

# UNDERSTANDING TAKAFUL INSURANCE ADOPTION: A SYSTEMATIC REVIEW OF ORGANIZATIONAL THEORIES AND BEHAVIORAL FACTORS

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## Abstract

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The topic of Takaful insurance adoption is crucial for the development of this emerging industry, as it aims to satisfy and meet customer expectations regarding risk coverage and life contingency protection. Understanding the factors influencing its adoption can help insurers design more effective strategies to attract potential customers and address their needs. In this context, this article focuses on a systematic literature review of the main studies dealing with the adoption of Takaful insurance, aiming to provide a comprehensive understanding of the elements shaping individuals' intention to adopt this form of insurance. To achieve this objective, we employed the Preferred Reporting Items for Systematic reviews and Meta-Analyses (PRISMA) approach (Kitchenham, 2004) to select, analyze, and synthesize relevant studies in this field. The results of this systematic review reveal that five main theories were frequently utilized: the theory of reasoned action, the theory of planned behavior (TPB), the decomposed theory of planned behavior (DTPB), the theory of diffusion of innovation (DOI), and the theory of interpersonal behavior. Alongside these theoretical frameworks, other critical factors influencing adoption were identified, including religiosity, awareness, and trust. These findings provide valuable insights for both researchers and practitioners seeking to promote Takaful insurance in a competitive market.

**Keywords:** Takaful Insurance, Consumer Behavior, Behavioral Theories, Adoption, PRISMA, Religiosity, Trust, Awareness

**Authors' individual contribution:** Conceptualization — H.E.B. and B.M.; Methodology — H.E.B., B.M., and A.E.K.; Validation — A.E.K.; Visualization — A.E.K.; Formal Analysis — H.E.B., B.M., and A.E.K.; Investigation — H.E.B., B.M., and A.E.K.; Data Curation — H.E.B. and B.M.; Writing — Original Draft — H.E.B. and B.M.; Writing — Review & Editing — H.E.B. and B.M.; Supervision — A.E.K.; Project Administration — H.E.B., B.M., and A.E.K.

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## 1. INTRODUCTION

According to the Islamic Financial Services Board (2025), in 2024, the Islamic insurance sector experienced remarkable growth, with assets reaching

USD 54.4 billion and gross written contributions amounting to USD 28.6 billion, representing annual increases of 16.9% and 15.1%, respectively, far surpassing the 3.2% growth seen in conventional insurance. Despite this performance, the sector still

faces structural challenges, particularly the limited availability of Islamic financial instruments and investment concentration risks. Regionally, the Gulf Cooperation Council (GCC) dominates the global market with 59.9% of contributions, followed by the Middle East and North Africa region (MENA) (excluding GCC) at 19.3% and Asia-Pacific at 17%. South America and Sub-Saharan Africa remain in early stages of development, while Europe and Central Asia recorded the highest growth rate (47.5%), driven by rising demand and regulatory reforms.

Despite its growing appeal and expansion across various regions, particularly in Southeast Asia, the Middle East, and North Africa, the adoption of Takaful remains limited in certain markets such as Morocco, where it has yet to realize its full potential. In the Moroccan context, Takaful activity in 2023 generated a total premium volume of 65.9 million dirhams. Of this amount, the family Takaful segment, which encompasses death coverage and Takaful investment products, accounted for nearly 90% of total contributions. In contrast, fire insurance and coverage for catastrophic events represented only 9.2% and 0.8%, respectively (BEB, 2023).

One of the main challenges facing the Takaful industry lies in consumer perception of this new form of insurance, designed as an alternative to conventional insurance. In this context, several studies in the literature have focused on analyzing the factors that directly influence behavioral intentions toward adoption. Research has identified key determinants that influence individuals' behavioral intention to adopt Takaful insurance. Therefore, understanding these factors, whether they promote or hinder acceptance, represents a crucial issue for both researchers and industry professionals.

The adoption of Takaful insurance is attracting increasing interest in the Islamic financial sector due to its ethical and solidarity-based approach. Several theoretical models, such as the theory of planned behavior (TPB) (Ajzen, 1991) and its decomposed version (Taylor & Todd, 1995), have been employed to understand the determinants of consumer behavior in this field (Hasan & Rahman, 2023; Maduku & Mbeya, 2023; Rifas et al., 2023a, 2023b; Husin & Ab Rahman, 2013, 2016b; Aziz et al., 2017a). Moreover, contextual factors such as religiosity, trust, and awareness play a decisive role in the intention to adopt Takaful insurance, particularly in muslim countries (Hassan & Lewis, 2009). However, the literature remains limited regarding the study of these factors in the specific Moroccan context, which motivates the present research.

This study is based on a systematic literature review aimed at understanding the various factors influencing the adoption of Islamic insurance. Accordingly, our central research question is:

*RQ: What are the main factors influencing consumers' behavioral intention to adopt Takaful insurance?*

A comprehensive understanding of these factors is essential not only for optimizing strategies among industry stakeholders but also for developing recommendations tailored to the specific characteristics of diverse markets.

By employing this methodological approach, the empirical data gathered can be leveraged to identify deficiencies in the existing body of knowledge and to inform future research directions. Through the systematic mapping of determinants

influencing participation in family Takaful, the review offers a critical and holistic synthesis of the state of the art, thereby providing novel insights for both academics and practitioners. Moreover, the study proposes practical implications for Takaful operators, supporting the formulation of operational strategies aimed at enhancing market penetration. This includes reinforcing awareness and communication initiatives regarding the benefits and operational mechanisms of Takaful products, ultimately fostering consumer trust by aligning offerings with Sharia-compliant principles and consumer expectations.

This article is structured as follows. Section 1 presents a literature review. Section 2 outlines the methodology used. Section 3 focuses on the quantitative analysis. Section 4 presents the results. Section 5 discusses the results of the qualitative analysis, and final Section 6 concludes the research.

## 2. LITERATURE REVIEW

The adoption of Takaful insurance is a complex process influenced by various psychological, social, economic, and cultural factors. As a unique form of Islamic insurance based on mutual cooperation and risk-sharing, Takaful differs significantly from conventional insurance systems. Its structure is deeply rooted in religious principles, primarily aimed at ensuring fairness, justice, and the avoidance of elements such as uncertainty (gharar) and interest (riba). Despite its potential advantages, the adoption of Takaful insurance remains limited in certain markets, especially in regions where the majority of the population is non-muslim. Therefore, understanding the factors influencing consumers' intentions to adopt Takaful insurance is crucial for improving its uptake and promoting its widespread acceptance.

