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UNDERSTANDING THE MOTIVATION BEHIND TAKAFUL PURCHASES AMONG MUSLIMS IN MALAYSIA: A STUDY OF CURRENT TAKAFUL PARTICIPANTS

Syakirah Adawiyah Ahmad Zamane^{1*}, Nur Farahiah Azmi²¹ Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan, Malaysia
Email: a23d038f@siswa.umk.edu.my² Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan, Malaysia
Email: nurfarahiah@umk.edu.my

* Corresponding Author

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DOI: 10.35631/AIJBES.622008**This work is licensed under** [CC BY 4.0](https://creativecommons.org/licenses/by/4.0/)**Abstract:**

Despite significant growth in the Takaful industry, highlighted by the Malaysian Takaful Association's annual report indicating an increase in Family Takaful penetration from 18.6% in 2021 to 20.1% in 2022 and a rise in net claims payout from RM 5.58 billion in 2021 to RM 7.02 billion in 2022, issues such as low public awareness, misconceptions about Takaful, and limited access to accurate information persist. There remains a need to understand the factors driving this expansion. This study addresses this gap by examining the specific motivations of Takaful participants. The interviews with Takaful participants, complemented by secondary data from articles, journals, and websites was employed in this study. Findings highlighted that four sub themes found for religiosity (riba, halal, haram, Shariah compliant), eight sub themes found for knowledge (convincing, align with Islamic, better than conventional, tranquillity, safe, campaign, social media, mass media), and four sub themes found for subjective norms (family members, community, Takaful agents, friends). As for further research, the study recommends to address these limitations of sample size, reliance on self-reported data from interviews, and limited to qualitative method, and further explore the long-term impact of the identified factors such as religiosity, knowledge, and subjective norms. These challenges must be addressed to overcome barriers to broader Takaful adoption and fully realize the industry's growth potential.

Keywords:

Knowledge, Motivation, Muslims, Religiosity, Subjective Norms, Takaful.

Introduction

Malaysia, with its significant Muslim population and robust Islamic finance infrastructure, serves as a critical market for the growth and development of Takaful. The government's support through favourable policies and the establishment of regulatory frameworks by bodies such as Bank Negara Malaysia have further fostered an environment conducive to the expansion of Takaful services (Shaifuddin, 2020). Despite these advancements, understanding the motivations behind Takaful purchases among Muslims in Malaysia remains an area that requires deeper exploration.

According to Ismail and Munawwarah (2022), several factors influence the decision to purchase Takaful products, ranging from religious beliefs and ethical considerations to economic benefits and personal preferences. Religious adherence plays a pivotal role, as many Muslims are inclined to choose Takaful to ensure their financial dealings comply with Islamic principles. Additionally, the perceived fairness and ethical nature of Takaful, where surplus funds are redistributed among participants or to charitable causes, appeal to those seeking socially responsible financial solutions. (Ismail & Munawwarah, 2022).

Understanding the complex interplay of these factors is crucial for Takaful operators aiming to design products that meet the needs and preferences of their target market. This study seeks to delve into the motivations behind Takaful purchases among current participants in Malaysia, providing insights that could drive strategic decisions and policy formulations in the Takaful industry. By examining these motivations, the research aims to contribute to the broader discourse on Islamic finance and its role in enhancing financial inclusion and economic stability in Muslim-majority contexts.

According to the Malaysian Takaful Association (MTA) annual report, the Family Takaful industry has achieved a Penetration Rate of 20.1% in 2022, compared to 18.6% in 2021. This shows that the year 2022, has increased by 1.5% compared to last year. Not only that, according to the Malaysian Takaful Association (MTA) annual report, for 2022, the Takaful industry paid out a total of RM 7.02 billion in net claims, an increase of 25.9% from the RM 5.58 billion in 2021. Out of this, Family Takaful recorded a total net claims payout of RM 5.53 billion, a spike in growth of 23.09% from the year RM 4.50 billion in 2021. Clearly, Takaful industry in Malaysia is growing very rapidly these days.

Despite the significant growth observed in the Takaful industry in Malaysia, as evidenced by the Malaysian Takaful Association (MTA) annual report, which highlights an increase in the Family Takaful penetration rate from 18.6% in 2021 to 20.1% in 2022 and a substantial rise in net claims payout from RM 5.58 billion in 2021 to RM 7.02 billion in 2022, several challenges remain, such as low awareness, misconceptions, and limited understanding of Takaful products, which can hinder further growth. There remains a need to understand the underlying factors driving this growth. The increase in net claims payout, particularly within Family Takaful, which saw a spike of 23.09% from RM 4.50 billion in 2021 to RM 5.53 billion in 2022, suggests an expanding market and greater consumer reliance on Takaful products. However, the rapid growth of the Takaful industry raises questions about the specific motivations of its participants.

To sustain and further accelerate this growth, it is essential to delve into the motivations behind Takaful purchases among Muslims in Malaysia. Key factors such as religiosity, knowledge, and subjective norms potentially play significant roles in influencing purchase decisions.

However, the industry's growth also faces obstacles like a lack of comprehensive marketing, scarcity of trained Takaful agents, and competition with conventional insurance, which require strategic solutions. There is a lack of comprehensive research that systematically examines how these factors interact to drive the adoption of Takaful.

Literature Review

Embracing the challenge of the literature review means engaging in a dialogue with the past and present. According to Kraus et al. (2022) note, literature review is a testament to one's rigour, guiding researchers with a compass on the path to discovery and contributing to the ongoing development of scholarly understanding. In conclusion, the literature review is a nuanced and comprehensive exploration that transcends technicality, shaping the trajectory of research and fostering meaningful contributions to the scholarly discourse. This literature review explores the motivations behind Takaful purchases among Muslims in Malaysia. It focuses on three primary factors which are religiosity, knowledge, and subjective norms.

