

# The Mediating Impact of Institutional Trust on Family Takaful Participation Behavioral Intentions

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## **Abstract**

**Research originality:** This study fills a gap in Islamic finance research by examining how institutional trust mediates the relationship between TPB constructs and the intention to participate in family takaful products. Few studies have tested the role of institutional trust as a mediator in the family takaful context.

**Research objectives:** The study investigates how institutional trust mediates the effects of attitude, subjective norms, and perceived behavioral control on consumers' intentions to participate in family takaful.

**Research methods:** A cross-sectional survey was conducted among 272 academicians in Malaysia, with hypotheses tested using partial least squares structural equation modeling (PLS-SEM).

**Empirical Result:** The results reveal that attitude, subjective norm, and perceived behavioral control have significant direct effects on the intention to participate in family takaful products. Additionally, institutional trust partially mediates the relationships among these endogenous and exogenous variables, underscoring its role in strengthening consumer behavioral intention.

**Implications:** The study offers practical insights, emphasizing institutional trust as a vital marketing and strategic component for takaful operators seeking to enhance consumer confidence and expand participation.

## **Keywords:**

family takaful product; institutional trust; participation; behavioral intention; theory of planned behavior.

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## INTRODUCTION

The takaful industry is experiencing robust international growth, particularly within Islamic countries. Malaysia, an Islamic nation with a predominantly Muslim population, presents substantial potential for expanding the takaful market. As of 2020, the religious composition of Malaysia included 63.5 percent Muslims, 18.7 percent Buddhists, 9.1 percent Christians, 6.1 percent Hindus, and 0.9 percent adherents of other religions (Department of Statistics Malaysia, 2022). This demographic context presents a significant opportunity for the takaful industry to expand its business in the Malaysian market.

Despite the notable growth of the takaful sector in Malaysia, a large segment of Muslim consumers remains without takaful protection. This is evidenced by the market penetration rates, where Malaysia's family takaful industry lags significantly behind conventional life insurance, with penetration rates of 20.1 percent and 54 percent, respectively, as of 2022 (PwC, 2023). Consequently, it can be inferred that only 20 percent of Malaysian citizens have engaged with family takaful products, underscoring a substantial untapped market and the need for strategies to enhance participation in takaful schemes.

Numerous studies have examined the factors that influence customers' willingness to participate in takaful or conventional insurance schemes (Aziz et al., 2019; Bhatti & Md Husin, 2019; Md Husin et al., 2016; Md Husin & Ab Rahman, 2016b, 2016a). The prevailing consensus in these empirical investigations is that behavioral intention is a crucial predictor of actual behavior. For instance, the intention to purchase is defined as the customer's readiness to acquire a specific product or service (Aziz et al., 2019). Thus, purchasing intention refers to the connection between the willingness to buy and the purchase decision. Most past empirical work incorporated predictors from well-developed theories such as the Theory of Planned Behavior, the Decomposed Theory of Planned Behavior, and the Diffusion of Innovations Theory.

The literature on family takaful participation has consistently highlighted the importance of key constructs from the Theory of Planned Behavior (TPB), namely attitude, subjective norms, and perceived behavioral control. Studies have shown that positive attitudes significantly influence consumers' intentions to adopt family takaful products, with empirical evidence from contexts such as the UAE, Pakistan, and Malaysia confirming this relationship (Bhatti & Md Husin, 2019; Aziz et al., 2019; Md Husin & Ab Rahman, 2016). Subjective norms, defined as perceived social pressures from family, friends, and social referents, also play a crucial role, though their influence may vary with consumer awareness levels and cultural context. Prior research further underscores the importance of perceived behavioral control, reflecting an individual's confidence and access to necessary resources, as a strong determinant of intention, particularly when decomposed into self-efficacy and resource-facilitating conditions (Md Husin et al., 2016; Raza et al., 2019).