A literature review allows for a critical evaluation of previous research while establishing a solid foundation for future studies. Various theoretical frameworks have been utilized to study the factors influencing the adoption of Takaful insurance. These models help explain consumer behavior, preferences, and intentions regarding Takaful. Among these frameworks, the TPB has been widely applied, particularly in studies that have extended its original form into more specific models, such as the decomposed theory of planned behavior (DTPB).

Numerous studies have investigated the determinants of Takaful insurance adoption through behavioral models (Husin & Ab Rahman, 2013). They applied the DTPB to analyze the key determinants influencing consumers' intentions to participate in family Takaful, identifying factors that could moderate this relationship. Their findings underscored the significance of perceived behavioral control, subjective norms, and attitudes in shaping Takaful adoption intentions. Similarly, Aziz et al. (2017b) explored intention and behavior theories to propose a theoretical framework for understanding individuals' willingness to adopt family Takaful. Their study recommended a DTPB-based model incorporating critical variables such as religiosity, consumer awareness, and trust. Additionally, they proposed a conceptual model integrating cultural and religious dimensions, offering a more comprehensive perspective on family Takaful adoption.

Religiosity has been widely recognized as a fundamental factor influencing Takaful adoption (Chetioui et al., 2024; Ibrahim et al., 2021; Souiden & Jabeur, 2015; Rahim & Amin, 2011). Empirical research suggests that muslim consumers who perceive Takaful as aligned with their religious beliefs are more inclined to purchase Takaful policies (Billah, 2007). Conversely, a lack of awareness regarding the principles and benefits of Takaful has been identified as a significant barrier to its adoption (Barre & Mukhtar, 2023; Ibrahim et al., 2021). To mitigate this issue, scholars have emphasized the importance of awareness campaigns and targeted marketing strategies to enhance consumer knowledge.

Trust in Takaful operators and regulatory frameworks is another critical determinant influencing adoption (Shahzad et al., 2021; Gerrard & Cunningham, 1997). Key trust-related concerns include the governance of Takaful funds, operational transparency, and the credibility of institutions offering Takaful products (Hamid et al., 2009). Ensuring effective regulatory oversight and adherence to Shariah principles has been suggested as a means to strengthen consumer confidence. The study conducted by Barre and Mukhtar (2023) demonstrated that perceived trust significantly influences Somalis' decision to adopt Takaful insurance. Additionally, (Aziz et al., 2019) found that perceived trust plays a mediating role between attitude and religiosity. This suggests that if consumers view Takaful as reliable because of their religious beliefs, if they are well-informed about Takaful insurance, and if they are confident that it complies with Shariah principles, they will develop a positive attitude towards this form of insurance.

Bibliometric studies, such as the one conducted by Alam et al. (2023), have identified key themes in Takaful research, including risk management, the integration of Islamic banking, sectoral efficiency, consumer behavior, and overall industry development. These studies have underscored the importance of systematic literature reviews, particularly on prevalent topics such as efficiency and family Takaful, to guide future research. Similarly, (Khan et al. 2020) combined bibliometric and content analyses to identify three major research streams: general perspectives on Takaful, governance mechanisms, and consumer perceptions of Takaful products and services.

Finally, recent research by El Boudaly and El Khamlichi (2024) highlights that the topic of Takaful adoption has emerged as a significant research trend, underscoring its crucial role in the promotion and development of the Takaful industry.

Thus, this systematic review aims to synthesize the key determinants influencing the adoption of Takaful insurance, alongside the theoretical models and methodological approaches employed in prior research. By addressing existing gaps and providing a structured synthesis, this study seeks to enhance the understanding of consumer decision-making processes, contributing to both academic discourse and practical advancements in the Takaful sector.

### 3. METHODOLOGY

A systematic review is a rigorous, structured, and reproducible method of knowledge synthesis. It aims to check whether the scientific literature provides sufficiently solid evidence to answer a research question precisely. This study was conducted using a four-step method, inspired by the Preferred Reporting Items for Systematic reviews and Meta-Analyses (PRISMA) approach, which is recognized for its effectiveness in selecting and identifying relevant references for qualitative or quantitative analysis. First, we have identified all the references relevant to our main topic. To achieve this, we selected the Scopus and Web of Science databases, as they contain a large part of the indexed references (Zhao & Strotmann, 2015). Next, we defined the period from January 2013 to June 2024. This timeframe allows us to incorporate recent and up-to-date data, facilitating the analysis and synthesis of the research findings.

In addition, we used the three main keywords of our theme: "Takaful", "adoption", and "intention", in the fields related to "articles", "abstract", and "keywords", in order to collect as many references as possible dealing with these keywords. Then, the selected references were subject to an initial filtering to compare the articles found in the Scopus and Web of Science databases. The purpose of this comparison was to identify and eliminate repetitive references in the two databases consulted. Finally, we proceeded to select the articles according to well-defined criteria. These criteria can be summarized in the table below.

**Table 1.** Criteria for exclusion and inclusion of articles

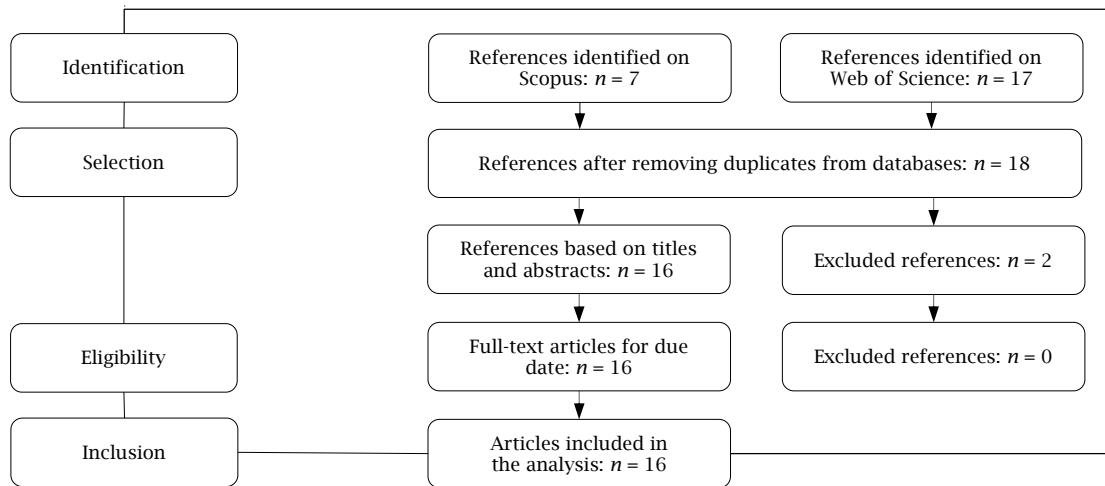
<i>Levels</i>	<i>Inclusion criteria</i>	<i>Exclusion criteria</i>
Type of references	Journal articles	Conference articles, collective works
Time-frame	January 2013-June 2024	Articles published outside the selected period
Types of studies	Qualitative, quantitative, mixed	Review articles
Databases	Scopus, Web of Science	Other databases
Keywords used	Takaful, adoption, intention	Other keywords
Areas of study	Management sciences	Other fields: engineering sciences, etc.