Religiosity

Religiosity is a significant determinant of financial behaviour among Muslims, influencing their preference for Shariah-compliant products like Takaful. The concept of religiosity encompasses an individual's level of religious commitment, practices, and adherence to Islamic teachings. Ali et al. (2020) highlight that halal insurance products is important for Muslims who seek to align their financial practices with their religious beliefs. Studies have consistently shown that Muslims with higher levels of religiosity are more likely to choose Takaful over conventional insurance due to its compliance with Islamic principles (Ali et al., 2020).

For devout Muslims, financial decisions are deeply intertwined with their religious beliefs. The prohibition of *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (gambling) in Islam leads many to reject conventional insurance products, which often contain these elements. Takaful, by contrast, is designed to align with Islamic values, providing a sense of spiritual fulfilment and adherence to religious obligations (Hassan & Abbas, 2021). This spiritual dimension of financial decision-making is particularly evident in Malaysia, where many Muslims seek to ensure that all aspects of their lives, including their financial dealings, conform to Shariah law.

Research indicates that religiosity not only influences the initial decision to adopt Takaful but also affects long-term satisfaction and commitment to Takaful products (Rahman et al., 2020). Rahman et al. (2020) also emphasize that Muslims tend to reject financial products that do not comply with Islamic principles, seeking instead Shariah-compliant options that avoid these forbidden elements. Muslims who view their financial decisions through the lens of their faith are more likely to remain loyal to Takaful providers and recommend these products to others in their community. However, gaps in the market still exist, such as limited product variety and accessibility, which prevent some segments of the Muslim population from fully engaging in Takaful.

Knowledge

Knowledge about Takaful products play a crucial role in their adoption among consumers. Understanding the foundational principles, operational mechanisms, and benefits of Takaful can significantly enhance trust and willingness to participate in these Islamic insurance schemes. Research indicates that individuals with a deeper comprehension of Takaful are more

likely to view it as a practical and advantageous alternative to conventional insurance (Amin et al., 2019).

In-depth knowledge about Takaful allows consumers to appreciate its compliance with Shariah principles, which is often a decisive factor for many Muslims. For instance, understanding how Takaful avoids elements like *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (gambling) can lead to a greater acceptance among those who prioritize religious adherence in their financial decisions (Ali et al., 2020; Hassan & Abbas, 2021). Takaful provides peace of mind to its participants by ensuring their financial dealings align with their religious beliefs (Alhabshi et al., 2018).

Educational initiatives and informational campaigns by Takaful providers and regulatory bodies are pivotal in disseminating knowledge about Takaful. These initiatives include seminars, workshops, and media campaigns specifically designed to educate potential customers on how Takaful operates and its distinct advantages over conventional insurance. In Malaysia, such efforts have been essential in expanding the market reach of Takaful products. By increasing public understanding of Takaful, these campaigns have successfully enhanced consumer perception and acceptance (Zakaria et al., 2022).

Moreover, knowledge about Takaful is strongly correlated with trust in Takaful providers. Consumers who are well-informed about the structure and benefits of Takaful are more likely to trust the product and its providers. This trust is crucial for the sustainability and growth of the Takaful industry. It not only encourages customer loyalty but also generates positive word-of-mouth referrals, fostering a supportive community around Takaful products (Ismail et al., 2022).

Nevertheless, issues such as a lack of clarity in product terms and insufficient customer education still present obstacles to broader Takaful adoption. These knowledge gaps can lead to misconceptions, limiting the perceived benefits of Takaful compared to conventional insurance.

Subjective Norms

Subjective norms, or the perceived social pressure to perform or not perform a particular behaviour, significantly influence financial decisions. In the context of Takaful, social and familial expectations play a crucial role in shaping individuals' choices. Effective Takaful agents also can build strong relationships with clients, providing personalized advice that aligns with the clients' religious and financial needs. This personalized approach helps build trust and confidence in Takaful products, making individuals more likely to adopt them (Ismail et al., 2022).

Research has shown that social influence can stem from various sources, including family, friends, religious leaders, and community groups. These influences can reinforce the preference for Takaful by emphasizing its alignment with Islamic values and communal benefits (Ahmad & Islam, 2021). For instance, recommendations from trusted community members or religious authorities can significantly impact an individual's decision to choose Takaful over conventional insurance (Rahman et al., 2022). Additionally, friends may offer recommendations, but these suggestions may not carry the same weight or authority as those from family or respected community members (Rahman et al., 2022).

The impact of subjective norms is particularly strong in collectivist cultures, where community and familial ties play a central role in decision-making processes (Haron et al., 2020). In Malaysia, the social environment often encourages conformity to Islamic practices, including the use of Shariah-compliant financial products like Takaful (Aziz & Ramayah, 2023). This social endorsement not only drives initial adoption but also supports ongoing commitment to Takaful, as individuals seek to align their financial practices with the expectations of their social circles. However, the influence of subjective norms may vary across different demographic groups, such as urban versus rural populations, leading to uneven Takaful adoption in certain areas.

