

**A STUDY ON TAKAFUL ADOPTION MODEL: BASED ON  
THEORY OF REASONED ACTION**

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<b>Abstract</b>	<p><i>In the coming years, Malaysia's takaful market will expand more quickly than traditional insurance. Furthermore, Malaysia is listed as the main participant and boasts one of Southeast Asia's quickest rates of Takaful growth. The purpose of this study is to present the Theory of Reasoned Action (TRA) adoption model for Takaful within the Malaysian setting. This study examined whether or not built theories were important with Takaful determining factors by using data from earlier studies. The results showed that three elements put forth in this study that earlier researchers had discovered to be significant were related to the public's inclination to engage in takaful. It is important to note that there hasn't been much research done in the past on the factors that influence Takaful. The writers construct the study to offer a scope and coverage in the field of Takaful based on these considerations. The research's authors also hope that it will inspire and offer a platform for future studies that will aid academics and policymakers in this developing industry.</i></p> <p>Keywords: <i>Adoption, Theory of Reasoned Action, Takaful.</i></p>
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**INTRODUCTION**

Businesses and individuals are struggling to survive in an unstable economic climate. Unexpected incidents and a greater need to manage risks have raised the importance of the insurance sector. The insurance sector helps the economy in a variety of ways, including through encouraging investment, empowering trade, and mobilizing savings. Conventional insurance is based on concepts that are against Islamic law (Shariah), such as Riba' (interest), Gharar (uncertainty), and maysir (gambling) (Alshammari et al., 2023).

According to Hassan (2020), the Arabic noun "Kafala" (which signifies mutual assurance) is where the word "takaful" originates. The concept of "Takafala," which means to ensure guarantee each other or be jointly accountable, was founded on this expression. The formation of Malaysia's Takaful industry in the early 1980s was prompted by

Malaysian Muslims' need for a Shariah-compliant substitute for traditional insurance, which forbidden in Islam (Sazeri et al., 2023). The Malaysian National Fatwa Committee has declared conventional insurance to be unlawful due to the inclusion of Gharar, Riba', and Maysir. A special task team was established by the government in 1982 to assess whether an Islamic insurance business might be founded. The Takaful Act 1984 was passed as a result of the task force's recommendations, and Syarikat Takaful Malaysia, the first Takaful operator, was established in 1984 (Sharifuddin et al., 2016).

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### **HISTORICAL BACKGROUND OF TAKAFUL IN MALAYSIA**

Eldaida et al. (2020) stated that on June 15, 1972, the National Council for Islamic Religious Affairs Malaysia's Fatwa Committee issued a fatwa declaring that the form of life insurance is haram because it has characteristics that are in conflict with Islamic Shariah. A similar ruling by the Council of Islamic Fiqh Scholars in 1975 states that conventional insurance is forbidden and inappropriate under Islamic law. The three stages of Central Bank of Malaysia's master plan were used to outline the creation of the Malaysian Takaful sector in order to address this problem (Bank Negara Malaysia, 2006).

The first phase, which lasted from 1982 to 1992, focused on building Malaysia's infrastructure for the Takaful sector. In the first phase, a Takaful company's viability is being investigated by a special task group. As a result, the first Takaful operator was Syarikat Takaful Malaysia, which was founded in 1984. The main priorities were the creation of the essential infrastructure for the sector. The second phase of the Takaful operators' regional collaboration was reinforced between 1993 and 2000. The third and last stage, known as the Financial Master Plan (FSMP), began in 2001 and is currently in place. Its goal is to enhance the regulatory, legal, and Shariah frameworks while also bolstering the capacities of Takaful operators. Malaysia's Takaful industry has developed into an important economic sector that supports the country's standing as a major Islamic financial hub. The conventional insurance business is currently Malaysia's biggest rival to the Takaful sector. Takaful's product structure is efficient as there is not a secondary market. Another challenge facing Takaful companies is the lack of Shariah-compliant goods. As the number of Takaful companies in Malaysia increases, it is necessary to create a range of products.

