

BACHELOR IN TAKAFUL (HONOURS)

PROGRAM BACKGROUND
<p>The Bachelor of Takaful (Honours) program is aimed to meet the country's demands by producing a generation of Takaful scholars who adhere to Shariah and Islamic principles. This program is critical for providing an in-depth overview of the parameters that influence operational demands and allow the firm to run in an efficient manner.</p> <p>The program's goal has been to train and provide students with a diverse set of skills, including knowledge, analytical, and critical thinking skills, in order to produce reflective and competent graduates who can meet the needs of the current labor market at the local and global levels, as well as prepare them for future professional challenges. It coordinates and supports the University's vision and mission to be a centre of excellence for creativity and innovation, resulting in an educated and culturally involved society. In this regard, graduates are equipped with lifelong learning skills for distinguished and continuing career advancement in accordance with the University's vision and goal.</p>
MQA ACCREDITATION REF. NUMBER
MQA/PA17038
JPT REF. NUMBER
JPT/BPP(U)1000-801/117/e24/00446 (N/0413/6/0010)
LEVEL OF STUDY
Bachelor's Degree / Level 6 of the Malaysian Qualification Framework (KKM)
MODE OF STUDY
Conventional
TEACHING MODE
<ul style="list-style-type: none">• Lecture• Tutorial• Industrial Training/ Project Paper
STUDY SCHEME
Full-time
STUDY DURATION
Full-time = 3 years
TOTAL CREDIT HOURS TO GRADUATE

120 Credit Hours

MEDIUM OF INSTRUCTION

Malay/English

ENTRY REQUIREMENTS

Local Students

- i. A recognised Certificate in Matriculation or Foundation with a minimum CGPA of 2.00 and a pass in Mathematics at SPM level or its equivalent; OR
- ii. A pass in STPM with a minimum of Grade C (GPA 2.00) in any two (2) subjects and a pass in Mathematics at SPM level or its equivalent; OR
- iii. A pass in STAM with a minimum grade of Jayyid and a pass in Mathematics at SPM level or its equivalent; OR
- iv. A Diploma (Level 4, MQF) in MIF or related fields with a minimum CGPA of 2.50 or equivalent; (Candidates with CGPA below 2.50 but above 2.00 may be admitted subject to an internal assessment process) OR
- v. Any other Diploma (Level 4, MQF) with a minimum CGPA of 2.50 and a pass in Mathematics at SPM level or its equivalent; OR
- vi. A Pass in Diploma of Malaysian Skills (DKM) / Advanced Diploma of Malaysian Skills (DLKM)/Vocational Diploma Malaysia (DVM) with a minimum CGPA of 2.50 (HEP required to carry out screening and consolidation programmes appropriate to the field of the program)* OR
- vii. A pass DKM/ DLKM/ DVM with minimum CGPA of 2.00 AND have at least two (2) years of work experience in a related field; OR
- viii. Other relevant equivalent qualifications recognised by Malaysian Government.

Note:

- i. The pass in Mathematics at SPM level for candidate (i), (ii), (iii) and (v) can be waived should the qualification contains Mathematics with equivalent / higher achievement.
- ii. Students is required to undergo Arabic language enhancement course at the beginning of the programme except to candidate with a pass in Arabic language at STPM/ STAM/ Matriculation/ Foundation/ Diploma or equivalent/ higher.
- iii. Students must pass the Arabic enhancement course as a prerequisite to related core courses. However, this still allows students to take both core and

non-core courses that do not require Arabic language enhancement course.

- iv. Credit for Arabic language enhancement course is additional to the programme and can be considered for the graduating credit.

International student

- i. International students must achieve a minimum score of 5.5 for IELTS or its equivalent;
- ii. Other equivalent qualifications recognised by the USAS Senate.

CAREER PROSPECTS

Graduates have the opportunity to contribute their expertise in Islamic finance and banking (specialize in Takaful) in the global, multinational, local and non-profit organisations. Graduates could venture into Takaful are as follows:

- Takaful Executive
- Bank Executive (Takaful)
- Adjuster
- Takaful Marketing Executive
- Retakaful Executive
- Shariah Adviser Officer (Takaful)
- Financial executive