Research Framework

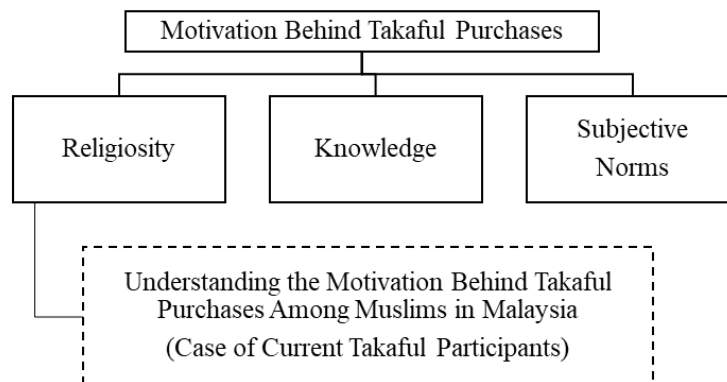


Figure 1: Research Framework

The research framework depicted in Figure 1 is designed to explore the motivations behind Takaful purchases among Muslims in Malaysia, with a particular focus on current Takaful participants. This framework synthesizes insights from previous studies and applies them to the specific context of those who are actively engaged with Takaful products. The main focus of the study is to understand why people buy Takaful. The goal is to delve deeply into the various factors that influence Muslims in Malaysia to choose Takaful over conventional insurance products. These factors, previously studied, provide a foundation for this research, and include religiosity and financial decision-making, knowledge and Takaful participation, and subjective norms and social influence.

Research Methodology

Creswell and Creswell (2020) highlight that research methodology not only guides the overall direction of the study but also ensures that the research process is systematic and rigorous. This chapter outlines the research methodology used to investigate the motivations behind Takaful purchases among Muslims in Malaysia, with a focus on current Takaful participants. Takaful, being a Shariah-compliant alternative to conventional insurance, emphasizes mutual assistance and ethical financial practices. Understanding the factors influencing the decision to choose Takaful over conventional insurance products is critical, given the growing importance of Takaful in the Malaysian financial landscape. This study explores the roles of religiosity, knowledge, and subjective norms in shaping Takaful purchase decisions.

Research Design

Qualitative research is particularly suited for exploratory studies that seek to understand complex phenomena through detailed, context-rich data. It allows researchers to delve into the subjective experiences and perceptions of participants, which is essential for capturing the

nuanced motivations behind Takaful purchases. This study employs an inductive approach, where theories are generated from the data collected rather than testing existing hypotheses. This approach is typical in qualitative research and is particularly useful when exploring new or under-researched areas (Thomas, 2021). Given the relatively limited understanding of the motivations behind Takaful purchases in Malaysia, an inductive approach allows for the emergence of new insights directly from the participants' narratives.

The study population consists of Muslims in Malaysia who are current participants in Takaful schemes. This focus on existing Takaful participants ensures that the study captures the experiences and motivations of those who have actively chosen Takaful products. According to recent literature, purposive sampling is an effective strategy for qualitative research as it involves selecting participants who can provide rich and relevant information on the topic under investigation (Etikan, 2021). The primary research technique used in this study is semi-structured interviews. Semi-structured interviews are highly effective in qualitative research as they allow for flexibility in exploring participants' responses while providing a structured framework to guide the conversation (Brinkmann, 2021).

Study Population and Sample Size

In the context of this research study on Takaful purchases among Muslims in Malaysia, it's crucial to clarify the concepts of study population and sample size. The population refers to the entire group of individuals or elements that possess the characteristics of interest to the study. In this case, the population consists of all Muslims in Malaysia who are current participants in Takaful schemes. These individuals represent the broader group from which the sample will be drawn, and the study aims to generalize its findings to this population (Ali et al., 2021).

For this study, the study population comprises all Muslims in Malaysia who are current participants in Takaful schemes. These individuals are of particular interest because they are actively engaged in Takaful purchases, providing valuable insights into their motivations and experiences. Regarding the sample size, purposive sampling will be employed to select participants who can offer rich and relevant information about their motivations for choosing Takaful. The sample size will be determined based on the principle of data saturation. This means that interviews will continue until no new information, or themes emerge from the data.

Research Technique

For this study, which seeks to understand the motivations behind Takaful purchases among Muslims in Malaysia, a qualitative research design is chosen. This approach is particularly suited to exploring complex, subjective phenomena and allows for a deep understanding of participants' experiences and perspectives. This section delves into the qualitative research design, highlighting its appropriateness for this study and drawing on recent scholarly work. Qualitative research is fundamentally concerned with exploring and understanding the meanings individuals or groups ascribe to social or human problems.

Data Collection

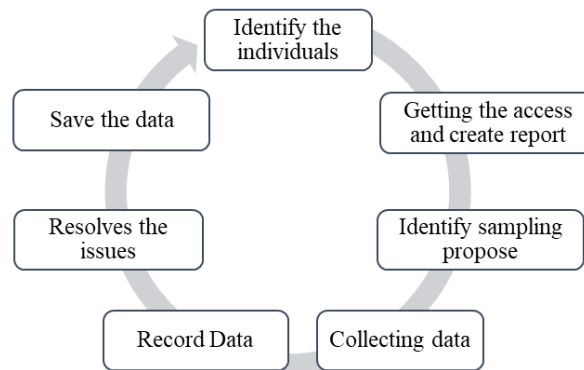


Figure 2: The Data Collection Process

Source: Creswall (1998)

The data collection process in qualitative research is designed to systematically gather rich, in-depth information from participants. This process is crucial for gaining insights into complex phenomena, such as understanding the motivations behind Takaful purchases among Muslims in Malaysia. The diagram provided outlines several key steps in the data collection process, each of which is integral to obtaining meaningful and reliable data.

Sampling Technique

For this research on understanding the motivations behind Takaful purchases among Muslims in Malaysia, the researcher has employed a judgment or purposive sampling method. Purposive sampling is a non-probability sampling technique where the researcher selects participants based on specific characteristics and criteria that align with the objectives of the study (Etikan, Musa, & Alkassim, 2019). In this study, the selected sample consists of Malaysian Muslims who have chosen Takaful over conventional insurance. These participants are chosen based on their experience with Takaful, which makes them valuable sources of insight into the factors influencing their decision to purchase Takaful products. The criteria for selection include individuals of varying ages, income levels, and levels of religious observance to capture a diverse range of perspectives and motivations (Tracy, 2020).