### **THE GROWTH TAKAFUL TAKAFUL IN MALAYSIA**

Sukmaningrum et al. (2022) stated that Takaful and Islamic finance are expanding worldwide phenomena that have a significant and positive impact on the global economy. Following the global financial crisis, the popularity of Islamic finance has grown, which is consistent with the demand for Takaful (Akhter et al., 2017). According to Alshammri et al. (2018), insurance is a cornerstone of the financial system that may be used to control organizational and individual risks in order to maintain the business and economic climate. The assets of Islamic financial institutions were close to US\$1 trillion in 2009, although making up only 5% of the entire global financial sector. Since 2003, these assets have increased fivefold. The Islamic financial sector took forty years to get to this point, but it should only take five years to double (Bhatty, 2010).

According to Ahmad Mokhtar et al. (2017), Malaysia is the leader of the Association of Southeast Asian Nations (ASEAN) group of countries. Its Takaful industry accounts for about three-quarters of ASEAN's total gross contributions, or 76% of the total, or US\$3 billion (Malaysian Takaful Association and EY, 2015). Since its establishment more than thirty years ago, the number of players in the market has increased. Currently, there are eight composite Takaful operators, three family Takaful operators, and four re-Takaful operators operating under licenses issued by Bank Negara Malaysia (BNM) to conduct Takaful or re-Takaful business. The size of contributions to the Malaysian Takaful sector has also been steadily increasing, with an average annual rise of 9.2% from 2011 to 2015. Based on the size of contributions, the family Takaful industry in Malaysia is observed to comprise a greater share of the business portfolio of Takaful operators. As of the conclusion of the third quarter of 2016, net contributions for family-owned Takaful business market share. Malaysia is acknowledged as the world's largest family Takaful market, having recorded total contributions of over RM 4.8 billion in 2014.

### **THEORY OF REASONED ACTION (TRA)**

According to Ajzen and Fishbein's (1970), theory of reasoned action (TRA), conduct is predicted by volition and purpose. According to TRA, people are more likely to carry out the proposed conduct if they perceive it as a positive attitude and believe that others want them to (subjective norm). These factors also raise people's intention (motivation) to carry out the suggested activity. Numerous research has demonstrated a strong relationship between attitudes and perceived norms and behavioral intention as well as behavior. Thus, for this study, adoption from TRA used with additional theory to study the consumers' behavior towards Takaful in Malaysia which are, awareness and knowledge, social influence, and service quality as additional theory.

### **Awareness and Knowledge**

Awareness and knowledge are modified from attitude. The degree to which an individual has a positive or negative assessment of the behavior in issue is referred to as their attitude (Ajzen & Fishbein, 1980). According to Hall et al. (1977), awareness is the degree to which a person exhibits concern or involvement with a product or services. A person's decision to purchase goods and services is greatly influenced by their level of awareness (Tyagi & Kumar, 2004). According to earlier research, awareness occurs before a product or service is used (Mohammed & Ortmann, 2005). When it comes to buying insurance, Mohammed and Ortmann (2005) discovered that ignorance of the policy reduces the intention to buy. In another research, customers' desire to select Islamic insurance services was studied by Ayinde and Echchabi (2012), who discovered that awareness plays a key role in influencing this willingness. Customers that are better knowledgeable with family Takaful will typically be more open to the program and ready to participate. As a result, understanding is crucial before taking part in Takaful initiatives. An analysis of earlier research revealed a clear connection between behavioral intention and awareness (Yaseen et al., 2011).

According to Husin et al. (2016), people often form a certain set of cognitions, or bits of information, regarding the object supplied before deciding to buy goods and services. We refer to that collection of thoughts as previous knowledge. Product knowledge, according to Brucks (1985), is the understanding of facts pertaining to a certain product. The real product experience and advertising that influences a consumer's decision to choose particular product are the most significant sources of product knowledge (Rao & Monroe, 1988). Product awareness, comprehension, and confidence are the cornerstones of product knowledge (Lin & Chen, 2006). Low-income populations view insurance negatively due to a lack of understanding (Akotey et al., 2011). Furthermore, it can be argued that insurance is luxury item for the wealthy and that it is often associated with unjust, costly, and unnecessary expenditures (McCord & Osinde, 2005; Cohen & Sebstad, 2005; Herrera & Miranda, 2004; Matul, 2005; McCord, 2008; Ishak et al., 2022;

Ahmad et al., 2023; Mohd et al., 2024). According to Ismail et al. (2012), encouraging the growth of the micro-Takaful sector requires a thorough understanding of the idea of Takaful. According to Hassanuddin et al. (2016), product knowledge influences consumers' decisions to buy Takaful products. People are further encouraged to buy the goods since they can feel confident using the current products thank to the availability of information and knowledge (Bangaan Abdullah et al., 2022). Thus, the hypotheses that can be constructed from the theory stated below:

