




Predicting the intention to participate in family takaful product: A systematic literature review approach

Mohd Faizuddin Muhammad Zuki*^{1,2} , Razinda Tasnim Abdul Rahim³ , Nur Syamilah Md Noor⁴ 

¹Islamic Business School, College of Business, Universiti Utara Malaysia, Sintok, Kedah, Malaysia

²IIUM Institute of Islamic Banking & Finance, International Islamic University Malaysia

³Faculty of Business & Management Sciences, Universiti Islam Antarabangsa Tuanku Syed Sirajuddin, Kuala Perlis, Malaysia

⁴Faculty of Muamalat & Islamic Finance, Universiti Islam Antarabangsa Tuanku Syed Sirajuddin, Kuala Perlis, Malaysia

* Corresponding author: faizuddin@iium.edu.my

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Abstract

For 2023, the market penetration rates for family takaful products were 19.58 percent. It suggests that a sizable portion of the Malaysian population still lacks takaful protection. Although numerous studies have examined the factors influencing participation in family takaful products, a systematic review of this specific research topic has been challenging due to the lack of review procedures, which hinders scholars' ability to replicate or interpret the results. Therefore, this study aims to perform a systematic literature review on consumer participation in family takaful products. The review processes involved five fundamental methodological steps: formulation of research questions under the guidance of a review protocol; systematic search strategies based on eligibility, identification, and screening in several reputable databases, including Scopus, Emerald Insight, and Google Scholar; quality assessment; and data extraction and analysis. Five main themes were also identified based on 23 past empirical studies, including consumer behavioural predictors, religiosity, products and services, trust, reputation, and image, as well as antecedents of behavioural intentions. These five main themes uncovered an additional 19 sub-themes. Notably, this study fills an existing gap by systematically consolidating past research on the determinants of family takaful participation. The findings offer actionable insights for Takaful operators to enhance their product offerings, improve consumer trust through transparency and ethical practices, and integrate digital solutions for improved accessibility. For policymakers, the study highlights the importance of financial literacy programs, regulatory incentives for product innovation, and public awareness campaigns to enhance takaful penetration. These contributions offer a strategic roadmap for strengthening the family takaful industry and fostering higher consumer participation.

Keywords: Family takaful products, consumer behaviour, intention, participation, systematic literature review.

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1.0 Introduction

Since its foundation in 1983, Malaysia's Islamic banking and financial sector has experienced rapid expansion. A considerable mentality shift occurred in Malaysian society due to Islamic banking and finance. Due to the increased awareness and interest among Muslim people in Islamic finance and banking services, demand for these products has also risen. Malaysia not only advanced Islamic banking and finance but also launched takaful, an Islamic form of insurance, in 1984. The demand for a Sharia-compliant product in the Muslim community served as the impetus for the growth of the takaful sector in Malaysia. Muslims are offered takaful as an alternative to traditional insurance products. Additionally, the Islamic bank's operations, which began in 1983, are supported by the development of the Takaful sector in Malaysia (Bank Negara Malaysia, 2005).

The Gulf Cooperation Council (GCC), which was home to a sizable Muslim population, and the Asia Pacific saw rapid expansion in the takaful business. (IMARC Group, 2020). The evolution of Islamic banking and finance is consistent with the positive growth of the takaful sector. To all Muslims worldwide who need safeguard products based on Shariah concepts, takaful products are meant to replace traditional insurance products. As a result, it is considered a valuable alternative technique for risk management in accordance with Islamic principles and standards.

Notably, in 2020, Iran, Pakistan, and Malaysia had the fastest-growing takaful asset markets. (Refinitiv, 2021). With particular attention to the Malaysian situation, the takaful industry's market share, specifically for family takaful products, has garnered RM8.5 billion of the total contribution to new business in 2021. There is a 7 percent increase, equivalent to RM6.59 billion in 2020 (Malaysian Takaful Association, 2020, 2021). This increase in the value of the family-owned takaful business provides a strong impetus for the sector to advance and make its best efforts. Although the Malaysian takaful market is expanding significantly, many Muslim consumers still lack takaful protection. As evidence, for the year 2023, the market penetration of Malaysia's takaful business was 19.58 percent (Malaysian Takaful Association, 2021) compared to 54 percent. (Kwang Zhe, 2022) For conventional insurance. Therefore, it can be said that less than 20 percent of Malaysian citizens have purchased takaful products.

Numerous studies examine the factors influencing consumers' willingness to enrol in takaful or traditional insurance. (Aziz et al., 2019; Bhatti & Md Husin, 2019; Md Husin & Ab Rahman, 2016b, 2016a; Omar & Owusu-Frimpong, 2007). Earlier empirical studies have shown that behavioural intention is the primary predictor of actual behaviour. The studies also highlighted various factors influencing consumers' intention to participate in takaful products. Although a substantial amount of literature exists on the factors influencing consumers' use of takaful products, there has been limited work on systematically reviewing these studies, identifying trends, and developing prospective themes.

Traditional literature review procedures include several bias and transparency-related problems. Typically, many authors would select publications that supported their findings. Therefore, it would be challenging for subsequent researchers to repeat the study, confirm the conclusions, or assess its rigour. (Mohamed Shaffril et al., 2020). The current research aims to conduct a systematic literature review that specifically focuses on the determinants of consumers' participation in takaful products, particularly family takaful products, addressing this gap in the literature. With this strategy, the empirical data provided by the authors can be used to support the identification of research gaps and the direction of future studies in this area.

A systematic literature review is crucial in addressing this issue, as it goes beyond merely summarizing past studies. By employing a structured and replicable review process, an SLR enables scholars to synthesize existing literature, critically analyze trends, and identify research gaps systematically. This study adopts the SLR methodology to provide a holistic assessment of factors influencing family takaful participation, thus offering a structured framework that consolidates insights from various studies.

Additionally, this study highlights underexplored areas for future research and provides practical implications for Takaful operators and policymakers. By systematically mapping the determinants of family takaful participation, this study offers valuable guidance for industry stakeholders seeking to enhance consumer engagement and expand takaful penetration. Furthermore, the insights derived from this review can inform policy formulation and operational strategies by identifying regulatory needs,

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improving consumer awareness initiatives, and guiding product innovation to ensure better market alignment with consumer expectations and Shariah principles.

2.0 Methodology

2.1 Protocol Review – ROSES

This current study incorporates ROSES as the guideline for the second step, which is the review protocol. ROSES, as an abbreviation for *RepOrting standards for Systematic Evidence Syntheses*, are developed to systematically review and map the previous literature in the management field (Haddaway et al., 2018; Mohamed Shaffril et al., 2020). Previously, many researchers used PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) as a protocol guideline to systematically review past works. However, Haddaway et al. (2018) have critically criticized the application of PRISMA in the management field of research by identifying 12 problems mingled with it.

They also proposed four critical differences between PRISMA and ROSES as follows: (1) In the area of conservation and environmental management, ROSES has been particularly modified for systematic reviews and maps; (2) ROSES has significantly increased the level of reporting detail by adding additional points and providing brief methodological guidance to make it clear for authors and readers; (3) The standards for recording summary data, or meta-data that outlines the crucial processes in conducting reviews are part of ROSES and (4) To keep up with methodological development trends, ROSES has expanded the methodological scope and added reporting and methodological advice for systematic mapping.