Data Analysis

For this study, the researcher uses thematic analysis as outlined by Braun and Clarke (2006) for the data Analysis. Thematic analysis is a qualitative method used to analyse data, typically applied to textual sources such as interview transcripts. It involves an inductive process that relies on data derived from life experiences, making it well-suited for analysing interviews and narratives (Sundler et al., 2019). In qualitative research, manual coding is a pivotal process that involves categorizing and interpreting data through systematic labelling of text segments. Johnny Saldaña's approach, as outlined in *The Coding Manual for Qualitative Researchers* (Saldaña, 2021), provides a comprehensive framework for this process. Saldaña's method is particularly well-suited for this study, which explores the motivations behind Takaful purchases among Muslims in Malaysia.

Research Findings and Discussion

Through this analysis and discussion, deeper insights and implications are explored, shedding light on the significance of the study's outcomes within the broader context of the research field. To answer the research questions on understanding the motivation behind Takaful

purchases among Muslims in Malaysia, there are four sub-themes for the theme of religiosity, eight sub-themes for the theme of knowledge, and four sub-themes for the theme of subjective norms. All these sub-themes had been extracted according to the interview data of six respondents, and the sub-themes are namely as, riba, halal, haram, Shariah compliant, convincing, align with Islamic, better compared to conventional, tranquillity, safe, campaign, social media, mass media, family members, community, Takaful agents, and friends. All these sixteen sub-themes are based on three themes, which are very important in understanding the motivation behind Takaful purchases among Muslims in Malaysia.

Descriptive Analysis

Table 1: Descriptive Analysis

Respondents	Gender	State	Duration of subscribing Takaful
Respondent A	Female	Kuala Lumpur	1 year
Respondent B	Male	Kuantan	3 years
Respondent C	Male	Kelantan	4 years
Respondent D	Female	Selangor	5 years
Respondent E	Female	Kelantan	8 months
Respondent F	Female	Kelantan	1 year

The first respondent is Respondent A, who is a Takaful holder for nearly one year, the second respondent is Respondent B who is a Takaful holder for nearly three years, the third respondent is Respondent C, who is a Takaful holder since 2020, the fourth respondent is Respondent D, who is a Takaful holder since 2019, the fifth respondent, Respondent E, who is a Takaful holder for a few months, and the sixth respondent, Respondent F who is a Takaful holder for nearly one year.

Thematic Analysis

Theme 1: Religiosity

To answer the research question 1 (RQ1), “How does the influence of religiosity motivates the Takaful purchases among Muslims in Malaysia?”, some of the sub-themes had been identified in order to justify the research objective 1 (RO1), “To identify how the influence of religiosity motivates the Takaful purchases among Muslims in Malaysia.”. The sub-themes are riba (interest), halal, haram, and Shariah-compliant. Justification can be seen as below:

Table 2: Sub-theme 1 (Riba)

Themes	Codes	Interview Excerpt
Religiosity	Riba	“Because, if possible, we want to avoid the element of riba or we call it interest because if it is conventional, we don't know...” (Respondent A)
		“In my opinion, if this is conventional as we know, it has an element of riba.” (Respondent B)
		“...this element of riba in business or in Islam is indeed Allah forbids us to be involved in riba.” (Respondent C)

“...riba in Islam, as a housewife, what I know, riba is something that is forbidden in Islam. Because it is like persecuting any party.”

(Respondent D)

“When I heard about riba, if possible, I want to avoid it, for good. Yes riba, we also know that in Islam it is forbidden to be involved with riba, right. So, I want to avoid it.”

(Respondent E)

“...because there is riba, because people say, like the interest, like, the investment money that we save, like conventional, they invest in companies that are not Shariah-compliant, right?”

(Respondent F)

Table 2 shows that all of the respondents agree that avoiding the element of riba as complied with Islamic principles is a significant factor in how religiosity motivates Takaful purchases among Muslims in Malaysia. Researcher considers that avoiding the element of riba is the main religiosity factor among respondents. Riba, or interest, is strictly prohibited in Islam as it is considered exploitative and unjust. Many Takaful participants prefer Takaful because it operates on a risk-sharing model, which avoids the payment or receipt of interest, aligning with their religious beliefs. This is aligned with the previous study from Hassan and Abbas (2021) mentioning that the prohibition of riba, gharar, and maysir in Islam leads many to reject conventional insurance products, which often contain these elements. Takaful, by contrast, is designed to align with Islamic values, providing a sense of spiritual fulfilment and adherence to religious obligations.

Table 3: Sub-theme 2 (Halal)

Themes	Codes	Interview Excerpt
Religiosity	Halal	“...and we as Muslims need to choose things that we are sure are halal. that's why I chose Takaful.”
		(Respondent A)
		“...that is, if we are in distress, the money we receive is in a halal state, which is all good.”
		(Respondent B)
		“Our religion demands to find products that comply with Shariah, products that are halal, products that have nothing to do with syubhah.”
		(Respondent C)
		“...of course we want the good things, people say, halal. Want things that are free from the elements of riba, maysir, and gambling.”
		(Respondent F)

Table 3 shows that four out of six respondents agree that the element of halal in Takaful is a significant factor in how religiosity motivates Takaful purchases among Muslims in Malaysia. Researcher considers that the element of halal in Takaful is one of the religiosity factors among respondents. Halal refers to what is permissible or lawful in Islam. Takaful is designed to be halal, as it adheres to Islamic principles in its operations and investments. This makes it an attractive option for Muslims who seek to ensure that all aspects of their financial dealings are in accordance with their faith. This aligns with previous research, such as the findings of Ali et

al. (2020), which highlight the importance of halal insurance products for Muslims who seek to align their financial practices with their religious beliefs.

