

Selected Readings in
**COMPUTING AND
TELECOMMUNICATIONS**

Editors
Mira Kartiwi
Teddy Surya Gunawan
Aisha Hassan Abdalla Hashim



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ABSTRACT

Takaful or also known as Islamic insurance has become so popular especially among the Muslim community. Basically, Takaful is one type of insurance, but what makes it different from other types of insurance is that it is more towards *shari'a* compliance. Takaful is very Islamic compared to other conventional insurance in every single part of it. Nowadays, many conventional finance and banking companies have started introducing and selling their own Takaful product. In Malaysia, there are numerous finance and banking firms that sell Takaful products, for example, Takaful Nasional, Etiqa, Hong Leong Tokio Marine Takaful, Prudential, Great Eastern, and many more. These giant firms realize that the Takaful industry has a bright future and it also has a strong huge target market in Malaysia.

4.1 INTRODUCTION

In order to deal with the process of marketing and selling Takaful products, the companies usually hire the middlemen who will act as the company representative while dealing with customers. The middlemen here can be referred to as an agent. A Takaful agent has two main roles towards the companies, which are to introduce new customers to the company by selling the company's Takaful product/package to them and to take care of the customers' needs in terms of their Takaful policy in order to make the customers happy which will prolong the relationship between the customers and the company. As a payback, the company will pay the agent in terms of commission, which will be paid based on the sales made by the agent. Some well-known Takaful companies have a huge number of agents. This