After total consideration of the preceding points, the present adopts the ROSES protocol guideline in preparing an SLR. The authors began their SLR based on this review process by developing pertinent research questions for the review. The authors then describe the systematic search technique. It comprises three key sub-processes: identification, screening (inclusion and exclusion criteria), and eligibility. The writers then move on to evaluate the quality of the chosen articles (appraisal), explaining the approach taken to guarantee the quality of the articles to be assessed. Finally, the authors explain how the data were synthesized for the review and how they were evaluated and authenticated.

2.2 Formulation of the Research Question

Based on PICO, the research topic for this study was developed. The PICO tool helps authors create appropriate research questions for the review. PICO was established on three key ideas: Population or Problem, Interest, and Context. These concepts served as the foundation for the authors' inclusion of three critical elements in the review: consumers or customers as population, determinants of intention to participate in family takaful products as an interest, and the Asia Pacific as the context of the study. These three fundamental elements help the authors formulate their central research question, "What are the critical factors influencing the consumers' intention to participate in family takaful products?"

2.3 Systematic Searching Strategies

Three main steps must be conducted to establish a systematic literature review of the study. These three steps namely the identification of the past works of literature, screening, and eligibility process.

2.3.1 Step 1: Identification

The identification method involves looking up any synonyms, similar terms, and variations of the study's primary keywords: purchase intention, adoption, participation, and family takaful products. It seeks to give the chosen database more possibilities for searching for more relevant articles for the review. The keywords were created based on the study topic put forth by (Okoli, 2015). They were identified using an online thesaurus, terms used in earlier research, terms recommended by Scopus, and terms put forth by experts. The authors expanded the existing keywords on the two major databases, Scopus and Emerald

Insight. They created full search strings (based on the Boolean operator, phrase searching, truncation, wild card, and field code functions). Web of Science has been excluded as there are no available articles related to the scope of the study.

These two databases can potentially be the top databases in a systematic literature review because of their advanced searching capabilities, extensiveness (indexing more than 5000 publishers), control over the quality of the articles, and multidisciplinary focus, among other benefits (Mohamed Shaffril et al., 2020). Google Scholar, the third database, was chosen as an additional database. When appropriate, the operations of phrase searching and the Boolean operator (OR, AND) were used to combine terms such as “intention,” “purchas*,” “adopt*,” “participat*,” “family takaful product*,” and “family takaful scheme*,” (see Table 1).

The decision to include Google Scholar as a second database is in keeping with the recommendation of (Haddaway et al., 2015). They highlighted Google Scholar’s potential to help other databases in systematic review processes. The selection of Google academics is also based on several positive factors. First, it yields tremendous results; (Gusenbauer, 2019) Estimated that this database has 389 million records in its study. On the other hand, (Orduña-Malea et al., 2017) Found that, compared to discovery tools, Google Scholar is good at retrieving available scholarly content (even from major publishers), with 165 million articles and journals available (Loan & Sheikh, 2018). A total of 250 papers were found through searches in the three databases: Scopus, Emerald Insight, and Google Scholar.

Table 1 Search string.

| Database | Search string |
|-----------------|---|
| Scopus | TITLE-ABS-KEY (((“determinant*” OR “factor*” OR “key*” OR “influence*”) AND (“intention*” AND (“purchas*” OR “adopt*” OR “accept*” OR “participat*”) AND (“family takaful product*” OR “family takaful scheme*” OR “family takaful”)))) |
| Emerald Insight | ((“determinant*” OR “factor*” OR “key*” OR “influence*”) AND (“intention*” AND (“purchas*” OR “adopt*” OR “accept*” OR “participat*”) AND (“family takaful product*” OR “family takaful scheme*” OR “family takaful”))) |
| Google Scholar | (“determinants” OR “factors”)(“intention”)(“adopt” OR “purchase” OR “participate” OR “accept”)(“family takaful” OR “family takaful scheme”) |

2.3.2 Step 2: Screening

The second step was screening when papers were either included in the study or rejected depending on criteria (see Table 2). This review restricted the screening method only to include published articles from 2013 to 2023. This first criterion is aligned with the concept of “research field maturity,” which is stressed by Kraus et al. (2020). This time frame was selected because there were enough published studies to conduct a detailed examination. Since empirical research publications present primary data, the author chose to review them. Notably, all those articles written in English were considered to avoid confusion.

Table 2 Inclusion and exclusion criteria.

| Criterion | Inclusion | Exclusion |
|---------------------|-------------------------------|--|
| Studies’ time frame | 2013 to 2023 | 2012 and earlier |
| Document type | Article (with empirical data) | Review article, conference proceeding, book, chapter of the book, early-cite article, case study, and unpublished article. |
| Language | English | Non-English |
| Location | Asia Pacific | Other than the Asia Pacific |

Another criterion considered during the screening process is document type. The study only included the articles with empirical data, which means the author has excluded documents such as review articles, conference proceedings, case studies, etc. The last criterion in the screening process is the location, which is limited to only the Asia Pacific region. Thus, 64 articles were removed throughout this process since they did not meet the inclusion criteria, and six duplicate articles were also eliminated. For the third process, eligibility, the remaining 180 articles were used.

2.3.3 Step 3: Eligibility

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After the screening procedure, the authors manually reviewed the retrieved articles as part of the eligibility process. This procedure is carried out to ensure that all the remaining articles meet the requirements. Reading the articles' titles and abstracts was the first step in this approach. This process excluded 155 articles because they were not concentrated on the scope of the study. This exclusion included the past studies on the customers' loyalty toward the product, consumers' awareness of the product, micro and macro-economic factors, the study on the product's model, focused on reviews rather than empirical data, and were published as chapters in books. Therefore, there were just 23 articles chosen in all. The summary of systematic searching strategies is presented in Figure 1.

2.4 Quality Appraisal

The remaining articles were given to two experts for quality evaluation to ensure the articles' contents were of the best quality. According to Petticrew and Roberts (2006), experts should classify the remaining articles into three groups based on their quality: high, moderate, and low. Only articles with high and moderate ratings should be reviewed. The methodology utilized by the articles to rank their quality was the focus of the experts' attention. Both experts must consider that the articles' quality must be at least moderate to be included in the review. Before selecting whether to include or exclude the papers for the review, they explored any differences of opinion.

The Mixed-Method Appraisal Tool (MMAT) developed by Hong et al. (2018) was employed for this purpose. MMAT enables researchers to evaluate a systematic mixed studies review and covers the evaluation of five different types of studies: quantitative descriptive studies, qualitative research, non-randomized studies, randomized controlled trials, and mixed techniques studies (Hong et al., 2018). Before moving on to the quality assessment, two screening procedures for each chosen study were carried out. Five critical criteria outlined in the research design were used to evaluate the quality of the selected articles. MMAT assisted in emphasizing standards like the suitability of the research questions to provide adequate data, the adequacy of qualitative data collection to address the research questions, the coherence between qualitative data sources, data collection, analysis, and interpretation. This procedure ensures that the chosen qualitative sources have a sound methodology and undergo rigorous analysis.