Table 4: Sub-theme 3 (Haram)

Themes	Codes	Interview Excerpt
Religiosity	Haram	<p>“...a source that helps Muslims and is guaranteed to have a halal source, and far from being directly involved with riba or any haram investment.”</p> <p>(Respondent A)</p> <p>“...if it is conventional, it can come from haram sources, for example, it can be obtained from gambling places, prostitution places...”</p> <p>(Respondent B)</p> <p>“So, that's why I will avoid any haram products that are not based on Islam.”</p> <p>(Respondent D)</p> <p>“...for me, conventional insurance is haram because of usury. When there is a money exchange. For example, as I understand it, the money exchange is not at the same rate.”</p> <p>(Respondent E)</p>

Table 4 shows that four out of six respondents agree that the element of haram is a significant factor in how religiosity motivates Takaful purchases among Muslims in Malaysia. Researcher considers that the element of haram is one of the religiosity factors among respondents. Conventional insurance is often seen as haram because it involves elements such as riba, gharar, and maysir. By choosing Takaful, participants can avoid these prohibited elements and feel confident that their insurance is compliant with Islamic law. This preference is consistent with the findings of Rahman et al. (2020), which emphasize that Muslims tend to reject financial products that do not comply with Islamic principles, seeking instead Shariah-compliant options that avoid these forbidden elements.

Table 5: Sub-theme 4 (Shariah Compliant)

Themes	Codes	Interview Excerpt
Religiosity	Shariah Compliant	<p>“We know that Takaful is based on Islam and is Shariah-compliant, but if it is conventional, it may come from illegal sources.”</p> <p>(Respondent B)</p> <p>“The important thing is that we have to comply with Shariah, we as Muslims must choose products that comply with Shariah.”</p> <p>(Respondent C)</p> <p>“...of course, I would choose either savings or Takaful, which is Islamic-based, which is Shariah-compliant.”</p> <p>(Respondent D)</p> <p>“...if there is Shariah compliance, we will feel safe, because Takaful is Shariah-compliant, right. That's the advantage of Takaful compared to conventional insurance.”</p> <p>(Respondent F)</p>

Table 5 shows that four out of six respondents agree that the element of Shariah compliant in Takaful is a significant factor in how religiosity motivates Takaful purchases among Muslims in Malaysia. Researcher considers that the element of Shariah compliant is one of the religiosity factors among respondents. Shariah compliance means adhering to Islamic law in all transactions. Takaful is structured to comply with Shariah by employing a cooperative model where policyholders pool their contributions to mutually cover losses. This compliance with religious law provides peace of mind to participants and is a significant motivating factor in their decision to choose Takaful. This is aligned with previous study from Ali et al. (2020), that highlights on Muslims with higher levels of religiosity are more likely to choose Takaful over conventional insurance due to its compliance with Islamic principles.

Theme 2: Knowledge

To answer the research question 2 (RQ2), “In what ways does the influence of knowledge motivates the Takaful purchases among Muslims in Malaysia?”, some of the sub-themes had been identified in order to justify the research objective 2 (RO2), “To investigate how the influence of knowledge motivates the Takaful purchases among Muslims in Malaysia.”. The sub-themes are convincing, align with Islamic, better compared to conventional, tranquillity, safe, campaign, social media, and mass media. Justification can be seen as below:

Table 6: Sub-theme 1 (Convincing)

Themes	Codes	Interview Excerpt
Knowledge	Convincing	“...if Takaful, we are confident and guarantee that it has the sources that it is indeed halal.” (Respondent A)
		“...if Takaful itself, we are confident because as far as I know, the agents who sell Takaful are all Islamic, so we are confident.” (Respondent B)
		“...I feel confident in Takaful. When it has the elements of Islamic principles, we feel like it's okay to do this, there is nothing to do with sin...” (Respondent E)

Table 6 shows that half of the respondents agree that convincing in the advantages of Takaful is a significant factor in how knowledge motivates Takaful purchases among Muslims in Malaysia. Researcher considers that convincing in the advantages of Takaful is one of the knowledge factors among respondents.

Table 7: Sub-theme 2 (Align with Islamic)

Themes	Codes	Interview Excerpt
Knowledge	Align with Islamic	“...because we know, Takaful is Islamic, and conventional is not Islamic.” (Respondent A)
		“...the advantages of Takaful, first of all, are compliance with the Shariah, compliance with all Islamic laws, or what Allah has made.” (Respondent B)
		“...when it comes to Islamic, it is important, and other virtues, the virtues are indeed very useful to help fellow Ummah.”

(Respondent C)

“...so, of course, any product, not only Takaful, if it is for my savings or anything, of course, I will take important to the existing of Islamic values, in the products that I will take.”

(Respondent D)

“...Takaful is based on Islamic principles, so, I am more interested in Islamic principles.”

(Respondent E)

“Takaful is more to Islamic, right? Compared to conventional, it is not Islamic, it is not shariah-compliant, right? So, I chose Takaful more.”

(Respondent F)

Table 7 shows that majority of the respondents agree that align with Islamic in the advantages of Takaful is a significant factor in how knowledge motivates Takaful purchases among Muslims in Malaysia. Researcher considers that align with Islamic in the advantages of Takaful is the main knowledge factor among respondents.