Furthermore, institutional trust has emerged as a new crucial element in the context of financial services (Sholevar & Bachmann, 2025). Institutional trust, defined as a consumer's belief in the existence of structural assurances such as guarantees, contracts,

regulations, promises, legal recourse, and procedures by takaful operators, plays a critical role in shaping consumer intentions (Muhammad Zuki & Abu Bakar, 2023). Trust is a fundamental component of Islamic financial services, which is pivotal in fostering customer confidence and ensuring the industry's sustainability. In the context of Islamic finance, trust is particularly crucial due to the ethical and religious principles that underpin these financial products and services.

Institutional trust encompasses consumers' beliefs in the reliability of regulatory frameworks, contractual obligations, and the integrity of financial practices (Shapiro, 1987). This trust is essential in Islamic finance, where compliance with Shariah law necessitates strict adherence to ethical standards and transparency. As Mozumder (2018) points out, trust in organizations is built through perceptions of fairness, competence, and integrity, all of which are critical in Islamic financial services where the expectation of ethical conduct is paramount.

Nevertheless, all the previously mentioned works failed to empirically prove the crucial role of trust, specifically institutional trust, in influencing the intention to participate in family takaful products. The institutional trust construct has frequently been conceptualized as a single variable, a mediating variable, and a mediator in various studies, such as Baek & Jung (2015), Lu & Yi (2023), Mohy-Ul-Din et al. (2019), and Tong et al. (2022). For instance, Baek & Jung (2015) demonstrated that institutional trust significantly mediates organizational commitment among the officeholders of the Ministry of Culture and Tourism in the central government of South Korea. Moreover, a study by Lu & Yi (2023) also found that institutional trust significantly promotes the repurchase intention. In the recent study by Tong et al. (2022), it was also demonstrated that institutional trust reduced worries and grief by improving personal resilience among Chinese employees during crises such as COVID-19.

Nevertheless, the existing literature reveals a gap between this theoretical definition and the practical manifestation of institutional trust in influencing consumer behavior in the context of Islamic financial services. Thus, this study addresses these gaps by examining the mediating effect of institutional trust on the relationship between TPB predictors and the intention to participate in family takaful products. The novelty of this research lies in extending the TPB framework by incorporating institutional trust and focusing on a distinct group of private university academicians, a demographic underrepresented in existing takaful studies. By doing so, this study contributes to both theoretical advancement and practical policy-making.

Practically, the study provides valuable insights for takaful operators and policymakers by identifying institutional trust as a critical marketing and strategic lever to increase consumer participation in family takaful products. The study highlights actionable strategies operators can implement to improve market penetration, including building ethical credibility, enhancing transparency, and reinforcing Shariah-compliant practices. The findings help bridge the gap between behavioral theory and real-world application, offering guidance on designing trust-focused interventions to enhance the reach and effectiveness of family takaful offerings.

## METHODS

This study examines the determinants of participation in family takaful products among academicians in Malaysia. The academicians ranged in age from 21 to 60 and were located at seven private Islamic universities in Malaysia. The academicians were selected for their diverse educational backgrounds, as education has been shown to be a significant factor influencing behavior in numerous prior studies. Thus, the respondents must be active academic staff at the seven private Islamic universities in Malaysia, as defined by their criteria.

This study focuses on academicians from private Islamic universities who face unique challenges compared to those in public universities, especially regarding retirement benefits. Unlike public academicians with pension schemes, private academicians depend on monthly Employees Provident Fund (EPF) contributions, which often fall short of covering retirement needs (Chek & Ismail, 2023). Family takaful products offer a practical solution by providing income replacement in the event of premature death or at policy maturity.

In researching the behavioral intention to participate in family Takaful products, a comprehensive multi-stage probability sampling method was employed to ensure a representative sample and enhance the validity of the findings. This approach included three primary stages: Multi-stage Cluster Sampling, Stratified Sampling, and Simple Random Sampling. Initially, the population of interest was identified as academicians from Malaysian private Islamic universities. Given the impracticality of surveying all academicians, the study employed a multi-stage cluster sampling design. In the first sub-stage, the study population was divided into two groups: academicians from public and private institutions, with private institutions being selected. The second sub-stage further classified these private institutions into three types: full universities, college universities, and colleges, with full universities being chosen. In the third sub-stage, full universities were divided into Islamic and non-Islamic institutions based on the availability of Islamic courses, leading to the selection of Islamic universities. This process resulted in seven Malaysian private Islamic universities forming the study population.