**H1:** There is a significant influence between awareness and knowledge and the public intention to subscribe in Takaful scheme

### **Social Influence**

Social influence comes from subjective norm in the original model. A subjective norm is when someone's opinion about what should or should not be done, independent of personal preferences, are pushed toward by those around them (Rifas et al., 2023). According to Husin and Ab Rahman (2016), it is a significant predictor of people's behavioral activity and a sort of motivating element based on their own experiences in a certain activity. According to Nurul Aien et al. (2015), it exerts societal pressure on an individual's emotions or perceptions to engage in behavior that deviates from their preferences.

Mehboob Shaikh et al. (2023) state that prior research indicates a strong positive correlation between social influence and behavioral intention. Chang and Cheung (2001), for example, found that social elements have a strong positive impact on affect in addition to a significant association between social influence and intention in their search for internet usage determinants. Furthermore, Moody and Siponen (2013) discover that intention is influenced by social circumstances. Similarly, Amin (2016) and Shaikh and Noordin (2020) find a high positive correlation between intention and social characteristics. Subjective norm is a stronger predictor of the intention to adopt Islamic financial goods than attitude or other variables, according to empirical research on the impact of social influence (Fauziah et al., 2008).

**H2:** There is a significant influence between social influence and the public intention to subscribe in Takaful scheme

### **Service Quality**

Service quality is an additional theory that comes out in the TRA. The term service quality describes the assessment made by a comparison of the expectations and perceptions of customers regarding the provision of services that are not quantitatively measurable (Parasuraman et al., 1988). The provision of quality services is essential to the development and expansion of organizations, and the quality issue is a fundamental one (Kashif et al., 2016). The concept of service quality has long been considered a high priority for academics and business professionals (Osman et al., 2022). Prior research (Endara et al., 2019) has demonstrated the critical role that service quality plays in assisting firms in preserving their competitive advantages in the marketplace.

The current financial services industry rivalry is firmly rooted in fostering positive client relationships and retaining client loyalty. As Aslam and Farhat (2020) point out, quality is crucial to an organization's existence, profitability, and ability to forge lasting partnerships. In the end, quality is quickly taking the lead in determining why clients choose to choose a particular service provider (Abdur Rehman et al., 2021). Haji Wahab et al. (2018) state that in order to make operational and future investment decisions that are both successful and meet customer expectations, it is imperative to comprehend how customers see the quality of the services they receive. Time and the relationship between staff and clients are two factors that directly affect the quality of a service. According to Evans and Lindsay (1996), the characteristics of the service quality dimensions include

timeliness, thoroughness, civility, consistency, accessibility and convenience, accuracy and responsiveness. Consumers' perceptions of the quality of the services they receive determine their level of satisfaction, which in turn influences their propensity to make additional purchases of the items (Newman, 2001).

**H3:** There is a significant influence between service quality and the public intention to subscribe in Takaful scheme

### **Intention to Participate**

The primary element of the TRA is an individual's intention to engage in a particular behavior. TRA makes the assumption that a person's intention determines their actual conduct (Ajzen and Fishbein, 2002). Furthermore, it is believed that a person's motivational elements have an impact on their intention. According to Ajzen (1991), intention is a tangible component that demonstrates the extent and duration of an individual's efforts to carry out a particular behavior. Generally speaking, people are more likely to undertake a particular behavior if they have a higher degree of intention (Farhat et al., 2019). According to Gillmore et al. (2002), intention is the correlation between behavior and attitude in a human action. It is employed to forecast consumer behavior based on pre-existing attitudes and behavioral intentions when buying Takaful products, in this scenario. By engaging in the behavior, their choice will have an impact on the result. Therefore, if the choice chosen is in line with their intentions, the customers will be satisfied.