Table 8: Sub-theme 3 (Better than Conventional)

Themes	Codes	Interview Excerpt
Knowledge	Better than Conventional	“...if Takaful, it is good, of course, because first of all, for me, Takaful is, as people say, a form of finance that is purer...between conventional and Takaful, Takaful is the best.”
		(Respondent B)
		“...better for our families and the community as well.”
		(Respondent C)
		“For me, of course, this Takaful product is better than conventional.”
		(Respondent D)
		“Takaful is better than conventional insurance because, for example, what I am taking now is hibbah, this thing is very good, not only for our future, the future of our family members as well.”
		(Respondent E)

Table 8 shows that four out of six respondents agree that better than conventional in the advantages of Takaful is a significant factor in how knowledge motivates Takaful purchases among Muslims in Malaysia. Researcher considers that better than conventional in the advantages of Takaful is one of the knowledge factors among respondents. These show that knowledge about Takaful's alignment with Islamic principles, its perceived advantages over conventional insurance, and the overall benefits it offers are key motivators influencing Takaful purchases among Muslims in Malaysia. This is aligning with the previous study from Amin et al. (2019), that highlights individuals with a deeper comprehension of Takaful are more likely to view it as a practical and advantageous alternative to conventional insurance. This is also aligning with the previous studies from Ali et al. (2020) and Hassan and Abbas (2021), where the researchers indicate that understanding how Takaful avoids elements like riba, gharar, and maysir can lead to a greater acceptance among those who prioritize religious adherence in their financial decisions.

Table 9: Sub-theme 4 (Tranquillity)

Themes	Codes	Interview Excerpt
Knowledge	Tranquillity	<p>“...this service to Takaful customers has never been neglected and will always be updated from time to time...calmness and ease.”</p> <p>(Respondent A)</p> <p>“As a Muslim, it gives calmness, because it is not involved with elements that Allah does not approve of...”</p> <p>(Respondent D)</p> <p>“...it means that, when we take this Takaful, we will feel calm, because we don't have to think about our future, how to find money when, for example, we don't have money...”</p> <p>(Respondent E)</p> <p>“From a religious point of view, we feel calm, because we know that Takaful is good, right, it means, it has shariah compliant, it is safe.”</p> <p>(Respondent F)</p>

Table 9 shows that four out of six respondents agree that tranquillity in peace of mind is a significant factor in how knowledge motivates Takaful purchases among Muslims in Malaysia. Researcher considers that tranquillity in peace of mind is one of the knowledge factors among respondents.

Table 10: Sub-theme 5 (Safe)

Themes	Codes	Interview Excerpt
Knowledge	Safe	<p>“...and even the Takaful participant, even if they pay, there is indeed no problem in terms of delay or the claim is no problem, in terms of the guarantee provided is safer.”</p> <p>(Respondent C)</p> <p>“...of course, I feel calm and safe because there is insurance coverage with Islamic elements.”</p> <p>(Respondent D)</p> <p>“...if there is Shariah compliance, we will feel safe, because Takaful is Shariah-compliant, right. That's the advantage of Takaful compared to conventional insurance.”</p> <p>(Respondent F)</p>

Table 10 shows that half of the respondents agree that safe in peace of mind is a significant factor in how knowledge motivates Takaful purchases among Muslims in Malaysia. Researcher considers that safe in peace of mind is one of the knowledge factors among respondents. These show that peace of mind from the feelings of tranquillity and safe from Takaful purchases are the key motivators influencing Takaful purchases among Muslims in Malaysia. This preference is consistent with the findings of Alhabshi et al. (2018) where they highlight that Takaful provides peace of mind to its participants by ensuring their financial dealings align with their religious beliefs.

Table 11: Sub-theme 6 (Campaign)

Themes	Codes	Interview Excerpt
Knowledge	Campaign	“This Takaful awareness campaign is important because we don't know what will happen to us tomorrow, we will not always be healthy until we die.” (Respondent A)
		“In terms of campaigns, it is indeed important, because exposure to the public is very important.” (Respondent B)
		“...I see it is important that this campaign is continued, there are still those who still do not understand or lack understanding, this campaign should be expanded.” (Respondent C)
		“The campaign is important, because it is to spread the right information about the insurance that should be taken.” (Respondent D)
		“For me, this campaign is indeed important for them to know more about the benefits of Takaful.” (Respondent E)
		“...because if we campaign so that Muslims know better, right, they will understand more about what Takaful is” (Respondent F)

Table 11 shows that majority of the respondents agree that campaign in educational initiatives is a significant factor in how knowledge motivates Takaful purchases among Muslims in Malaysia. Researcher considers that campaign in educational initiatives is the second main knowledge factors among respondents. Campaigns, often organized by Takaful providers or regulatory bodies, play a crucial role in disseminating information about Takaful products and their benefits. These campaigns help raise awareness about the principles of Takaful, such as risk-sharing and adherence to Shariah, making it more accessible and understandable to the general public. This preference is consistent with the findings from Zakaria et al. (2022), where they highlight that the campaigns for increasing public understanding of Takaful have successfully enhanced consumer perception and acceptance.

Table 12: Sub-theme 7 (Social Media)

Themes	Codes	Interview Excerpt
Knowledge	Social Media	“One more way is, we need to make a video. Now that we have a Tik Tok platform, so mostly I get information about Takaful and Hibah from other Takaful agents from it.” (Respondent A)
		“For me, there are many trending trends now, people usually play Tik Tok, Facebook, Instagram. Now young people, for me, the most important thing is this exposure for teenagers.” (Respondent B)
		“...Tik Tok, Instagram, Facebook which is greatly expanded in the social media sections...it is important that nowadays, social media plays a role, not just young people, all levels now, we use it every day.” (Respondent C)

“For me, it is necessary to have an advertisement. This advertisement is very important because it can be distributed through social media, if possible. Our daily lives are based on social media...”

(Respondent E)

“...product promotion through social media, Tik Tok, Facebook...”

(Respondent F)

Table 12 shows that most of the respondents agree that social media in educational initiatives is a significant factor in how knowledge motivates Takaful purchases among Muslims in Malaysia. Researcher considers that social media in educational initiatives is one of the knowledge factors among respondents.