Following the clustering phase, the second stage utilized proportionate stratified sampling. This method ensured that the sample accurately reflected the population's diverse demographic strata (Sekaran, 2003). The seven private Islamic universities varied in size and geographical location. Proportionate stratified sampling was employed to ensure each element had an equal probability of selection, thereby addressing imbalances in sample characteristics (Creswell, 2012). In the final stage, participants were selected using simple random sampling from the stratified groups. This method ensured that every individual within each stratum had an equal chance of being included in the sample, thereby reducing selection bias and enhancing the overall reliability of the study (Neuman, 2014; Singh & Masuku, 2014).

The total population is 846. Therefore, the study has disseminated the survey to all study populations. According to Krejcie and Morgan's (1970) table, only 265 respondents

are required to represent the entire population. From this distribution, 283 questionnaires were returned, indicating a strong initial response rate. However, upon further scrutiny, only 272 responses were deemed complete and usable for the study, yielding a response rate of 96%. The sample demonstrated considerable diversity across several dimensions. Approximately 40 percent (107) of the respondents were male, while 60 percent (165) were female. Regarding marital status, 225 respondents (82.7 percent) were married, and 47 (17.3 percent) were single. Age-wise, the distribution was as follows: 15.8 percent (43) of the respondents were aged between 21 and 30 years, 44.9 percent (122) were between 31 and 40 years, 27.9 percent (76) were between 41 and 50 years, and 11.4 percent (31) were over 50 years old.

Furthermore, regarding education level, 12.1 percent (33) of the respondents held bachelor's degrees, 56.3 percent (153) held master's degrees, and 31.6 percent (86) held Ph.D. degrees. In terms of monthly income, 35.7 percent (97) earned between RM2501 and RM4000, 22.1 percent (60) earned between RM4001 and RM5500, and 42.3 percent (115) earned more than RM5501. The institutions represented in the sample were as follows: 28.3 percent (77) of respondents were from Universiti Islam Selangor, 4 percent (11) from Albukhary International University, 2.2 percent (6) from the International Centre for Education in Islamic Finance, 17.3 percent (47) from Sultan Abdul Halim Mu'adzam Shah International Islamic University, 21.7 percent (59) from Universiti Sultan Azlan Shah, 11.4 percent (31) from Sultan Ahmad Shah Pahang Islamic University, and 15.1 percent (41) from Universiti Melaka.

All items measuring the constructs in this study were adopted from previously validated instruments grounded in the Theory of Planned Behavior. The constructs of intention to participate in family takaful products were measured using scales adapted from Madden et al. (1992), Md Husin et al. (2016), and Taylor & Todd (1995). Behavioral intention reflects an individual's motivation and willingness to perform a behavior, in this case, the likelihood of enrolling in a family takaful scheme.