The authors used a quantitative research design and relied on evaluation criteria, including the sampling strategy's relevance to the research objectives, the sample's generalisability of its population, the propriety of the measurement, and the adequacy of the analysis conducted. While this was going on, MMAT assisted in controlling the quality of mixed-method research designs from a methodological and analysis perspective by offering guidance regarding the justification for using the mixed-method to define the research problem, the effectiveness of the various research designs to answer the research questions, the integration of qualitative and quantitative, and the solutions to tackle the divergence and the differences between research designs.

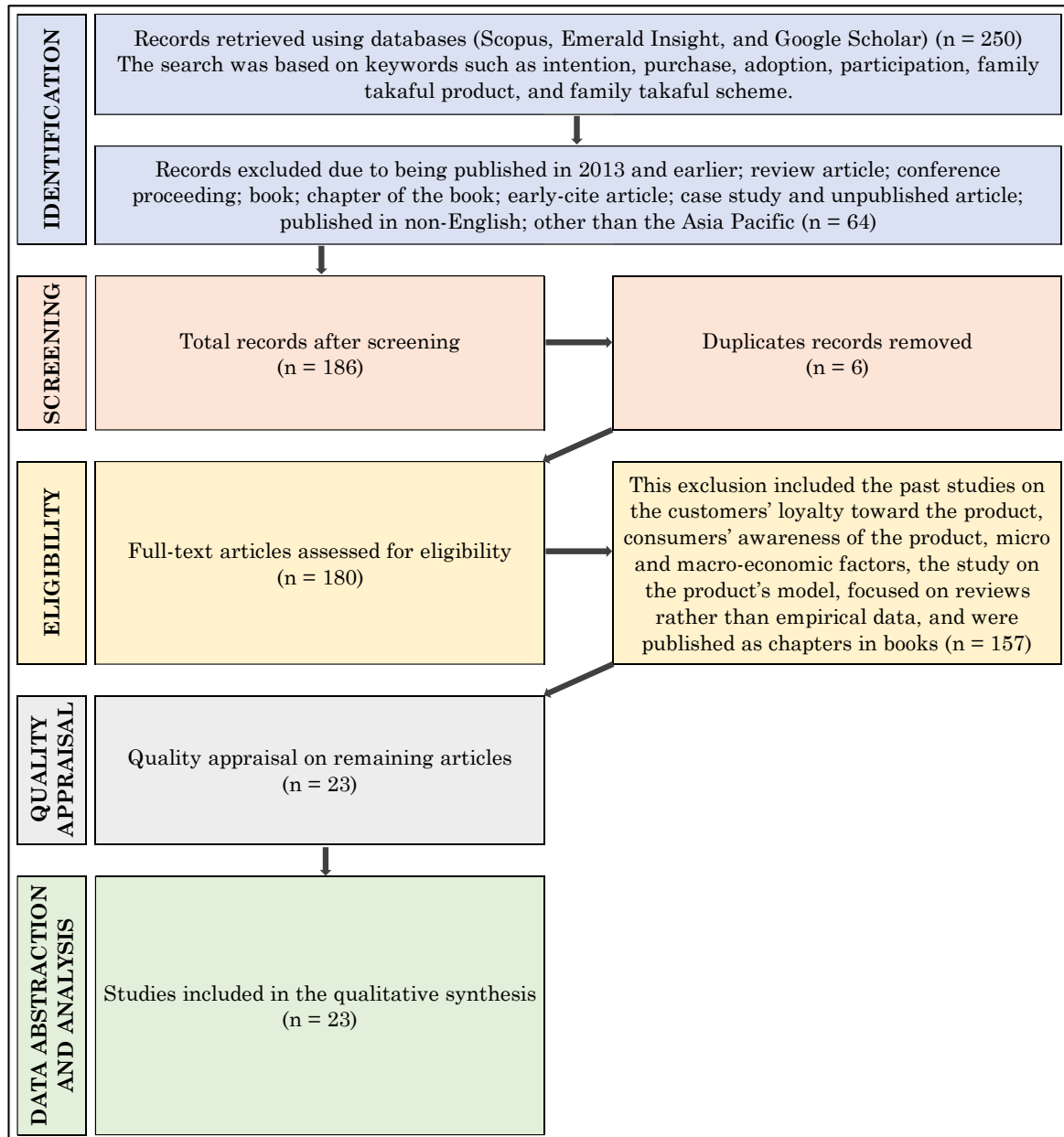


Figure 1 The summary of systematic searching strategies

The corresponding author then evaluated each manuscript's methodological and analytical rigour with the help of two co-authors. Each manuscript was thoroughly studied, particularly concerning the methodology section and analysis. According to MMAT, the authors carefully examined the articles, checking, for instance, the uniformity of the sample and analysis. This study adopts an established criterion by Hong et al. (2018) to assess the quality of the approach and analysis employed in the chosen literature (see Table 3).

Table 3 The criterion for quality appraisal.

| Research design | Question | Assessment criteria |
|-----------------|----------|--|
| Qualitative | Q1 | Is the qualitative approach appropriate to answer the research question? |
| | Q2 | Are the qualitative data collection methods adequate to address the research question? |
| | Q3 | Are the findings adequately derived from the data? |
| | Q4 | Do data sufficiently substantiate the interpretation of results? |

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| | | |
|----------------------------------|----|--|
| Quantitative (Descriptive) | Q5 | Is there coherence between qualitative data sources, collection, analysis, and interpretation? |
| | Q1 | Is the sampling strategy relevant to address the research question? |
| | Q2 | Is the sample representative of the target population? |
| | Q3 | Are the measurements appropriate? |
| | Q4 | Is the risk of nonresponse bias low? |
| Quantitative (Non-Randomized) | Q5 | Is the statistical analysis appropriate to answer the research question? |
| | Q1 | Are the participants representative of the target population? |
| | Q2 | Are measurements appropriate regarding both the outcome and intervention (or exposure)? |
| | Q3 | Are there complete outcome data? |
| | Q4 | Are the confounders accounted for in the design and analysis? |
| Mixed-Method | Q5 | During the study period, was the intervention administered (or exposure occurred) as intended? |
| | Q1 | Is there an adequate rationale for using a mixed-methods design to address the research question? |
| | Q2 | Are the different components of the study effectively integrated to answer the research question? |
| | Q3 | Are the outputs of the integration of qualitative and quantitative components adequately interpreted? |
| | Q4 | Are divergences and inconsistencies between quantitative and qualitative results adequately addressed? |
| | Q5 | Do the different components of the study adhere to the quality criteria of each tradition of the methods involved? |

Source: Hong et al. (2018)

Each article was evaluated based on five questions, with “yes,” “no,” and “can’t tell” as the multiple-choice answers. If the papers met at least the minimum criteria, they were included in the review. Based on this procedure, all experts agreed that every chosen article satisfied the standards for methodology and analysis. In total, 23 articles were accepted for review, of which 12 articles met every criterion, six pieces met at least four criteria, and five additional articles met at least three (see Table 4). All the remaining articles were, therefore, qualified for review.