Table 13: Sub-theme 8 (Mass Media)

Themes	Codes	Interview Excerpt
Knowledge	Mass Media	“For example, advertisements on TV or radio, even young people nowadays are many, always looking at the mass media...”
		(Respondent C)
		“...maybe for awareness through the mass media. I myself have heard from the radio, for example from Ikim radio about this Takaful insurance information. That kind of thing is also good...”
		(Respondent D)
		“...mass media, can create billboard advertisement. Like if we look along the highway, what is it, they put up billboard ads, right, to further increase public awareness.”
		(Respondent F)

Table 13 shows that half of the respondents agree that mass media in educational initiatives is a significant factor in how knowledge motivates Takaful purchases among Muslims in Malaysia. Researcher considers that mass media in educational initiatives is one of the knowledge factors among respondents. The researcher discovered that most respondents indicated that the current world is filled with information and knowledge dissemination through social media and mass media. The majority of respondents gain or enhance their knowledge about Takaful from these social media platforms, such as TikTok, Instagram, and Facebook. This can provide insights into the future, where the spread of Takaful information will become more widespread, and the level of knowledge about Takaful among young people could become a key indicator influencing Muslims in Malaysia in their decision to purchase Takaful.

Theme 3: Subjective Norms

To answer the research question 3 (RQ3), “How does the influence of subjective norms motivate the Takaful purchases among Muslims in Malaysia?”, some of the sub-themes had been identified in order to justify the research objective 3 (RO3), “To examine how the influence of subjective norms motivates the Takaful purchases among Muslims in Malaysia.”. The sub-themes are family members, community, Takaful agents, and friends. Justification can be seen as below:

Table 14: Sub-theme 1 (Family Members)

Themes	Codes	Interview Excerpt
Subjective Norms	Family Members	“At first, I didn't really know this kind of thing. But it was my father or my mother, they invited me. Or, indeed, both father and mother, this early exposure from the parents themselves.” (Respondent B)
		“...it's true that the people around me, for example my wife, she really encourages me to make sure to buy Takaful because it does comply with Islamic Shariah.” (Respondent C)
		“Actually, my family is the most important person who influences me. Because, when our own family takes it, we feel confident. Family itself, right. the closest person took it. Like my own brother takes, so, I think it influence me.” (Respondent E)

Table 14 shows that half of the respondents agree that family members in social influences is a significant factor in how subjective norms motivate Takaful purchases among Muslims in Malaysia. Researcher considers that family members in social influences is one of the subjective norms factors among respondents. Family members often play a crucial role in shaping financial decisions within collectivist cultures, where communal and familial ties are strong. In such societies, the opinions and behaviours of close family members can greatly impact an individual's choices, including their preference for financial products. This is aligned with the findings from Haron et al. (2020) that highlight on the impact of subjective norms where it is particularly strong in collectivist cultures, with the community and familial ties that play central role in decision-making processes.

Table 15: Sub-theme 2 (Community)

Themes	Codes	Interview Excerpt
Subjective Norms	Community	“...many Takaful products have emerged because the community has started to realise how important Takaful is...” (Respondent A)
		“...like in Malaysia, the majority of the community is Muslim, so I myself am also a Muslim, so that is the biggest factor why I took Takaful.” (Respondent B)
		“I actually feel grateful to have been born in Malaysia where the community, many are based on Islam. So, because of the existence of Islamic products in our country, it also affected me to buy this product.” (Respondent D)
		“...my own workplace influenced me to take this Takaful. So, the community is very important, family and community are very important to me.” (Respondent E)
		“In our country, people say, many Muslim community, should take Takaful, right? It will indeed influence us to take Takaful.” (Respondent F)

Table 15 shows that most of the respondents agree that community in social influences is a significant factor in how subjective norms motivate Takaful purchases among Muslims in Malaysia. Researcher considers that community in social influences is the main subjective norms factor among respondents. The collective endorsement of Shariah-compliant financial products within a community can create a strong social pressure to conform to these norms. Community leaders, religious authorities, and social networks can promote the benefits of Takaful, emphasizing its alignment with Islamic principles and communal benefits. This preference is consistent with the findings from Rahman et al. (2020) that mentioned on the recommendations from trusted community members or religious authorities can significantly impact an individual's decision to choose Takaful over conventional insurance.

Table 16: Sub-theme 3 (Takaful Agents)

Themes	Codes	Interview Excerpt
Subjective Norms	Takaful Agents	“...one of the Takaful agents who used to work in the Takaful company in the past. In the past, what we knew was Takaful Ikhlas, or Prudential, right? Haa because they don't influence us to take it, but they make us aware of it...” (Respondent A)
		“...there are also members who provide, which means, they become Takaful agents, or I don't know. So, I followed him, this thing is good, he explained everything to me...” (Respondent B)
		“...there was an invitation, at that time a radio invitation, a Takaful agent, who told about Takaful. The benefits of Takaful, and the need for protection in times of emergency. At that time, I was very impressed when I heard...” (Respondent D)
		“...boss as a Takaful agent, always lectures me, about the importance of Takaful and all this, for the preparation for the future...” (Respondent E)
		“...how can I take this Takaful is because I know a Takaful agent. That is, from the Takaful agent, he kind of invites me, because I don't even know...” (Respondent F)

Table 16 shows that most of the respondents agree that Takaful agents in social influences is a significant factor in how subjective norms motivate Takaful purchases among Muslims in Malaysia. Researcher considers that Takaful agents in social influences is the second main subjective norms factor among respondents. Takaful agents are often seen as knowledgeable and trustworthy sources of information about Shariah-compliant financial products. Their ability to educate potential customers about the benefits and principles of Takaful, as well as their personal endorsements, can significantly impact an individual's decision to choose Takaful. This is aligned with the findings from Ismail et al. (2020) that highlights on the personalized approach from Takaful agents can help build trust and confidence in Takaful products, making individuals more likely to adopt them.