Next, an in-depth analysis of full articles will allow us to select those that are closely related to our topic. Finally, we will carry out an analysis of the references selected to answer the research questions. The following figure illustrates the different stages of our systematic review.

First, we identified a sample of 24 references from the two databases mentioned. Then, we

reduced this number to 18 articles after eliminating duplicates. Then, by reading the abstracts and titles, we narrowed the sample down to 16 references. Finally, after thoroughly reading the full texts to assess their relevance to our main topic, we included all 16 articles in our analysis.

Figure 1. PRISMA organizational charts



4. RESULTS

4.1. Presentation of results

In this section, we will conduct a double analysis of the results of the selected sample of references, summarized in Table 2 below. First, we will present

an analysis of the descriptive statistics of all the selected references, focusing on the frequency of authors, publication years, publication journals, etc. Then, we will perform an in-depth analysis by evaluating four main characteristics of the selected articles.

Table 2. List of articles included in the analysis

Authors' names and year	Article name	Journal name	Article type
Ali et al. (2019)	Consumer acceptance toward Takaful in Pakistan: An application of diffusion of innovation theory	<i>International Journal of Emerging Markets</i>	Empirical study
Aziz et al. (2017a)	Conceptual framework of factors determining intentions towards the adoption of family Takaful – An extension of decomposed theory of planned behaviour	<i>International Journal of Organizational Leadership</i>	Theoretical study
Aziz et al. (2017b)	Intention to family Takaful adoption: A review theory and empirical work	<i>International Journal of Organizational Leadership</i>	Theoretical study
Aziz et al. (2019)	Factors that influence individuals' intentions to purchase family Takaful mediating role of perceived trust	<i>Asia Pacific Journal of Marketing and Logistics</i>	Empirical study
Bhatti and Husin (2019)	An investigation of the effect of customer beliefs on the intention to participate in family Takaful schemes	<i>Journal of Islamic Marketing</i>	Empirical study
Chetioui et al. (2024)	Modeling the socio-economic factors affecting Islamic insurance adoption: A structural equation modeling analysis	<i>International Journal of Economics and Financial Issues</i>	Empirical study
Echchabi and Ayedh (2015)	Factors influencing the Yemeni customers' intention to adopt takaful products	<i>Gadjah Mada International Journal of Business</i>	Empirical study
Farhat et al. (2019)	Predicting the intention of Generation M to choose family takaful and the role of halal certification	<i>Journal of Islamic Marketing</i>	Empirical study
Hassan and Abbas (2020)	Factors influencing the investors' intention to adopt takaful (Islamic insurance) products: A survey of Pakistan	<i>Journal of Islamic Marketing</i>	Empirical study
Husin and Ab Rahman (2013)	What drives consumers to participate into family Takaful schemes? A literature review	<i>Journal of Islamic Marketing</i>	Theoretical study
Husin and Ab Rahman (2016a)	Do muslims intend to participate in Islamic insurance? Analysis from theory of planned behaviour	<i>Journal of Islamic Accounting and Business Research</i>	Empirical study
Husin et al. (2016)	The roles of mass media, word of mouth and subjective norm in family Takaful purchase intention	<i>Journal of Islamic Marketing</i>	Empirical study
Ibrahim et al. (2021)	Factors influencing Bumiputera contractors' acceptance of the contractor's all risk Takaful product	<i>ISRA International Journal of Islamic Finance</i>	Empirical study
Mukhtar and Barre (2023)	Determinants of customer perception on the adoption of Takaful in Somalia	<i>Journal of Islamic Accounting and Business Research</i>	Empirical study
Raza et al. (2019)	Influential factors of Islamic insurance adoption: An extension of theory of planned behavior	<i>Journal of Islamic Marketing</i>	Empirical study
Shaikh and Amin (2024)	Customers' willingness to choose family Takaful: Extending the theory of interpersonal behaviour	<i>Journal of Islamic Accounting and Business Research</i>	Empirical study

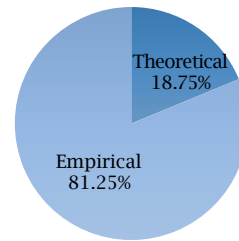
## 4.2. Quantitative analysis

In this section, we will present detailed statistics for each characteristic using Statistical Package for the Social Sciences (SPSS) software.

### 4.2.1. Breakdown by article type

Figure 2 shows the distribution of articles by type. It reveals that the majority of the articles in our sample are empirical studies, with 13 articles representing 81.25%, while theoretical articles represent 18.75%, or 3 articles. This indicates that most studies have focused on empirically examining the factors influencing the intention to adopt Takaful insurance.

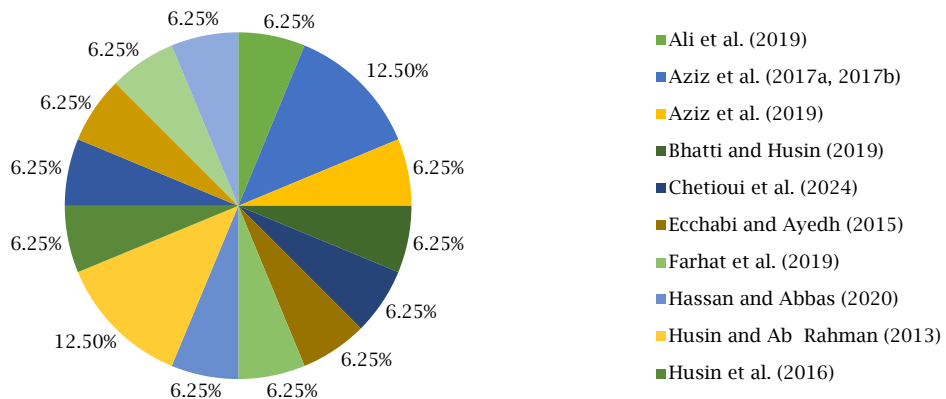
Figure 2. Breakdown by item type



### 4.2.2. Breakdown by author

The second characteristic to be analyzed in this review concerns publications by the author. The goal is to highlight the most prolific authors on the subject of Takaful insurance adoption. Figure 3 illustrates the distribution of publications by author.