Table 4 The result for quality appraisal.

| Past Studies | Research Design | Q1 | Q2 | Q3 | Q4 | Q5 | Criteria fulfilled | Inclusion for the review |
|-------------------------------|-----------------|----|----|----|----|----|--------------------|--------------------------|
| Arifin et al. (2014) | QN-DC | / | / | / | / | / | 5/5 | Yes |
| Echchabi et al.. (2014). | QN-DC | / | / | / | / | / | 5/5 | Yes |
| Echchabi & Ayedh, (2015).). | QN-DC | / | X | / | X | / | 3/5 | Yes |
| Shah & Sohail (2015) | QN-NR | / | / | X | / | / | 4/5 | Yes |
| Md Husin & Ab Rahman (2016a) | QN-NR | / | / | X | / | / | 4/5 | Yes |
| Md Husin & Ab Rahman (2016b). | QN-NR | / | / | / | / | / | 5/5 | Yes |
| Md Husin et al.. (2016). | QN-NR | / | X | / | / | / | 4/5 | Yes |
| Yazid et al. (2017) | QN-DC | / | / | / | / | / | 5/5 | Yes |
| Amron et al. (2018) | QN-NR | / | / | / | / | / | 5/5 | Yes |
| Othman et al. (2018) | QN-NR | / | X | X | / | / | 3/5 | Yes |
| Aziz et al. (2019) | QN-DC | / | X | / | / | / | 4/5 | Yes |
| Bhatti & Md Husin (2019). | MX-M | / | / | X | X | / | 3/5 | Yes |

| | | | | | | | | |
|-------------------------|-------|---|---|---|---|---|-----|-----|
| Farhat et al. (2019) | QN-DC | / | / | / | / | / | 5/5 | Yes |
| Hassan & Abbas (2019) | MX-M | / | / | / | X | X | 3/5 | Yes |
| Kazaure (2019) | QN-DC | / | / | / | / | / | 5/5 | Yes |
| Paton Schmidt (2019) | QN-DC | / | / | / | / | / | 5/5 | Yes |
| Raza et al. (2019) | QN-DC | / | / | / | / | / | 5/5 | Yes |
| Shaikh et al. (2019). | QN-DC | / | X | / | / | / | 4/5 | Yes |
| Saidon et al. (2019) | QN-DC | / | X | / | C | / | 3/5 | Yes |
| Aziz et al. (2020) | QN-DC | / | / | / | / | / | 5/5 | Yes |
| Riaz et al. (2021) | QN-DC | / | / | / | / | / | 5/5 | Yes |
| Rizwan et al. (2021) | QN-DC | / | / | / | / | / | 5/5 | Yes |
| Mukhtar & Barre (2022). | QN-DC | / | / | / | X | / | 4/5 | Yes |

Q = Quality Assessment; Quantitative (Descriptive) = QN-DC; Quantitative (Non-Randomized) = QN-NR; Mixed-Method = MX-M; Cannot Tell = C; / = Accepted; X = Rejected

2.5 Data Abstraction and Analysis

Given that the review utilized a variety of research designs, the papers were thematically analyzed to show the best approaches to include the variations through qualitative synthesis (Whitemore & Knafl, 2005). The present review relied on the method recommended by Flemming et al. (2019). They emphasized the usefulness of thematic synthesis in synthesizing data from various study designs due to its flexible mode, even though numerous qualitative syntheses might be implemented. By spotting any similarities or connections that might be present in the data, the thematic analysis seeks to find and alert the pattern of previous studies (Braun & Clarke, 2019).

The procedures recommended by Kiger and Varpio (2020) served as the foundation for the thematic synthesis in this assessment. Based on the initial coded data, the topics for the synthesis were developed from the coded data using an inductive coding approach. The created themes reflected the complete data set and were related to the original data (Braun & Clarke, 2019). Five key themes emerged during this process. The researchers then repeated the same procedure for each topic to find any potential sub-themes, which led to the discovery of 19 sub-themes. Reviewing the ideas that had been developed was the next step.

3.0 Results

3.1 Background of the Selected Literature

Twenty-three articles have been accepted for data abstraction and analysis. From the 23 articles, a total of eight papers were conducted in Pakistan. (Aziz et al., 2019, 2020; Farhat et al., 2019; Hassan & Abbas, 2019; Raza et al., 2019; Riaz et al., 2021; Shah & Sohail, 2015; Shaikh et al., 2019), which donated the highest number—then, followed by seven papers from Malaysia (Arifin et al., 2014; Md Husin et al., 2016; Md Husin & Ab Rahman, 2016a, 2016b; Othman et al., 2018; Saidon et al., 2019; Yazid et al., 2017). Moreover, two articles were found from the United Arab Emirates (UAE) (Bhatti & Md Husin, 2019; Rizwan et al., 2021) one article from the United States of America (Paton Schmidt, 2019), Indonesia (Amron et al., 2018), Somalia (Mukhtar & Barre, 2022), Nigeria (Kazaure, 2019), Yemen (Echchabi & Ayedh, 2015) and the Republic of Tunisia (Echchabi et al., 2014). Fig 2 summarizes the background of the selected literature based on the countries where the research was conducted.

As for the research design, there are 15 studies conducted based on quantitative descriptive (Arifin et al., 2014; Echchabi et al., 2014; Echchabi & Ayedh, 2015; Yazid et al., 2017; Aziz et al., 2019; Farhat et al., 2019; Kazaure, 2019; Paton Schmidt, 2019; Raza et al., 2019; Shaikh et al., 2019; Saidon et al., 2019; Aziz et al., 2020; Riaz et al., 2021; Rizwan et al., 2021; Mukhtar & Barre, 2022), six studies are based on quantitative non-randomized (Shah & Sohail, 2015; Md Husin & Ab Rahman, 2016a; Md Husin & Ab Rahman, 2016b; Md Husin et al., 2016; Amron et al., 2018; Othman et al., 2018), and two studies were conducted mixed method (Bhatti & Md Husin, 2019; Hassan & Abbas, 2019). Fig 3 indicates the summary of the research design undertaken by the selected literature.

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Furthermore, the breakdown is in terms of publication year. It was recorded the highest number of nine articles were published in 2019 (Aziz et al., 2019; Farhat et al., 2019; Hassan & Abbas, 2019; Raza et al., 2019; Shaikh et al., 2019; Saidon et al., 2019; Bhatti & Md Husin, 2019; Paton Schmidt, 2019; Kazaure, 2019), three studies were published in 2016 (Md Husin et al., 2016; Md Husin & Ab Rahman, 2016a, 2016b), two paper were published in 2021, 2018, 2015 and 2014, respectively (Riaz et al., 2021; Rizwan et al., 2021), (Othman et al., 2018; Amron et al., 2018), (Shah & Sohail, 2015; Echchabi & Ayedh, 2015), (Arifin et al., 2014; Echchabi et al., 2014) and one paper were published in 2022 (Mukhtar & Barre, 2022), 2020 (Aziz et al., 2020) and 2017 (Yazid et al., 2017). Fig 4 concludes the publication year for each of the selected empirical works.