There are a few literatures on Takaful adoption authored by other authors, according to Raza et al. (2020). First, Hassan and Abbas (2019) conduct an empirical study to look into consumer intentions about the adoption of Takaful. They divided the respondents into Takaful users and non-users using a sample of 345 people. The results of binary regression indicate that Takaful adoption is significantly influenced by religiosity, relative advantage, social influence, compatibility, and awareness. The findings also showed that Takaful awareness is crucial and needs greater support. Amron et al. (2018) looked into how customer satisfaction and trust affected their word-of-mouth recommendations for purchasing Islamic insurance in Indonesia. Purposive sampling was utilized in the study to select 386 Muslim clients with prior experience buying Islamic insurance. Using structural equation modeling (SEM), they discovered that word-of-mouth is significantly influenced by trust and satisfaction. The report also suggested that Shariah experts create marketing plans for Islamic insurance. Souiden and Jabeur (2015) investigated the attitudes and beliefs of Islamic and conventional insurance customers. An online survey was used to gather the data, which included 207 customers in a liberal Muslim nation. According to the findings, a greater degree of Islamic conviction will cause consumers' attitudes toward Islamic insurance to grow while their attitudes toward conventional insurance will decline. In Malaysia, Husin and Rahman (2016a,2016b) evaluated the factors influencing consumers' intentions to engage Family Takaful. They examined a sample of 384 respondents using the partial least squares method. The findings indicate that the intention of a customer to acquire Family Takaful is significantly influenced by their attitude, knowledge, and perceived behavioral control. It is unlikely that they discovered that religiosity, mindfulness and subjective norm have any bearing on intentions. This is also supported by the previous studies in a similar context of study (Baharudin et al., 2023; Ishak et al., 2023; Yahaya et al., 2022).

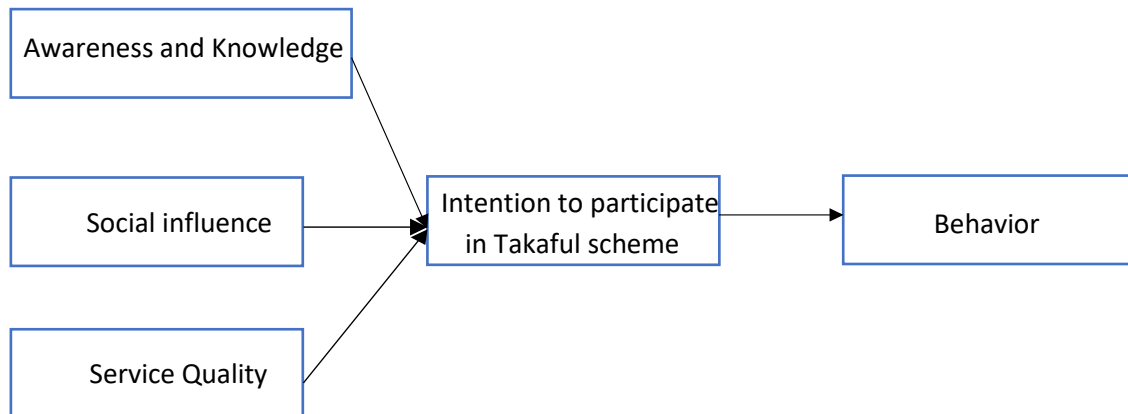
**H4:** There is a significant influence between public intention to participate in Takaful scheme and the behavioral usage

### **PROPOSED CONCEPTUAL MODEL**

This paper's goal is to put forth a conceptual model that includes the variables that affected Malaysians' decision to purchase Takaful product. The Theory of Reasoned Action

(TRA) is the source of the factors. The modified constructs of awareness and knowledge, social influence, and service quality are employed with TRA. The study's suggested conceptual paradigm is depicted in Figure 1 below:

Figure 1: Conceptual Model



Source: Author's own

## CONCLUSION

The main goal of the study was to identify some of the variables that influence the public to participate in Takaful product. According to the suggested model, there are three factors that affect Malaysians' decision to engage in Takaful. This study's determinants which are awareness and knowledge, social influence, and service quality in accordance with TRA. Saying that this study's findings are very likely to be instructive for anyone working in Islamic finance in general and Islamic insurance in particular would not be an exaggeration. It is important to clarify the elements that are most likely to influence the target customer's decision to purchase Takaful in the context of Malaysia, which is often regarded as a potential Takaful market. Being a country with a majority Muslim population is not something to take for granted. Thus, knowledge with understanding and awareness of Takaful products suggests that, in a nation with a majority of Muslim, such as Malaysia, people's perceptions of a service's Islamicity influence both its relative advantage and the extent to which it meets their immediate needs.

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