CONTACT

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PROGRAM STRUCTURE

BACHELOR IN TAKAFUL (HONOURS) – 3 YEARS

SEMESTER 1

NO	COURSE NAME	COURSE CODE	PRE-REQUISITE	STATUS	CREDIT HOUR
1	English Proficiency I / English Proficiency II	BBA1052 / BBA1062		University Compulsory	2
2	Pemikiran Kritis dan Kreatif (Tempatan) / Bahasa Kebangsaan A (Antarabangsa)	MPU3222		University Compulsory	2
3	Penghayatan Etika dan Peradaban	MPU3182		University Compulsory	2
4	Falsafah Isu Semasa (Tempatan) / Bahasa Melayu Komunikasi II (Antarabangsa)	MPU3192/ MPU3142		University Compulsory	2
5	Integriti dan Anti Rasuah	MPU1242		University Compulsory	2
6	English Academic Writing	PPU6022		University Compulsory	2
7	Jabatan Pertahanan Awam Malaysia / Kebara Rekreasi (Kayak) / Pengenalan Sains Sukan dan Kejurulatihan / Pengacaraan dan Asas Pengurusan Majlis / Asas Renang dan Menyelamat di Air / Asas Kraftangan (Labu Sayong) / Asas Seni Fotografi / Asas Pembikinan Video / Asas Taekwando / Asas Silat Olahraga	MPU3402 / MPU3412 / MPU3422 / MPU3432 / MPU3442 / MPU3452 / MPU3462 / MPU3472 / MPU3482 / MPU3492		University Compulsory	2
8	Financial Literacy	BST6073		Core	3
9	Principles of Takaful	BST6093		Discipline Core	3
TOTAL					20

SEMESTER 2

NO	COURSE NAME	COURSE CODE	PRE-REQUISITE	STATUS	CREDIT HOUR
1	English Proficiency III / Advanced English I	BBA1072 / BBA1142		University Compulsory	2
2	Basic Arabic for Muamalat	BBA1043		Core	3
3	Aqidah Islamiyyah	USN6013		Core	3
4	Usul Fiqh	MIF6313		Core	3
5	Fiqh Muamalat	MIF6323		Core	3
6	Qawaid Fiqhiyyah	SYI6043		Core	3
7	Principles of Accounting	ACC6013		Discipline Core	3
TOTAL					20

SEMESTER 3

NO	COURSE NAME	COURSE CODE	PRE-REQUISITE	STATUS	CREDIT HOUR
1	Organizational Behavior	WKU6033		University Compulsory	3
2	General Takaful	BST6103		Discipline Core	3
3	Application of Qawaid Fiqhiyyah for Takaful Practices	BST6113		Discipline Core	3
TOTAL					9

SEMESTER 4

NO	COURSE NAME	COURSE CODE	PRE-REQUISITE	STATUS	CREDIT HOUR
1	Islamic Economics	MIF6333		Core	3
2	Akhlaq dan Tasawwuf	USN6113		Core	3
3	Islamic Financial System	MIF6343		Core	3
4	Financial Management from Islamic Perspective	BST6083	BST6073 Financial Literacy	Core	3
5	Islamic Financial Services, Legal and Governance Framework	MIF6393		Core	3
6	Investment From Islamic Perspective	MIF6383		Core	3
TOTAL					18

SEMESTER 5

NO	COURSE NAME	COURSE CODE	PRE-REQUISITE	STATUS	CREDIT HOUR
1	Corporate Finance From Islamic Perspective	MIF6373		Core	3
2	Islamic Capital Market	MIF6483		Core	3
3	Risk Management	BST6123		Discipline Core	3
4	Mathematics in Takaful	BST6133		Discipline Core	3
5	Family Takaful Business and Operation	BST6143	BST6093 Principles of Takaful	Discipline Core	3
6	Islamic Financial Planning and Wealth Management	MIF6463		Discipline Core	3
TOTAL					18

SEMESTER 6

NO	COURSE NAME	COURSE CODE	PRE-REQUISITE	STATUS	CREDIT HOUR
1	Seminar in Takaful Issues and Practices	BST 6173		Discipline Core	3
2	Principles and Practices of Retakaful	BST 6153	BST6093 Principles of Takaful	Discipline Core	3
3	Marketing for Takaful Products and Services	BST 6163		Discipline Core	3
TOTAL					9

SEMESTER 7

NO	COURSE NAME	COURSE CODE	PRE-REQUISITE	STATUS	CREDIT HOUR
1	Islamic Social Finance	MIF6473		Discipline Core	3
2	Accounting and Reporting for Takaful Business	ACC6273	ACC6013 Principles of Accounting	Discipline Core	3
3	Islamic Entrepreneurship	ENT6123		Discipline Core	3
4	Research Methodology	RSH6013		Core	3
5	Elektif 1			Elektif	3
6	Elektif 2			Elektif	3
TOTAL					18

SEMESTER 8

NO	COURSE NAME	COURSE CODE	PRE-REQUISITE	STATUS	CREDIT HOUR
1	Industrial Training	ITR6108		Industrial Training / Project Paper	8
	Project Paper	RSH6018	RSH 6013 - Metodologi Kajian		
TOTAL					8

ELECTIVE COURSES				
COURSE	COURSE CODE	CREDIT HOUR	CHOOSE 2 COURSES	REMARKS
Innovation in Takaful Industry	BST6183	3	6	Choose 2 courses only
Technologies for Takaful Industry	BST6193	3		
Management Information Systems	IST6073	3		
	TOTAL CREDIT HOUR		6	

TOTAL GRADUATE HOURS: 120 CREDIT HOURS