Figure 3. Distribution of articles by author



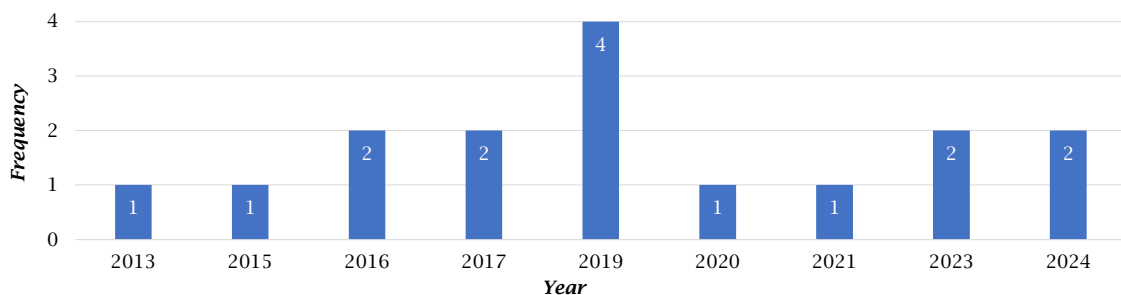
Statistics based on the 14 authors for the period studied reveal that two authors each account for 12.50% of the publications, while the remaining authors each account for 6.25%. However, this analysis considers only one author per published article. When examining the total number of publications over the period, it becomes apparent that some authors contributed to multiple papers as lead or co-authors. This

suggests that Aziz et al. (2017a, 2017b) have a more significant presence in our research topic.

### 4.2.3. Breakdown by year of publication

In this section, we focus on the trend of references published by year. The results of this analysis are summarized in the figure below.

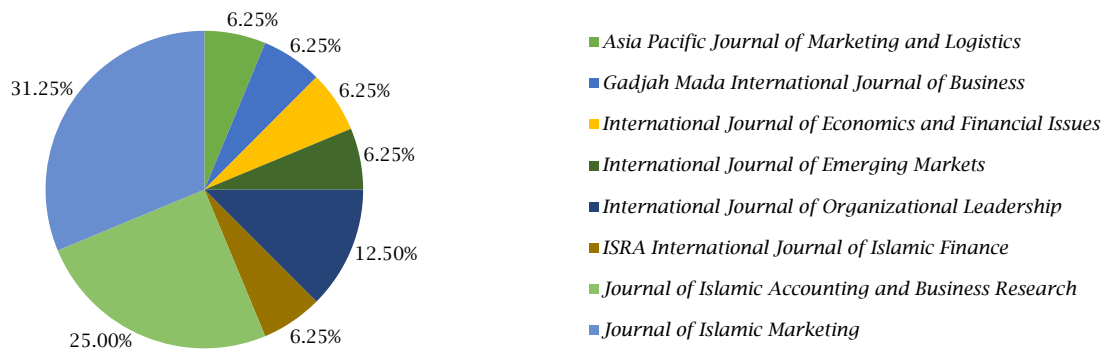
Figure 4. Distribution of references by year of publication



Publications by year show an acceleration of studies over the recent years compared to the beginning of the period studied. Specifically, work conducted in the last five years (2019, 2020, 2021, 2023, and 2024) constitutes the majority of research conducted during this period, accounting for 62.5%. This indicates a rising trend in publications, highlighting the growing importance of the topic.

### 4.2.4. Breakdown by publication source

The analysis of the distribution of references by publication journal allows us to identify the research areas that give particular attention to the subject in question.

**Figure 5.** Distribution of references by publication journal

The figure shows that the articles in our sample are published in eight different journals. *The Journal of Islamic Marketing* is the most represented, with 31.25% of publications. Although the journals are varied, there is a predominance of those specializing in marketing. This reflects the fact that the topic studied is primarily related to the field of marketing.

## 5. DISCUSSION

Insurance companies are continually seeking to expand their market share by understanding the factors that can attract more customers. They explore the determinants influencing individuals' behavioral intent to choose Takaful insurance, aiming to tailor their communication and marketing strategies to meet consumer expectations. Numerous studies have been conducted in this context, applying various theories of behavioral intention.

In this study, we conducted a systematic review of previous research on the acceptance and adoption of Takaful insurance. We used the Scopus and Web of Science databases, known for their completeness and reliability, with three keywords: 1) "Takaful", 2) "adoption", and 3) "intention". We initially identified 24 articles. After eliminating duplicates, 18 articles were selected based on their titles and abstracts. Further review of the abstracts allowed us to exclude two additional articles. In the end, 16 articles were included for our systematic review.

Our analysis involved a description of the articles based on their type, publication year, source, and author. Subsequently, we conducted an in-depth analysis of the full texts by examining four elements of each article: The objective, the theory used, the methodology, and the results obtained (detailed table in the annexes).

The in-depth analysis of the selected articles on Takaful insurance adoption revealed a notable concentration of studies in the Pakistani context, with six articles, followed by Malaysia, with three articles. This indicates that the most research has been conducted in these two countries, highlighting the interest in understanding the factors influencing the adoption of this insurance and explaining the development of this industry in these regions. Other countries are also beginning to conduct research in this area, including countries such as Morocco, Somalia, and the United Arab Emirates (UAE).

The objective of these studies is to understand the determinants of individuals' behavioral intention towards Takaful insurance. To achieve this, the researchers employed various theoretical models

to identify key factors. Five main theories were utilized: the theory of reasoned action, the TPB, the DTPB, the theory of diffusion of innovation (DOI), and the theory of interpersonal behavior. Among these theories, those of reasoned action, planned behavior, and decomposed planned behavior were the most used in the studies in our sample. The DOI, while often applied to technological services, has also been used to view Takaful insurance as an innovative product.

In addition to the theoretical models, several authors have added some additional variables to better understand the behavioral intent of individuals towards Takaful insurance. Among these variables, awareness has been frequently studied, as well as religiosity, identified as an important predictor due to the conformity of this insurance with Sharia and muslim values. Another key variable is perceived trust, which measures the level of trust individuals have in the Islamic insurance system.