Table 17: Sub-theme 4 (Friends)

Themes	Codes	Interview Excerpt
Subjective Norms	Friends	"...so, for me, the biggest influence was my parents and friends, which led me to take Takaful to this day." (Respondent B)
		"...I was also influenced by my friends because he always promoted to me, these Takaful things..." (Respondent E)

Table 17 shows that only two out of six respondents agree that friends in social influences is a significant factor in how subjective norms motivate Takaful purchases among Muslims in Malaysia. Researcher considers that friends in social influences is the least subjective norms factor among respondents. While friends can provide advice and share their experiences, their influence may be less significant compared to that of family and community in a collectivist society. This could be because financial decisions, particularly those related to religious adherence, are often considered more personal and influenced by closer and more authoritative relationships, such as those with family members or religious community leaders. This preference is consistent with the findings from Rahman et al. (2020), where friends may offer recommendations, but these suggestions may not carry the same weight or authority as those from family or respected community members.

Discussions

The research findings from previous chapter demonstrate that religiosity is a primary motivator for Takaful purchases among Muslims in Malaysia. The participants' preference for Shariah-compliant financial products highlights the significant influence of religious principles in their decision-making processes. Avoidance of *riba*, halal insurance, avoidance of haram element, and adherence to Shariah compliance are crucial factors driving this preference. This aligns with Hassan and Abbas (2021), who emphasize that the prohibition of *riba*, *gharar*, and *maysir* in Islam leads many Muslims to reject conventional insurance products.

The importance of halal insurance products for Muslims seeking to align their financial practices with their religious beliefs is also supported by Ali et al. (2020). The findings further indicate that Takaful's structure, which avoids elements considered haram in Islam, provides participants with a sense of spiritual fulfilment and adherence to religious obligations, reinforcing the notion that higher levels of religiosity correlate with a preference for Takaful over conventional insurance.

Knowledge about Takaful products is another significant motivator for their adoption. The research shows that understanding the advantages of Takaful, such as its alignment with Islamic principles and perceived benefits over conventional insurance, enhances trust and willingness to participate in these schemes. This supports the findings of Amin et al. (2019), who highlight that individuals with a deeper comprehension of Takaful view it as a practical and advantageous alternative to conventional insurance.

Educational initiatives, including campaigns, social media, and mass media, play a critical role in disseminating knowledge about Takaful. Zakaria et al. (2022) found that these initiatives successfully enhance consumer perception and acceptance. The current study corroborates this by showing that educational efforts contribute to increased awareness and understanding, leading to greater acceptance of Takaful among Muslims in Malaysia. Moreover, Alhabshi et

al. (2018) noted that Takaful provides peace of mind by ensuring financial dealings align with religious beliefs, a sentiment echoed by respondents who cited tranquillity and safety as significant factors motivating their purchases.

Subjective norms, or the perceived social pressure to perform specific behaviours, significantly influence Takaful purchases. The research identifies family, community, Takaful agents, and friends as key social influences. Haron et al. (2020) noted that subjective norms are particularly strong in collectivist cultures, where community and familial ties play central roles in decision-making processes. This aligns with the current findings, which show that family and community recommendations heavily influence the decision to purchase Takaful.

Takaful agents also play a crucial role by providing personalized advice and building trust in Takaful products. This supports Ismail et al. (2020), who highlighted the impact of Takaful agents' personalized approach in fostering confidence in these products. Although friends' influence is less significant, the study by Rahman et al. (2020) suggests that recommendations from trusted community members and religious authorities carry more weight in such societies.

Limitations of Study

In this study, the researcher could not cover the entire spectrum of potential Takaful participants due to the limited sample size. Based on the small number of participants (six respondents), the results may not be representative of the broader population of Takaful participants in Malaysia. Another limitation is the reliance on self-reported data from interviews, which can introduce bias and affect the accuracy of the findings. According to Alshenqeeti (2014), self-reported data may be influenced by participants' desire to present themselves in a positive light or recall bias, where respondents may not accurately remember past behaviours or motivations. Lastly, the study's scope was limited to qualitative methods, which may not capture the full complexity of the factors influencing Takaful adoption. According to Queirós, Faria, and Almeida (2017), combining qualitative and quantitative methods can provide a more comprehensive understanding of research phenomena by capturing both numerical data and in-depth insights.

Conclusion

This study provides significant insights into the motivations behind Takaful purchases among Muslims in Malaysia, highlighting the influence of religiosity, knowledge, and subjective norms.

Table 18: Summary of Main Findings

Themes	Main Findings
Theme 1: Religiosity	Religiosity is a primary motivator for Takaful purchases among Muslims in Malaysia. Preference for Shariah-compliant products is driven by avoidance of <i>riba</i> , halal insurance, and adherence to Islamic principles. Takaful provides spiritual fulfilment by avoiding haram elements, and Muslims with higher religiosity show a stronger preference for Takaful over conventional insurance.
Theme 2: Knowledge	Knowledge about Takaful and its advantages, such as alignment with Islamic principles, enhances trust and willingness to participate. Educational initiatives, including campaigns and media, increase awareness and understanding, contributing to greater acceptance of Takaful.

Theme 3: Subjective Norms	Family, community, and Takaful agents are significant social influences on Takaful purchase decisions. Subjective norms are particularly strong in collectivist cultures, where recommendations from trusted community members or religious authorities play a crucial role. Takaful agents provide personalized advice, fostering confidence and trust in Takaful products.
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The findings reveal that religiosity plays a crucial role, with participants preferring financial products that comply with Islamic principles. Knowledge about Takaful, its advantages, and educational initiatives also significantly motivate Takaful purchases, with respondents appreciating the alignment with Islamic values and the peace of mind it offers. Subjective norms, particularly the influences of family, community, and Takaful agents, further reinforce the decision to choose Takaful over conventional insurance.

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