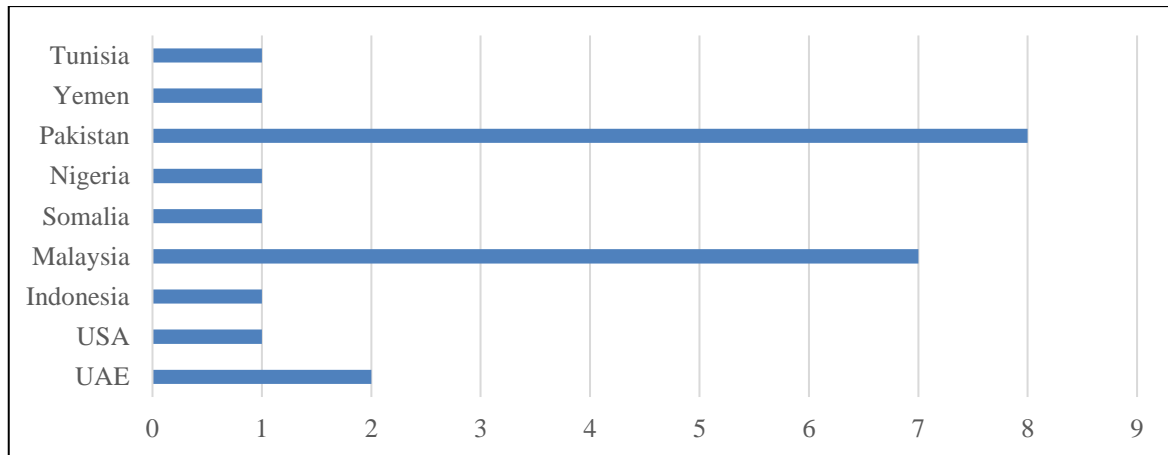


Figure 2 The countries where the studies were conducted.

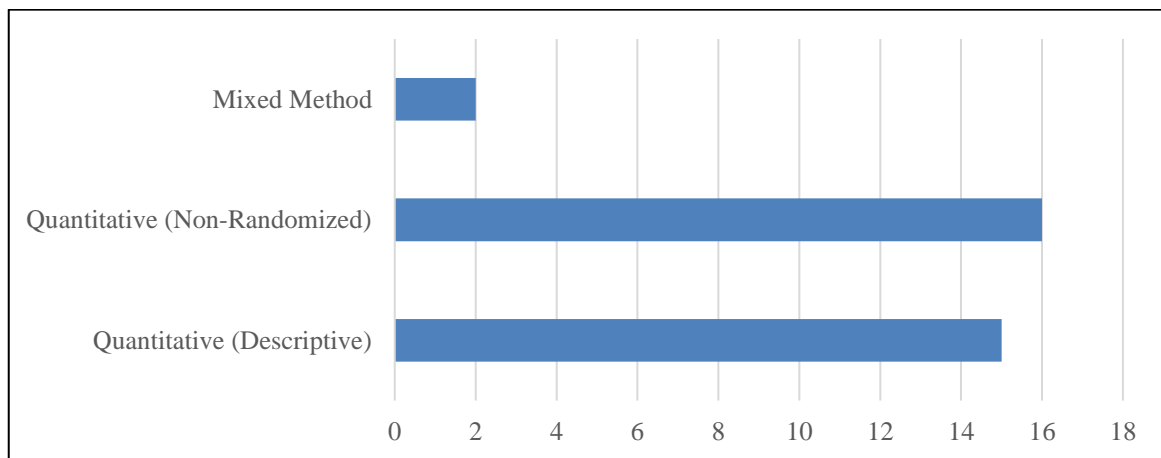


Figure 3 The research design of the selected studies

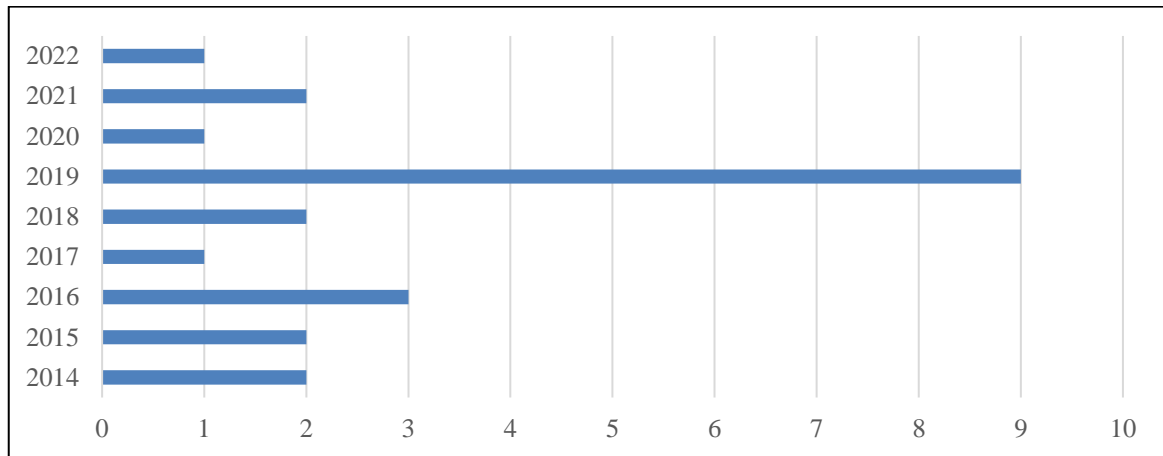


Figure 4 Publication year of the selected articles

3.2 The developed themes

Five key themes developed from the thematic analysis of the 23 articles that were chosen: (1) Consumer Behavioural Predictors, (2) Religiosity, (3) Product and Services, (4) Trust, Reputation, and Image, and (5) the Antecedents of Behavioural. Twenty sub-themes were generated from these five main themes (see Table 5). The primary research question of this SLR, “What are the predictors of intention to participate in the family takaful product?” was addressed by five themes and 19 sub-themes based on the findings.

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Table 5 The developed themes and sub-theme matrix of the selected studies

| Author/ Theme | Consumer Behavioural Predictors (CBP) | | | | | | | Religiosity | Product & Services | | | | Trust, Reputation & Image | | | Antecedents of Behavioural | | | | |
|------------------------------|---------------------------------------|----|-----|-----|----|----|----|-------------|--------------------|---|------|----|---------------------------|----|-----|----------------------------|-----|----|----|-----|
| Sub-theme | ATT | SN | PBC | CPT | RA | PC | PR | | BUQ | S | BEAA | HC | T | RI | IOI | KA | MMA | FC | SE | WOM |
| Arifin et al. (2014) | | | | | | | | √ | | √ | | | | √ | | | √ | | | |
| Echchabi et al. (2014) | | √ | | √ | √ | | √ | | | | | | | | | √ | | | | |
| Echchabi & Ayedh (2015) | | √ | | √ | √ | | √ | | | | | | | | | √ | | | | |
| Shah & Sohail (2015) | | | | | | | | √ | | | | | | √ | | √ | √ | | | |
| Md Husin & Ab Rahman (2016a) | √ | √ | √ | | | | | √ | | | | | | | | √ | √ | √ | √ | √ |
| Md Husin & Ab Rahman (2016b) | √ | √ | √ | | | | | | | | | | | | | √ | | | | |
| Md Husin et al. (2016) | | √ | | | | | | | | | | | | | | | √ | | | √ |
| Yazid et al. (2017) | | | | | | | | | √ | | | | | √ | | | √ | | | |
| Amron et al. (2018) | | | | | | | | | | √ | | | √ | | | | | | | √ |