In addition to the theoretical models, several authors have incorporated additional variables to better understand individuals' behavioral intentions towards Takaful insurance. Among these variables, awareness has been frequently studied, as well as religiosity, which is identified as a significant predictor due to the alignment of this insurance with Sharia and muslim values. Another key variable is perceived trust, which assesses the level of trust individuals have in the Islamic insurance system.

The third element analyzed in our study is the methodology used by each research article. The majority of the studies aimed to empirically understand the factors influencing individuals' intention to adopt Islamic insurance. Most studies employed a quantitative method, relying on surveys conducted through self-administered online or face-to-face questionnaires. This approach saves significant time and facilitates data collection. Some researchers opted for non-probability sampling techniques, including convenience sampling, which is commonly used in marketing to understand individual behavior.

For evaluating relationships between variables, testing of hypotheses, and assessing measurement and structural models, structural equation modeling (SEM) is the most predominant technique in our research sample, as it is considered the most suitable method for such studies (Hair et al., 2011). In contrast, data analysis and relationship assessment were carried out using statistical software that facilitated modelling and hypothesis testing. Among this software, the most widely used are SmartPLS, AMOS, and SPSS.

On the other hand, the results identified by these studies generally vary from one context to another. However, the constructs of the cited theories have demonstrated their ability to predict the behavioral intention to adopt Takaful insurance. Despite this variation, some common variables have been consistently identified as predictors of this intention. Among these variables are awareness, religiosity, and trust.

Awareness has a significant positive effect on customers' adoption of Takaful products, as shown by studies conducted by (Aziz et al., 2019; Hassan & Abbas, 2020; Ibrahim et al., 2021; Mukhtar & Barre, 2023; Raza et al., 2019; Shaikh & Amin, 2024). This suggests that increased customer awareness contributes to higher adoption rates of Takaful products. The implication of these findings is that Takaful companies in these countries are likely succeeding in raising awareness and encouraging the choice of Takaful insurance.

Religiosity also significantly influences consumer behavior regarding the adoption of Takaful insurance, as indicated by studies by Ali et al. (2019), Chetioui et al. (2024), Hassan and Abbas (2020), Ibrahim et al. (2021), and Shaikh and Amin (2024). These studies demonstrate that customers with strong religious beliefs are more likely to adopt Takaful products. A plausible argument is that customers perceive Takaful insurance as Shariah-compliant, thus aligning with their needs according to Islamic principles.

Finally, the trust variable has not been widely examined in the research. However, the study by Mukhtar and Barre (2023) demonstrated that perceived trust significantly influences Somalis' decision to adopt Takaful insurance. Additionally, Aziz et al. (2019) found that perceived trust plays a mediating role between attitude and religiosity. This suggests that if consumers view Takaful as reliable because of their religious beliefs, if they are well-informed about Takaful insurance, and if they are confident that it complies with Sharia principles, they will develop a positive attitude towards this form of insurance.

Raising awareness of Islamic insurance among customers plays a crucial role in their behavior towards this form of insurance. Indeed, Takaful insurance companies must therefore ensure that they provide clear and accessible information about the Takaful insurance operating system. This includes detailed explanations of the Sharia principles that govern these products, as well as the specific advantages they offer over conventional insurance. Such transparency can increase consumer confidence in Takaful insurance. Moreover, adherence to Islamic principles is essential for maintaining the credibility and acceptability of Takaful insurance. Takaful insurance companies should ensure that their educational communications highlight not only the benefits of Takaful insurance but also its compliance with religious principles in order to meet the expectations of potential customers.

Ultimately, effective awareness helps develop a positive attitude towards Takaful insurance, helping consumers perceive this form of insurance not only as a viable alternative but also as an option aligned with their religious values. This can lead to increased adoption and acceptance of Takaful insurance.

Future research on takaful adoption should be extended beyond Pakistan and Malaysia to emerging markets. Alternative theoretical frameworks, such as behavioral economics and technology

adoption models, can provide deeper insights. Methodologically, combining qualitative methods with quantitative research will provide a more comprehensive understanding of consumer behavior. Another avenue for future research is the role of digitalization and technological advancements in promoting Takaful adoption. With the growing influence of InsurTech and blockchain applications in the insurance industry, exploring how these innovations enhance trust, transparency, and operational efficiency in Takaful services could offer new insights. Studies could also assess the impact of digital marketing strategies and social media campaigns on raising awareness and influencing consumer behavior toward Takaful insurance.

## 6. CONCLUSION

This study aims to systematically synthesize the existing body of literature to identify and analyze the key factors influencing the behavioral intention to adopt Takaful insurance. Guided by the PRISMA framework, a total of 16 relevant articles were identified and included in this review.

The findings make a substantial contribution to the literature on Takaful by consolidating existing research on adoption determinants and reinforcing the applicability of behavioral theories such as the TPB, the DTPB, and the DOI within the context of Islamic insurance. By incorporating variables such as religiosity, trust, awareness, and knowledge into established theoretical frameworks, this study offers a more comprehensive understanding of consumer behavior toward Takaful products.

Despite these contributions, several research gaps have been identified. Firstly, the majority of studies focus on behavioral intention rather than actual adoption, leading to a potential intention-behavior gap. Secondly, the research is largely concentrated in muslim-majority countries, which constrains the generalizability of findings to broader, more diverse populations.

Future research should consider longitudinal designs that follow individuals from intention formation through to actual adoption behavior. Expanding the scope of analysis to include non-Muslim populations could provide valuable insights into differences in adoption drivers across cultural and religious contexts. Furthermore, investigating Takaful adoption among small and medium-sized enterprises (SMEs) and entrepreneurs represents a promising avenue for future inquiry. Incorporating emerging factors such as financial technology adoption and digital transformation into theoretical models may also enhance understanding of consumer behavior in an evolving financial landscape.

From a practical perspective, the findings underscore the importance for Takaful operators and insurance providers to prioritize public awareness strategies. These should aim to deliver clear, accessible information regarding the operational mechanisms of Takaful, including comprehensive explanations of the Shariah principles underpinning these products and the comparative advantages over conventional insurance. Effective educational communication highlighting both the financial and religious benefits of Takaful can significantly enhance consumer trust and engagement.