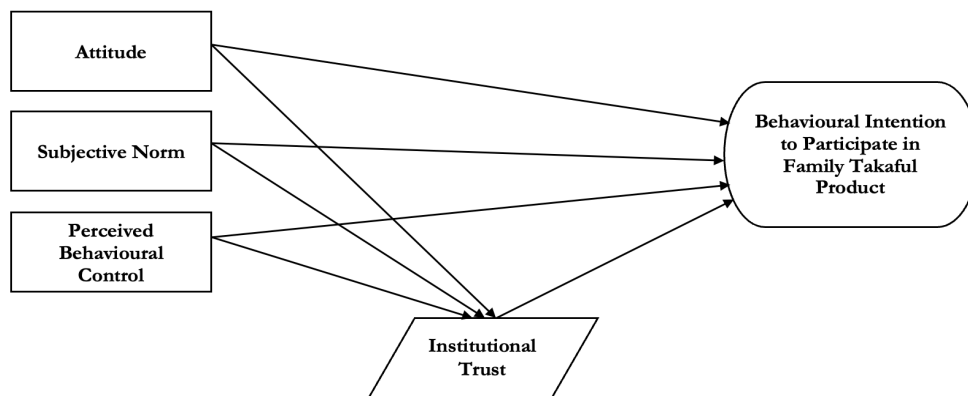
The first independent variable, attitude, refers to an individual's positive or negative evaluation of participating in family takaful products, as adopted from Bhatti & Md Husin (2019), Shih & Fang (2004), and Taylor & Todd (1995). A more favorable attitude increases the likelihood of intention. The second variable, subjective norm, captures perceived social pressure from important referents (such as family, friends, and takaful agents) regarding whether one should participate, adopted from Md Husin et al. (2016) and Taylor & Todd (1995). The third variable, perceived behavioral control, represents an individual's perception of their capacity, resources, and ease to perform the behavior, which influences both intention and actual behaviour, adopted from Bhatti and Md Husin (2019), Compeau and Higgins (2017), Tan and Teo (2000), and Taylor and Todd (1995). Additionally, this study introduces institutional trust as a mediating variable, reflecting the participant's confidence in the takaful provider's fairness, reliability, and ethical integrity, as adopted from Ennew et al. (2011) and Moin et al. (2015).

These items were modified to examine academicians' intentions to participate in family takaful products at seven private Islamic universities in Malaysia. All questions

employed a ten-point Likert scale, with 1 indicating “strongly disagree” and 10 indicating “strongly agree.” Figure 1 illustrates the study's theoretical framework.

The questionnaire responses were meticulously coded and entered into the Statistical Package for the Social Sciences (SPSS) Version 26 for initial data analysis. Additionally, partial least squares (PLS) were employed using Smart-PLS Version 3.3.7 to evaluate the measurement and structural models, following the recommendations of relevant authorities (Hair et al., 2010). The growing popularity of PLS in these areas further validates its appropriateness for this study.

Figure 1. Theoretical Framework



The measurement model of this study was rigorously evaluated to ensure the reliability and validity of the constructs. Convergent validity was assessed through factor loadings, composite reliability (CR), and average variance extracted (AVE), following the guidelines by Hair et al. (2007). Items with low factor loadings (below 0.708) were removed, including ATT6, ATT7, SN4, SN5, and PBC6, to improve the model's validity. The remaining factor loadings ranged from 0.709 to 0.957, all exceeding the recommended threshold of 0.708 (Ramayah et al., 2018), indicating strong item reliability. Internal consistency, measured using Cronbach's alpha, ranged from 0.881 to 0.975, confirming excellent reliability among constructs. Similarly, the CR and AVE values exceeded 0.70, affirming the reliability and convergent validity of the measurement model (Hair et al., 2007; Ramayah et al., 2018).

Discriminant validity was tested through the Heterotrait-Monotrait Ratio (HTMT), correlation coefficients, and the square root of AVE. All constructs met the acceptable thresholds, with the square root of AVE exceeding the inter-construct correlations, thus confirming discriminant validity. These findings collectively establish the robustness, reliability, and validity of the measurement model, laying a strong foundation for further structural model analysis.

## RESULTS AND DISCUSSIONS

The results of the structural model analysis, including significant standardized path coefficients, t-values for each relationship, and squared multiple correlations ( $R^2$ ) for each construct, are presented in Table 1 and visualized in Figure 2. The hypothesized model explained a large proportion of the variance in the dependent variables: institutional trust towards participation in family takaful products ( $R^2 = 0.548$ ) and intentions ( $R^2 = 0.577$ ). The  $R^2$  value of 0.548 indicates that 54.8% of the variation in institutional trust is explained by the three variables: attitude, subjective norm, and perceived behavioral control. Meanwhile, the  $R^2$  value of 0.577 indicates that 57.7 percent of the variation in intention can be explained by the four variables: attitude, subjective norm, perceived behavioral control, and institutional trust.

