent in Section A	
4.2.2 Demographic of Respondent in Section B	14
4.3 Result of Survey Section C	
4.3.1 Descriptive statistics for statement of Medical Takaful	15
4.3.2 Understanding level of statement knowledge in Section C	
4.4 Result of Survey Section D	
4.4.1 Descriptive statistics for level awareness of Medical Takaful practise	
4.4.2 Level awareness of statement in Section D	22
4.5 Discussion with Previous Research	
4.5.1 An Analysis of The Viability Of Micro Health Takaful In Malaysia	
4.5.2 The Roles of Health Awareness and Knowledge in Medical Takaful Purchase Intention	
4.5.3 Exploring Motives of Malaysian Muslims for Participating in Family	
Takaful	29
4.6 Conclusion	29
CHAPTER 5 CONCLUSION AND RECOMMENDATIONS	30
5.1 Introduction	30
5.2 Recommendation	30
5.3 Conclusion	31
REFERENCES	
APPENDICES	