Nonetheless, the study is not without limitations. As a systematic literature review, it is inherently dependent on existing research, which

may carry methodological and contextual biases. Although strict inclusion and exclusion criteria were applied, there is a possibility that some relevant studies were omitted. Additionally, limiting the review to publications from the past decade may have

excluded earlier foundational work. Finally, the geographic concentration of the reviewed studies, mainly in Malaysia, Pakistan, and other Islamic finance hubs, limits the global applicability of the conclusions.

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APPENDIX

Table. A.1. Summary table of qualitative analysis (Part 1)

<i>Authors' names, year</i>	<i>Article name</i>	<i>Research objective</i>	<i>Theory used</i>	<i>Methodology</i>	<i>Findings</i>
Ali et al. (2019)	Consumer acceptance toward Takaful in Pakistan: An application of diffusion of innovation theory	The objective of this paper is to determine the factors that influence the adoption of Takaful products by customers in Pakistan.	The authors used five attributes of innovation diffusion theory, namely relative advantage, compatibility, testability, observability, and complexity. In addition, they introduced two additional concepts, namely consumer awareness and religiosity, to analyze customer adoption behavior.	The authors used a quantitative research method to collect data from the sample through a survey-based questionnaire. The theoretical model of the DOI was tested using an SEM, using the statistical software AMOS for data analysis.	The authors found that complexity negatively impacts Takaful adoption in the Pakistani context, while relative advantage, compatibility, tryability, observability, religiosity, and consumer awareness have a positive and significant influence.
Aziz et al. (2017a)	Conceptual framework of factors determining intentions towards the adoption of family Takaful — An extension of decomposed theory of planned behaviour	The objective of this paper is to develop a theoretical framework based on the DTPB in order to identify and understand the factors that influence the intention to adopt family Takaful.	This research adopts and extends the existing model of the DTPB in the context of family Takaful. Authors did not limit themselves to the concepts of attitude, subjective norms, and perceived behavioral control; they also incorporated moderating variables such as awareness, religiosity, trust, and demographic characteristics into the model to improve the predictability of the model.	In this study, the authors conducted an extensive review of the existing literature on Takaful adoption and relevant behavioral theories, with a particular focus on the DTPB. They aimed to identify and integrate into the framework of the DTPB additional factors that may influence the adoption of family Takaful, and to formulate hypotheses related to the proposed model.	The study expands the model of the DTPB by adding factors like religiosity, consumer awareness, and trust, relevant to family Takaful. The authors propose a conceptual model integrating cultural and religious elements to better understand the intentions of adopting family Takaful.
Aziz et al. (2017b)	Intention to family Takaful adoption: A review theory and empirical work	This paper aims to examine the theories of intention and behavior in order to identify a theoretical model relevant to understanding the intentions of individuals to opt for family Takaful insurance.	This article examines various theories of intention and behavior, including principled action theory, TPB, attitude-influence-social effectiveness model, DOI theory, and DTPB theory.	The authors conducted a systematic review of the literature on intention and behavior theories.	To determine the factors that motivate individuals to adopt family Takaful, the authors examined all the theoretical models proposed by the theories examined in this article. They suggested that a theoretical framework based on the DTPB could be developed to understand and identify the factors influencing consumers' intentions to adopt family Takaful.
Aziz et al. (2019)	Factors that influence individuals' intentions to purchase family Takaful mediating role of perceived trust	This paper aims to analyze the factors that influence Pakistanis' attitudes and intentions towards family Takaful insurance, as well as to assess the mediating role of perceived trust in the relationship between perceived religiosity and attitude towards this Islamic insurance.	The authors developed a model to identify the determinants of attitude towards the choice of family Takaful and to assess their influence on the intention to adopt this type of insurance. They identified perceived usefulness, awareness, trust, and religiosity as key factors influencing attitude. In addition, their model proposes to examine the mediating role of trust between attitude and religiosity.	The authors chose a quantitative method for data collection, using a questionnaire distributed to employees aged 24 years old to 50 years old. To analyze these data, they used a variance-focused partial least squares (PLS)-based SEM to investigate the relationships between variables and test hypotheses.	The results obtained by the authors show that knowledge and perceived usefulness have significant positive relationships with attitude towards family Takaful systems. Perceived trust has completely mediated the relationship between perceived religiosity and attitude toward family Takaful. Moreover, the attitude is positively related to the intention to buy products from family Takaful.

**Table. A.1.** Summary table of qualitative analysis (Part 2)

<i>Authors' names, year</i>	<i>Article name</i>	<i>Research objective</i>	<i>Theory used</i>	<i>Methodology</i>	<i>Findings</i>
Bhatti and Husin (2019)	An investigation of the effect of customer beliefs on the intention to participate in family Takaful schemes	The objective of this study is to apply the theory of planned behavior to predict the intention to participate in family Takaful programs in the UAE.	The authors used planned behavior theory to investigate the interrelationships between attitudes, subjective norms, perceived behavioral controls, and intention to participate in family Takaful. They also examined how behavioral beliefs influence attitudes, normative beliefs influence subjective norms, and control beliefs influence perceived behavioral controls, in order to deeply understand the underlying structures that measure intentions.	The authors chose a quantitative method to collect data via an online survey of Muslims in the UAE. Then, they analyzed the data collected using SPSS software. Similarly, they applied standard multiple regression analyses to identify an expanded set of specific belief compositions, usable to predict direct measures of planned behavior and intention to participate in family Takaful.	This study demonstrated that attitudes, subjective norms, and perceived behavioral controls have a significant influence on the intention to opt for family Takaful insurance. In addition, it revealed a significant impact of behavioral beliefs on attitudes, normative beliefs on subjective norms, and control beliefs on perceived behavioral controls. Therefore, this classification of indirect beliefs into behavioral, normative, and control categories has facilitated the understanding of the intention to participate in family Takaful in the UAE.
Chetioui et al. (2024)	Modeling the socio-economic factors affecting Islamic insurance adoption: A structural equation modeling analysis	The purpose of this research is to identify the factors influencing Moroccans' intention to adopt Takaful insurance, in order to raise public awareness of this new Islamic financial product and attract consumers to Islamic financial services.	The authors proposed a conceptual framework based on the TPB with the constructs of attitude and subjective norms, as well as the theory of the DOI via the constructs of complexity and relative advantage. In addition, they integrated two additional concepts from the previous literature: religiosity and awareness, in order to determine the factors influencing Moroccans' intention to opt for Takaful insurance.	The authors opted for a quantitative method using a self-administered online questionnaire for data collection. A total of 204 responses were obtained from Moroccan respondents and analyzed using the PLS technique to evaluate the proposed conceptual model and provide causal explanations.	Data analysis revealed that subjective norms and religiosity significantly influence attitude towards Takaful products, which in turn positively impacts behavioral intent for adoption. On the other hand, the perceived complexity has a negative impact on the adoption of Takaful, while awareness raising does not have a significant effect on the attitude of Moroccans or their intention to adopt Takaful insurance.
Ecchabi and Ayedh (2015)	Factors Influencing the Yemeni customers' intention to adopt Takaful products	This study aims to examine the intention of Yemeni customers to adopt Takaful products and identify potential factors influencing their decision.	The authors developed a theoretical model to better understand the factors influencing Yemenis' intention to adopt Takaful insurance. They extended the DOI by integrating two key concepts, compatibility and relative advantage, as well as three other variables from the literature (uncertainty, social influence, and awareness).	The authors adopted a quantitative method by using a questionnaire to collect data. These data were then analyzed using an SEM and a t-test for a sample. The analyses were carried out using AMOS and SPSS software.	The authors' results indicate that, of the factors examined, only compatibility has a positive and significant impact on the intention to adopt Takaful insurance, while relative advantage, uncertainty, social influence, and awareness have no effect. In addition, the results show that Yemeni customers prioritize the compatibility of Takaful insurance with their religious and social values, lifestyle, and previous insurance contracts.