**Table 1. Results for the Model's Structural Assessment**

H	Relationship	Path Coefficient	Standard Error	t-value	Results
H1	ATT → INT	0.380	0.072	5.296**	Supported
H2	SN → INT	0.162	0.046	3.472**	Supported
H3	PCB → INT	0.342	0.073	4.688**	Supported
H4	IT → INT	0.241	0.068	3.621**	Supported

Note:  $p < 0.01$ \*\*  
Source: Authors' own work.

The four postulated hypotheses (H1, H2, H3, and H4) examined the influence of attitude, subjective norm, perceived behavioral control, and institutional trust on the intention to participate in family takaful products. Based on the table below, all postulated hypotheses yielded significant findings for the measured variable. Specifically, attitude ( $\beta = 0.380$ ,  $p < 0.01$ ), subjective norm ( $\beta = 0.162$ ,  $p < 0.01$ ), perceived behavioral control ( $\beta = 0.342$ ,  $p < 0.01$ ), and institutional trust ( $\beta = 0.241$ ,  $p < 0.01$ ) toward intention to participate in family takaful products were statistically significant. Thus, all the hypotheses (H1, H2, H3, and H4) are supported and accepted.

**Table 2. Results for VIF,  $f^2$ , and  $Q^2$ .**

Relationship	Variance Inflation Factor	Effect Size ( $f^2$ )	Effect Size ( $q^2$ )
ATT → INT	2.100	0.089	
SN → INT	1.334	0.028	
PCB → INT	1.971	0.081	
IT → INT	2.214	0.064	INT = 0.483 IT = 0.433
ATT → IT	1.734	0.211	
SN → IT	1.295	0.030	
PCB → IT	1.725	0.143	

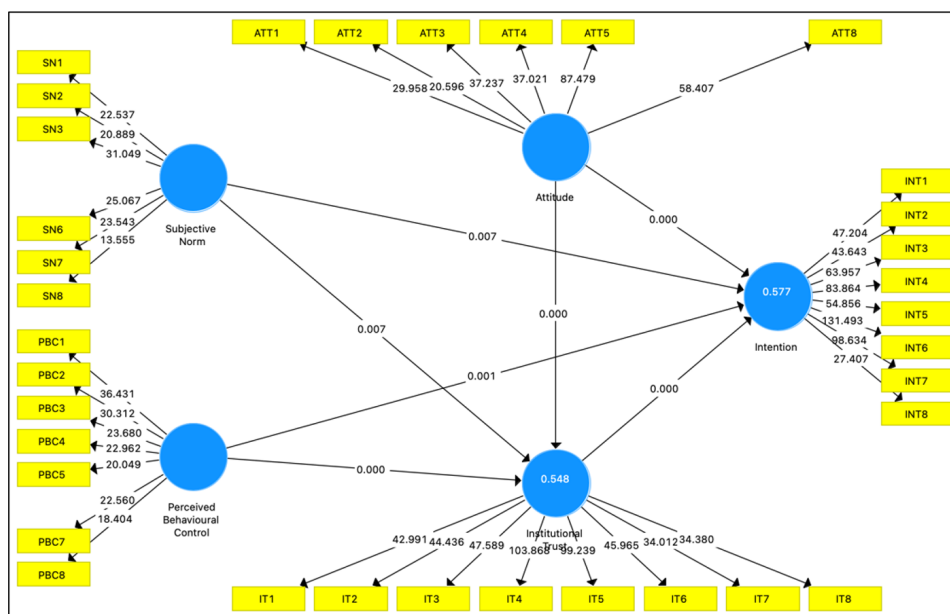
Source: Authors' own work.

Furthermore, Table 2 presents the multicollinearity test results. Variance Inflation Factor (VIF) values are used to assess multicollinearity among predictor variables in a

regression model. Multicollinearity occurs when predictors are highly correlated, which can inflate standard errors and reduce the reliability of coefficient estimates (Hair et al., 2017). For all relationships, the VIF values ranged between 1.295 and 2.214, well below the commonly accepted threshold of 5, as recommended by Hair et al. (2017). These results confirm that multicollinearity is not an issue, indicating that each independent variable provides unique explanatory power.