| | | | | | | | | | | | | | | | |
|--------------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Othman et al. (2018) | √ | √ | √ | | | √ | | √ | | | | √ | √ | √ | √ |
| Aziz et al. (2019) | √ | | | | | | √ | √ | | √ | | √ | | | |
| Bhatti & Md Husin (2019) | √ | √ | √ | | | | | | | | | | | | |
| Farhat et al. (2019) | √ | √ | | | | | | | √ | | | | | | |
| Hassan & Abbas (2019) | | √ | | √ | √ | | √ | | | | | √ | | | |
| Kazaure (2019) | √ | √ | √ | | | | | | | | | √ | | | |
| Paton Schmidt (2019) | | | | | | | | | | | √ | | | | |
| Raza et al. (2019) | √ | √ | √ | √ | √ | | √ | | | | | √ | | | |
| Shaikh et al. (2019) | | | | √ | √ | √ | | √ | | | | √ | | | |
| Saidon et al. (2019) | | | | | | | | | √ | √ | | | | | |
| Aziz et al. (2020) | √ | √ | | | | | | | | | | √ | | | √ |
| Riaz et al. (2021) | | | | | | | √ | | | √ | | √ | √ | | |

Predicting the intention to participate in family takaful product: A systematic literature review approach

| Rizwan et al. (2021) | | | | √ | √ | | | √ |
|------------------------------|---|---|---|-------------|--|--|---|--|
| Mukhtar & Barre (2022) | | √ | √ | √ | | | √ | √ |
| Theme | Consumer behavioural predictors (CBP) | | | Religiosity | Product & Services | Trust, Reputation, Image | | Antecedents of Behavioural |
| Sub- theme | ATT = Attitude SN = Subjective Norm PBC = Perceived Behavioural Control CPT = Compatibility RA = Relative Advantage PC = Perceived Complexity PR = Perceived Risk | | | -- | BUQ = Benefits, Usefulness, and Perceived Quality S = Satisfaction BEAA = Brand Equity, Awareness & Association HC = Halal Certificate | T = Trust RI = Reputation & Image IOI = Image of Islam | | KA = Knowledge & Awareness MMA = Media Influence, Marketing & Advertising FC = Facilitating Condition SE = Self Efficacy WOM = Word of Mouth |

3.2.1 Consumer Behavioural Predictors

The first extracted theme from past literature is consumer behaviour predictors. Many past studies have proved that consumer behavioural theories successfully predicted the actual behaviour. Thus, this first theme has produced seven sub-themes. The first sub-theme under consumer behavioural predictors is attitude. Ajzen (1980) defined attitude as “the degree to which the person has a favourable or unfavourable evaluation of the behaviour in question” (Ajzen & Fishbein, 1980). A reliable predictor of intents and behaviour is attitude, according to research on the Theory of Reason Action (TRA) and the Theory of Planned Behaviour (TPB). Past studies have shown a significant positive relationship between attitude and behavioural intention such as (Aziz et al., 2019, 2020; Bhatti & Md Husin, 2019; Farhat et al., 2019; Kazaure, 2019; Md Husin & Ab Rahman, 2016a, 2016b; Raza et al., 2019).

For instance, Bhatti & Md Husin (2019) found that attitude is significantly impacted behavioural intention in the direct measure compared to the indirect one's (Bhatti & Md Husin, 2019). Md Husin & Ab Rahman (2016a) also found that attitude directly and significantly influences the consumer intention to participate in the FTP. (Md Husin & Ab Rahman, 2016a). Their findings also revealed that consumers who had a favourable opinion of how simple it is to engage in the family takaful plan appeared to be more inclined to do so. They added that the consumers with high levels of positive perceptions toward family takaful schemes are reportedly more drawn to participating, which subsequently sparks participation intentions. Another study also revealed that attitude has a positive and significant impact on the purchase intention of takaful insurance. (Raza et al., 2019). An interesting finding by Aziz et al. (2020) indicated that attitude has a significant relationship and is positively affected by subjective norms. (Aziz et al., 2020).

The second sub-theme that was recognized under consumer behavioral predictors is subjective norms. Ajzen & Fishbein (1980) defined subjective norm as “the perceived social pressure to perform or not perform the behaviour” (Ajzen & Fishbein, 1980). A person's perception of what other people will think of a particular behaviour is, in other words, their subjective norm. Any relative or close friend, co-worker, and superiors might be considered significant others. Seven out of 23 articles have incorporated the subjective norm in their model, and six out of seven have revealed a substantial and positive influence on behavioural intention. (Aziz et al., 2020; Bhatti & Md Husin, 2019; Farhat et al., 2019; Md Husin et al., 2016; Md Husin & Ab Rahman, 2016a; Raza et al., 2019).

Identical to the initial finding on the attitude, Bhatti & Md Husin (2019) revealed that the direct measurements of subjective norms contribute more to TPB than indirect measures do. Moreover, Farhat et al. (2019) disclosed that the essential component of their study model is the subjective norm. (Farhat et al., 2019). They suggested that the recommendations and encouraging suggestions individuals receive from their social relations could have a significant role in encouraging the adoption of family takaful. Another study discovered a significant effect of subjective norms on intentions to purchase a family takaful scheme. The study posits that subjective norm significantly impacts customers' decision to buy a family takaful product. Further, a consumer is more likely to buy a family takaful plan the more positive their subjective norm is. This research gives takaful operators crucial information to consider social pressure while providing family takaful to their customers. (Md Husin et al., 2016).

However, a study by Md Husin & Ab Rahman (2016b) found a contradicting result in most preceding empirical works. The conclusion implies that subjective norms have an insignificant impact on intention. This may suggest that reference groups have little effect on individuals in low-involvement circumstances. They also noted that the fact that subjective norms are more important from a forced usage perspective as opposed to a voluntary usage perspective, such as when participating in a family takaful scheme, may be another potential factor in the non-significant influence of subjective norms. (Md Husin & Ab Rahman, 2016b).

The third sub-theme related to the consumer behavioural predictor is perceived behavioural control (PCB). PCB is “a person's perceptions of the ease or difficulty of performing certain behaviour” (Ajzen, 1991). In other words, an individual's intention and behaviour are greatly influenced by their confidence level in carrying out a particular activity. For example, when people participate in family takaful schemes, their perceptions of control are higher, resulting in higher behavioural intentions. Numerous studies also found the strong impact of perceived behavioural control on intention in the context of family takaful participation. (Bhatti & Md Husin, 2019; Kazaure, 2019; Md Husin & Ab Rahman, 2016b, 2016a; Raza et

al., 2019).