**Table. A.1.** Summary table of qualitative analysis (Part 3)

<i>Authors' names, year</i>	<i>Article name</i>	<i>Research objective</i>	<i>Theory used</i>	<i>Methodology</i>	<i>Findings</i>
Farhat et al. (2019)	Predicting the intention of Generation M to choose family Takaful and the role of halal certification	This article aims to explore the factors determining the intention to choose family Takaful in Pakistan, based on the model of the theory of reasoned action.	The authors tried to determine the factors influencing consumers' behavioral intent towards family Takaful based on the constructs of reasoned action theory. They propose to examine the impact of attitude, subjective norm, with the addition of Halal certification, to predict the behavioral intent of Muslim customers in Pakistan towards Takaful insurance.	The authors adopted a quantitative method by conducting a survey to collect data from a sample of Pakistani consumers. Data were collected using a self-administered questionnaire in Karachi. Next, SPSS software was used to perform factor analysis and principal component analysis to determine the appropriate elements for each factor. Finally, they used SEM with AMOS software to test the relationships between variables.	The main objective of this study is to measure the intention of customers to opt for family-friendly Takaful products. This intention was assessed based on attitude, subjective standard, and halal certification. The results show that attitude, subjective norm, and halal certification significantly influence customers' behavioral intent to purchase family Takaful insurance. Moreover, the subjective norm was found to be the most influential factor in the research model.
Hassan and Abbas (2020)	Factors influencing the investors' intention to adopt Takaful (Islamic insurance) products: A survey of Pakistan	The objective of this research paper is to analyze the behavior of Pakistanis towards the use of Takaful insurance. The authors seek to identify the factors that influence investors' intention to adopt this form of insurance using the TPB.	An explanatory and descriptive research model was developed by the authors based on the concepts of the TPB (social influence). They included several variables, such as relative advantage, compatibility, awareness, and religiosity, in their model to analyze their impact on Takaful adoption by Pakistani investors.	Primary data was collected through the distribution of a self-administered questionnaire to investors residing in Pakistan's three main cities: Karachi, Lahore, and Islamabad. The sampling techniques used were non-probabilistic, including the snowball method and judgment sampling. The data were analyzed and interpreted using SPSS software, using techniques such as descriptive statistics, reliability models, confirmatory factor analysis, and binary logistic correlation and regression to evaluate the results.	The results of the study show that relative advantage, compatibility, social influence, awareness, and religiosity exert a significant impact on behavioral intent towards Takaful among residents of Pakistan's three major cities. Although Takaful has promising potential in the Pakistani market, its market share is currently lower than that of conventional insurance due to a lack of awareness. People are expressing a willingness to embrace this innovation, which not only respects their religious, ethical, and cultural beliefs but also provides significant benefits for members and society as a whole.
Husin and Ab Rahman (2013)	What drives consumers to participate into family Takaful schemes? A literature review	The objective of this paper is to examine the fundamental determinants of consumers' intention to participate in a family Takaful system using the DTPB and to identify relevant factors that may moderate this relationship.	In this research, the authors tried to adapt the model of the DTPB in the context of family Takaful. The authors did not limit themselves to the concepts of attitude, subjective norms, and perceived behavioral control; They also incorporated moderating variables such as demographic variables, consumer knowledge, situational factors, and the consumer's level of religiosity.	In this study, the authors conducted an extensive review of the existing literature on Takaful adoption and relevant behavioral theories, with a particular focus on the DTPB. They aimed to identify and integrate within the framework of the DTPB additional factors that may influence the adoption of family Takaful, as well as factors that may moderate this relationship.	Based on extensive literature research, the authors showed that the intention to participate in purchasing family Takaful insurance is not only influenced by attitude, subjective norm, and perceived behavioral control, but also by moderating factors such as demographic variables, consumer knowledge, situational factors, and the level of consumer religiosity. The inhibiting factors related to the subscription of insurance and a Takaful product are also highlighted. Moreover, they suggest that the model of the DTPB, although it originated in information systems, seems to be a relatively general model for explaining consumer behavior in different contexts and cultural groups, and that it can be adapted to other contexts, including that of financial services.