Next, the same table presents the results for the effect sizes of  $f^2$  and  $q^2$ . The results of the F-squared ( $f^2$ ) and Q-squared ( $q^2$ ) analyses provide valuable insights into the effect sizes and predictive relevance of the relationships within the structural model. The  $f^2$  values indicate the magnitude of each predictor variable's impact on the endogenous constructs. For example, attitude towards intention demonstrates a small-to-medium effect size ( $f^2 = 0.089$ ), underscoring its significant influence on shaping intention to participate in family takaful products. Similarly, perceived behavioral control ( $f^2 = 0.081$ ) also exhibits a small-to-medium effect, reflecting its role in determining intention, particularly in scenarios where ease of access and perceived control are essential (Ajzen, 1991). Subjective norms, with a smaller  $f^2$  value of 0.028, highlight their lesser but still meaningful influence, consistent with previous findings that social pressure complements intrinsic factors in driving behavioral intention (Conner & Armitage, 1998). Notably, institutional trust shows a medium effect size ( $f^2 = 0.211$ ), underscoring its critical importance as a driver of intention, particularly in contexts such as Islamic finance, where trust plays a pivotal role.

Figure 2. Results for Structural Model Assessment



The  $q^2$  values further confirm the model's predictive relevance. The intention construct shows a  $q^2$  value of 0.483, indicating substantial predictive relevance and affirming that the model robustly explains the intention to participate in family takaful products. Similarly, institutional trust ( $q^2 = 0.433$ ) demonstrates large predictive relevance,

highlighting its strong intermediary role in influencing behavioral intention. These results align with established benchmarks for  $q^2$  values (Hair et al., 2010), emphasizing the structural model's predictive accuracy and validity.

Table 6 below illustrates the findings for mediating the effect of institutional trust on the relationship between endogenous and exogenous. The three postulated hypotheses (H4a, H4b, and H4c) examined the mediating effect of institutional trust on the relationships among attitude, subjective norm, and perceived behavioral control and the intention to participate in family takaful products. The findings showed that institutional trust, as a mediator, has a significant and positive relationship with the study's direct relationships. Specifically, attitude ( $\beta = 0.098, p < 0.01$ ), subjective norm ( $\beta = 0.033, p < 0.05$ ), and perceived behavioral control ( $\beta = 0.081, p < 0.01$ ) were significantly mediated by institutional trust in the intention. Thus, all the hypotheses (H4a, H4b, and H4c) are supported and accepted.

**Table 6. Results for the mediating effect of institutional trust.**

H	Relationship	Path Coefficient	Standard Error	t-value	Results
H4a	ATT → IT → INT	0.098	0.032	3.141**	Supported
H4b	SN → IT → INT	0.033	0.015	2.108*	Supported
H4c	PCB → IT → INT	0.081	0.030	2.712**	Supported

Note:  $p < 0.01^{**}, p < 0.05^*$

Source: Authors' own work.

Furthermore, the mediator effect can be calculated through the variance accounted for (VAF), as suggested by Hayes and Preacher (2014) and Preacher and Hayes (2004, 2008). The VAF value is useful in determining the extent of mediating effects. The VAF value is reported in percentage form by dividing the indirect effect's path coefficient by the total effect's path coefficient. If the VAF is less than 20%, it indicates that no mediating effect is present. Conversely, a VAF value above 80% suggests that the variable fully mediates the relationship in the study. However, if the VAF value falls between 20 and 80 percent, it is categorized as having a partial mediating effect.

**Table 7. Results for the type of mediating effect.**

H	Relationship	$\beta$ of Indirect Effect	$\beta$ of Total Effect	VAF (%)	Type
H4a	ATT → IT → INT	0.098	0.380	25.8	Partial
H4b	SN → IT → INT	0.033	0.162	20.4	Partial
H4c	PCB → IT → INT	0.081	0.342	23.7	Partial

Source: Authors' own work.