Exempli Gratia, a study predicting the intention to participate in FTP among Muslim individuals in Klang Valley and Kuala Lumpur, revealed a significant contribution of PBC toward the intention. The findings imply that people are more inclined to participate in family takaful schemes when they think they can (Md Husin & Ab Rahman, 2016b, 2016a). They contend that PBC has a significant role in determining whether they are willing to participate in the programme. This finding indicated that customers appear to have more intent to join the family takaful scheme when they have a favourable opinion of how simple it is to participate in it. Furthermore, Bhatti & Md Husin (2019) identified a supported hypothesis between PBC and intention to participate in the FTP. The findings also show that a positive control belief generates a favourable PBC. (Bhatti & Md Husin, 2019).

The next sub-theme discovered under the consumer behavioural predictors is compatibility. Compatibility – *Some studies use perceived compatibility*, referred to as “the degree to which innovation is identified as being uniform with the experience, existing value and needs of potential adopters” (Rogers & Singhal, 1996) as cited in (Raza et al., 2019). Most studies indicated a significant impact of compatibility on the adoption of family takaful products. (Echchabi et al., 2014; Echchabi & Ayedh, 2015; Hassan & Abbas, 2019; Mukhtar & Barre, 2022; Raza et al., 2019; Shaikh et al., 2019). For instance, a study on Tunisian customers indicated that compatibility significantly impacts adoption. (Echchabi et al., 2014). A similar finding also found that the likelihood of making a purchase is positively and significantly affected by compatibility. It concludes that consumers will feel more at ease buying Islamic insurance the more compatible they are.

Further, the sub-theme under the consumer behavioural predictors is the relative advantage or perceived relative advantage. Relative advantage is defined as “the degree to which the individual perceives an innovation as a better option than the idea it substitutes” (Rogers, 1995), as cited in (Shaikh et al., 2019). Four out of the five past studies incorporating relative advantage have found significant positive results. (Echchabi et al., 2014; Hassan & Abbas, 2019; Raza et al., 2019; Shaikh et al., 2019), while another one revealed a contradicted finding (Echchabi & Ayedh, 2015). One of them asserts that implementing Islamic insurance ought to be advantageous for the populace as the takaful insurance system does not include interest (*riba*).

The sixth sub-theme of this consumer behavioural predictor is perceived complexity. Perceived complexity has been defined as “the degree to which an innovation is thought to be difficult to comprehend and use” (Rogers, 2003), as cited in (Mukhtar & Barre, 2022). It was determined based on how respondents perceived the innovation’s goal, intended usage, and ease of use (Gerrard & Cunningham, 2003). According to this definition, complexity in innovation can be thought of as either simple or complicated. Nevertheless, two past empirical works revealed an insignificant relationship between complexity and intention to participate in the FTP. (Mukhtar & Barre, 2022; Shaikh et al., 2019). This finding justified that the innovation in the family takaful product is to be complicated to use and comprehend.

The last sub-theme is perceived risk. Perceived risk has been conceptualized as “the customer’s own belief toward his/her negative result of a decision” (Samadi & Yaghoob-Nejadi, 2009), as cited in (Raza et al., 2019). Only one empirical work was found through the systematic search strategies above. (Raza et al., 2019). However, despite the postulated hypothesis, the finding revealed an insignificant relationship between the two measurements. The study concludes that because money is involved in all activities, buying intention for takaful insurance will reduce if risk increases and vice versa. Consumers are hesitant to use Islamic financial services; thus, their interest in using these services declines when the risk increases. Another study has conceptualized uncertainty as a concept similar to perceived risk and found that uncertainty significantly influences FTP adoption. (Echchabi & Ayedh, 2015).

3.2.2 Religiosity

The second theme of data abstraction is religiosity. Religiosity is defined as “the extent to which individuals follow religious practices, values, and beliefs and practice them in daily life” (Worthington et al., 2003, p. 85), as cited in Aziz et al. (2019). Muslims view Islamic financial services as helping them achieve their religious objectives and uphold their moral principles, which fosters a favourable attitude toward their acceptance. As a result, it may be claimed that the likelihood that a person will use an Islamic

financial product, such as takaful, increases with their devotion to Islamic principles. Many past empirical works have shown a significant contribution of religiosity toward family takaful adoption (Arifin et al., 2014; Hassan & Abbas, 2019; Riaz et al., 2021; Shah & Sohail, 2015; Shaikh et al., 2019).

Some studies incorporated religiosity to shape attitudes. (Aziz et al., 2019; Md Husin & Ab Rahman, 2016b). Both studies revealed that religiosity positively impacted the attitude to participate in the FTP. Aziz et al. (2019) also discovered a significant influence of religiosity on behavioural intention through the trust mediating effect. Nonetheless, even though Md Husin & Ab Rahman (2016b) found a positive impact of religiosity on attitude, it failed to influence the direct nexus toward the intention to participate in the FTP. Like the concept of religiosity, Paton Schmidt (2019) has conceptualized the views of Islam in assessing the acceptance of Islamic insurance among American consumers. The finding revealed that views of Islam insignificantly influence the acceptance of Islamic insurance. They said that people were more interested in the idea of takaful when they were unaware of its Islamic origins (Paton Schmidt, 2019).

3.2.3 Product & Services

The third main theme of this SLR is products and services. This theme then further discovered another five sub-themes, namely, (1) benefits, usefulness, and perceived quality; (2) satisfaction; (3) brand equity, brand awareness, and brand association; and (4) halal certificate. Firstly, benefits, usefulness, and perceived quality. Initially, perceived usefulness was used much in the technology acceptance studies. Therefore, Aziz et al. (2019) conceptualized the perceived usefulness in terms of the FTP acceptance as the benefits of the takaful product, such as risk coverage, future cash flows, investment returns, and as the substitutes for insurance. (Aziz et al., 2019).

Moreover, Saidon et al. (2019) underlined some of the benefits of family takaful products, including monetary benefit, savings function, forfeit without charges, hospitalization without worries, good returns from investment, and the advantage of tax exemption. (Saidon et al., 2019). Another work incorporates perceived quality as the general understanding a customer has of the advantages and qualities of a brand in comparison to those of its rivals. (Rizwan et al., 2021). The three studies have indicated that the benefits, usefulness, and perceived quality positively influence the intention to participate in the FTP. (Aziz et al., 2019; Saidon et al., 2019).

The next sub-theme under products and services is satisfaction. Satisfaction is referred to as “the post-purchase assessment made by consumers comparing the quality of the product with consumer expectations” (Kotler, 1991; Casalo et al., 2008), as cited in (Amron et al., 2018). However, Amron et al. (2018) have postulated a relationship between satisfaction on word of mouth instead of buying decisions of Shariah life insurance. They found that satisfaction is crucial in shaping word of mouth toward buying decisions of Shariah life insurance.

The third sub-theme related to the products and services is brand equity. Brand equity is referred to as “brand equity is the distinctive impact of a brand which comes to a customer’s mind while interacting with the product or service of a brand” (Kotler & Pfoertsch, 2007) as cited in (Rizwan et al., 2021), respectively. They claimed that consumers only purchase products from brands they are familiar with and that they only know trustworthy brands. Thus, they found brand equity’s positive and significant impact on purchase intention. Furthermore, they have integrated brand awareness and association to influence brand equity. Brand awareness is “an imagination of a brand in the mind of a customer and the ability of the customer to recognize and recall a brand in various situations.” In contrast, brand association is “the experiences, beliefs, attitudes, perceptions, feelings, colours, images and thoughts that a customer affiliates with a brand” (Keller, 1993, 2013; Kotler & Keller, 2012). These two elements are found to significantly impact brand equity and purchase intention.