**Table. A.1.** Summary table of qualitative analysis (Part 4)

<i>Authors' names, year</i>	<i>Article name</i>	<i>Research objective</i>	<i>Theory used</i>	<i>Methodology</i>	<i>Findings</i>
Husin and Ab Rahman (2016a)	Do muslims intend to participate in Islamic insurance? Analysis from theory of planned behaviour	The objective of this article is to apply the TPB to predict consumers' intention to participate in Takaful in Malaysia, to examine the extent to which the application of the theory of planned behavior can shed light on the problem of adopting Takaful insurance, and how it can offer potential assistance to Takaful operators.	The authors proposed to examine the relationships between attitudes, subjective norm, perceived behavioral control, and intentions to adopt Takaful insurance products within the framework of TPB. They also expanded existing research on TPB to include other external variables such as awareness, knowledge, and exposure, to examine their impact on attitude and behavioral intent.	This study adopted a quantitative method, using a self-administered questionnaire to collect data from Muslim clients who did not consume family Takaful in the Klang Valley. The analysis of the collected data was carried out using the structural equation method with the SPSS software, in order to evaluate the measurement model and the structural model.	According to the results of the study, attitude, perceived behavioral control, knowledge, and exposure influence the intention of Muslims to adopt family Takaful insurance in Malaysia, while subjective norm and awareness have no impact. In addition, the relationship between awareness, knowledge, and exposure to attitude to participate in the family Takaful system was statistically significant and predicted intention to adopt Takaful confidence. The authors highlight that the significant influence of these additional variables — knowledge and exposure — on the attitude and intention to participate in the family Takaful system underlines the importance of other external factors in the analysis of consumer behavior.
Husin et al. (2016)	The roles of mass media, word of mouth and subjective norm in family Takaful purchase intention	The objective of this study is to investigate the impact of mass media and word-of-mouth on the subjective norm and intentions to purchase family Takaful insurance among Malaysian muslims.	The authors focused their study on three main theories of intention in order to understand how subjective norms influence the behavioral intent of Malaysian muslims to adopt family Takaful insurance. These theories include the theory of reasoned action, the TPB, and the DTPB. They used the concepts of the latter theory to analyze the impact of mass media and word-of-mouth on subjective norms.	This study adopted a quantitative method for data collection, using a self-administered questionnaire among Muslim consumers in Kuala Lumpur, Malaysia. Data analysis and hypothesis testing were performed using an SEM with AMOS software.	The results revealed that mass media and word-of-mouth could influence the subjective norm. In addition, the results also showed that the subjective norm significantly influences intentions to purchase Takaful family insurance. This study validated the importance of these two concepts in influencing the subjective norm and behavioral intent of consumers. Therefore, the authors suggest that this study would be useful for Takaful companies, as the results would help them formulate strategies for their promotional activities.
Ibrahim et al. (2021)	Factors influencing Bumiputera contractors' acceptance of the contractor's all risk Takaful product	The objective of this research is to investigate the factors that can influence the acceptance of the automotive Takaful product by Bumiputera entrepreneurs, using an extension of the theory of reasoned action.	In this research, the authors used an extension of the theory of reasoned action to identify the factors influencing the acceptance of the automotive Takaful product. They developed their model based on the two key concepts of reasoned action theory: attitude and subjective norm. In addition, they incorporated two other important variables revealed in the literature: religiosity and awareness.	The authors used a quantitative survey method to collect data from Bumiputera entrepreneurs in Malaysia. The data collected in this way were analyzed using the SEM technique by PLS, using the SmartPLS software, in order to evaluate both the measurement model and the structural model.	The results of this study indicate that attitude, subjective norm, religiosity, and awareness have a positive correlation with the acceptance of the automotive Takaful product by Bumiputera entrepreneurs. Religiosity has been identified as the most important factor influencing this acceptance. The authors suggest that the preoccupation of entrepreneurs, mostly muslims and specifically the Bumiputera, with religious values plays a crucial role. Thus, the marked preference for Takaful over conventional insurance among Bumiputera entrepreneurs seems to be largely motivated by considerations of conformity with the principles of the Shariah.

**Table. A.1.** Summary table of qualitative analysis (Part 5)

<i>Authors' names, year</i>	<i>Article name</i>	<i>Research objective</i>	<i>Theory used</i>	<i>Methodology</i>	<i>Findings</i>
Mukhtar and Barre (2023)	Determinants of customer perception on the adoption of Takaful in Somalia	The objective of this study is to understand the drivers of customer perception regarding the adoption of Takaful insurance in Somalia. It also seeks to identify the key elements that influence the decision of Somali consumers to purchase this type of insurance.	The authors proposed a conceptual model based on three concepts of innovation diffusion theory, namely, perceived relative advantage, perceived compatibility, and perceived complexity. They also included three additional concepts, namely, customer awareness, culture, and perceived trust, to study their influence on Somali consumers' decision to purchase Takaful insurance.	The authors took a quantitative approach using a self-administered questionnaire and a non-probability convenience sampling technique to collect data from a sample of Somali consumers. Partial least squares structural equation (PLS-SEM) modeling was used to analyze the relationships between the different variables studied, using SmartPLS and SPSS software.	The results of this study revealed that perceived relative advantage, perceived compatibility, awareness, perceived culture, and perceived trust exert a positive and significant influence on Somalis' decision to purchase Takaful insurance. In contrast, perceived complexity does not have a significant influence on the adoption of Takaful products.
Raza et al. (2019)	Influential factors of Islamic insurance adoption: An extension of theory of planned behavior	This article seeks to analyze the factors influencing Pakistani consumers' intention to adopt Islamic Takaful insurance through a modified and expanded version of the TPB.	The authors developed a conceptual model based on the three factors of reasoned action theory, namely attitude, subjective norm, and perceived behavioral control. They added four additional factors, such as awareness, perceived risk, perceived compatibility, and relative advantage. All of these variables were used to study their influence on the intention to purchase Takaful insurance.	In this study, the authors used a quantitative method based on a self-administered questionnaire for data collection. They also opted for structural PLS modeling to evaluate the relationship between variables, using SmartPLS software.	The results indicate that attitude, subjective norm, and perceived behavioral control are strong predictors of the adoption of Islamic insurance in Pakistan. In addition, additional factors such as compatibility, relative advantage, and awareness have positive and significant effects on the intention to purchase Takaful insurance. On the other hand, a negative but not significant relationship is found between perceived risk and intention to subscribe.
Shaikh and Amin (2024)	Customers' willingness to choose family Takaful: Extending the theory of interpersonal behaviour	The main objective of this study is to explore the determinants of clients' willingness to adopt family Takaful insurance using the theory of interpersonal behavior extended in Pakistan. This study aims to fill gaps in the literature on Takaful family adoption by examining a range of psychological and social factors.	The authors developed their conceptual model based on the theory of interpersonal behavior and attempted to incorporate psychological and social factors, such as awareness, affect, facilitating conditions, religious obligation, perceived risk, and social factors, into the model to examine their impact on Pakistanis' intention to opt for family Takaful insurance.	The authors used a quantitative approach to collect data through self-administered questionnaires from a sample of consumers in Karachi, Pakistan's largest city. The data were analyzed using SEM to determine the relationships between the variables studied using AMOS software.	The results of this study indicate that awareness, affect, facilitative conditions, and religious obligation are key determinants of Pakistani customers' intention to purchase family Takaful insurance products. In contrast, perceived risk and social factors do not show a significant correlation with this intention. Therefore, the authors recommended exploring other variables that may be influential in Pakistanis' acceptance of family Takaful insurance products.