The last sub-theme is the halal certificate. Farhat et al. (2019) have theorized halal certification as takaful products to ensure Islamic compliance for product producers and guarantee Muslim customers that the products are permissible to consume (Farhat et al., 2019). Thus, a halal certificate would give consumers a positive association with purchasing family takaful products. The study revealed that halal certification is positively associated with behavioural intention.

3.2.4 Trust, Reputation, & Image

The fourth main theme of this study is trust, reputation, and image. Trust in the context of family takaful adoption is “a belief in takaful providers’ honesty, and they will not behave opportunistically.” Therefore, trust is one of the critical factors in determining how other individuals will behave in economic transactions. Aziz et al. (2019) have postulated and found an indirect nexus of trust on attitude toward intention to purchase the FTP (Aziz et al., 2019).

The second element of this theme is reputation and image. Several earlier studies have confirmed that a positive reputation or image benefits a company’s sales and market share and its ability to build and maintain a strong customer bond. Thus, it is hypothesized that a Takaful operator with a good reputation and image will help to establish and retain the customer relationship. All four past studies revealed that reputation and image significantly influence the intention to participate in the FTP. (Arifin et al., 2014; Riaz et al., 2021; Shah & Sohail, 2015; Yazid et al., 2017).

3.2.5 Antecedents of Behavioural

The last main theme is the antecedents of behavioural. These antecedents are based on the Theory of Planned Behaviour (TPB), which formed a new theory, namely, the Decomposed Theory of Planned Behaviour (DTPB). The first determinant of TPB is attitude, which incorporates knowledge and awareness as the antecedents. Meanwhile, subjective norms have conceptualized media influence and word of mouth as the antecedents. Last, the antecedents of perceived behavioural control are facilitating condition and self-efficacy.

Knowledge and awareness are “the piece of information about the offered products” and “little concern which the individual expresses or involvement about the product or services,” respectively. Subsequently, knowledge and awareness are crucial components before participating in takaful schemes. Md Husin & Ab Rahman (2016b) exposed that these two antecedents positively influenced the attitude toward behavioural intention. (Md Husin & Ab Rahman, 2016b). Some of the other studies have theorized knowledge and awareness as stand-alone predictors of the intention to participate in the FTP. (Echchabi et al., 2014; Echchabi & Ayedh, 2015; Hassan & Abbas, 2019; Raza et al., 2019; Shah & Sohail, 2015; Shaikh et al., 2019). All these empirical works showed a significant influence of the two measures.

The second sub-theme is the antecedent of subjective norms: media influence and word of mouth. Word of mouth is “an informal communication between consumers regarding the performance of a product or service”(Arndt, 1967). Meanwhile, media influence is “the influence of mass media in affecting one’s intention towards behaviour” (Zolait & Sulaiman, 2009). They argued that one might think that his referents, such as parents and friends, will persuade him to engage in a family takaful plan or that he might think that media referents, such as those on television or radio, will convince him to do so. Either way, these two dimensions have successfully shaped the predictor of subjective norms toward behavioural intention. Therefore, relying on this basis, Aziz et al. (2020), Md Husin et al. (2016), and Md Husin & Ab Rahman (2016b) have cogitated and found a significant impact of media influence and word of mouth on subjective norms toward the intention to participate in the FTP. (Aziz et al., 2020; Md Husin et al., 2016; Md Husin & Ab Rahman, 2016b). Another study has noted an exciting finding where word of mouth has a significant direct nexus toward buying decisions of Shariah life insurance. (Amron et al., 2018).

Similar to the initial concept of media influence, some other studies incorporated marketing and advertising as a direct nexus to the behavioural intention. (Arifin et al., 2014; Riaz et al., 2021; Shah & Sohail, 2015; Yazid et al., 2017). They argued that marketing and advertising are the most important variables influencing customer purchasing decisions and raising public knowledge of Takaful products and services.

Lastly, the antecedent of perceived behavioural control is facilitating conditions and self-efficacy. Self-efficacy is “an individual’s judgments of his skills and capabilities to perform the behaviour” (Bandura, 1991). Meantime, facilitating conditions, on the other hand, refer to “beliefs about the availability of resources to facilitate the intended behaviour” (Taylor & Todd, 1995). As a result, someone who has access to enough resources or knowledge about behaviour with confidence will be more likely to engage in it. Md Husin & Ab Rahman (2016b) discovered that the two preceding antecedents significantly influence the perceived behavioural control toward the intention to participate in the FTP. (Md Husin &

Ab Rahman, 2016b).

4.0 Conclusion

The objective of this study is to systematically review the past literature, which is led by a research question, “What are the critical factors influencing the consumers’ intention to participate in family takaful products?” This SLR approach has proceeded with five major systematic searching strategies. The step has emerged five key themes and initiated 19 sub-themes. All the underlined main themes and sub-themes are influential critical predictors of the intention to participate in the FTP.

This study contributes to the growing body of knowledge on Islamic finance by systematically synthesizing the determinants of takaful participation. It reinforces the applicability of behavioral theories, such as the Theory of Planned Behavior and the Decomposed Theory of Planned Behavior, in predicting consumer intention in the context of Islamic insurance. Furthermore, by integrating religiosity, trust, and digital adaptation into existing theoretical models, this study provides a more holistic framework for understanding consumer behavior in Islamic financial services. Future research could expand on these models by incorporating emerging factors such as financial technology adoption and shifting consumer attitudes post-pandemic.

Policymakers can utilize these findings to design targeted financial literacy programs that enhance public awareness of takaful benefits, addressing the knowledge gap that often hinders participation. Additionally, regulatory bodies should consider policies that incentivize digital transformation within the takaful sector, such as promoting blockchain for transparency and AI-driven financial advisory services. Strengthening Shariah governance frameworks and certification standards can also reinforce consumer confidence in takaful products. Lastly, policies encouraging collaboration between Takaful providers, financial institutions, and community organizations can enhance financial inclusion and promote Takaful as a viable alternative to conventional insurance.

Despite its contributions, this study has several limitations. First, as a systematic literature review, it relies on existing studies, which may contain inherent biases in their methodologies and regional focus. The findings are primarily derived from research conducted in specific geographic contexts, such as Malaysia and other Islamic finance hubs, limiting their generalizability to broader global markets. Future research should explore takaful participation in underrepresented regions, such as non-Muslim-majority countries where Islamic finance is emerging.

Additionally, while this study identifies key themes influencing takaful participation, it does not measure their relative significance. Future empirical studies could conduct meta-analyses or quantitative assessments to determine the weight of each determinant in predicting consumer behaviour. Moreover, the rapid digitalization of financial services suggests that emerging technologies, such as blockchain, artificial intelligence, and fintech-driven takaful models, could significantly impact consumer participation. Future studies should examine how these innovations influence consumer trust, accessibility, and decision-making in the takaful industry.

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