Based on the results above, all VAF values for the hypothesized mediation effect (H4a, H4b, and H4c) fall between 20 and 80 percent. Thus, the type of mediation

is partial. The same table also portrayed that attitude, subjective norm, and perceived behavioral control have 25.8, 20.4, and 23.7 percent of the impact on the intention to participate in family takaful products through institutional trust, respectively. This study examined the determinants of intention among academicians in seven private Islamic universities in Malaysia to participate in family takaful products, focusing on the mediating effect of institutional trust on the relationships between attitude, subjective norms, perceived behavioral control, and intention. The results confirmed that the research framework effectively explains the academicians' intention to participate.

The first key finding is that attitude significantly influences intention. Attitude refers to an individual's positive or negative evaluation of participating in family takaful products. This supports the Theory of Planned Behavior (TPB), which highlights attitude as a major predictor of intention (Ajzen, 1991). Prior studies, such as Ab Rahim and Amin (2011), Aziz et al. (2019), Bhatti and Md Husin (2019), Md Husin et al. (2016), and Raza et al. (2019) have shown similar results, confirming that positive attitudes toward Islamic financial products encourage their use. In practice, this suggests that takaful operators should enhance perceived product value through educational initiatives and marketing campaigns that highlight ethical, religious, and financial benefits. Positive customer experiences and transparent communication, as Lajuni et al. (2017) suggest, can further strengthen customer attitudes.

The second major finding is that subjective norms significantly affect intention. Subjective norm refers to perceived social pressure to participate in or abstain from takaful products. This aligns with TPB's position that subjective norms are key to shaping intention (Ajzen, 1991). Studies like Lajuni et al. (2017) also confirm that family, peers, and agents influence Islamic financial adoption. Practically, this means that takaful operators should leverage social networks by training agents to effectively communicate benefits and engage influential community figures. As noted by Md Husin and Rahman (2013), community-based marketing can enhance social acceptability and trust. Policymakers can also help by promoting ethical conduct and raising public awareness among key social influencers.

The third important finding is that perceived behavioral control significantly influences intention. This refers to an individual's perception of how easy or difficult it is to participate in takaful products, encompassing aspects such as confidence and control. Consistent with TPB (Ajzen, 1991) and supported by studies such as Amin et al. (2014) and Lajuni et al. (2017), perceived ease of use increases the intention to adopt Islamic finance products. In practice, takaful providers should simplify their products, reduce barriers, and improve support to strengthen consumers' confidence.

The final key finding is the mediating role of institutional trust, defined as consumers' belief in the guarantees, processes, and ethical practices of the takaful operator. The study shows that institutional trust significantly mediates the relationship between TPB predictors and intention. Prior research, such as Abdullah and Dusuki (2006), Echchabi and Olaniyi (2012), and Amin et al. (2013), has highlighted the importance of trust in Islamic finance, particularly in ensuring Shariah compliance and ethical standards.

However, most previous studies examined trust only as a direct factor, leaving a gap in its mediating role, which this study helps address. Practically, the results highlight that takaful operators should actively build institutional trust through transparency, clear communication, and strong adherence to Shariah principles. By doing so, they can improve consumer attitudes, perceived control, and responsiveness to social influences, ultimately increasing participation in family takaful products.

## **CONCLUSION**

This study offers valuable insights for implications into the determinants influencing the intention to participate in family takaful products, particularly focusing on the mediating role of institutional trust alongside the key constructs of attitude, subjective norms, and perceived behavioral control. From a policy perspective, the findings suggest that regulatory authorities, such as Bank Negara Malaysia and relevant takaful associations, should consider institutional trust as a key pillar in strengthening consumer confidence. Policies aimed at enhancing transparency, reinforcing Shariah governance, and certifying ethical practices can significantly boost trust and, in turn, participation. Additionally, public campaigns and financial literacy programs focusing on the benefits and principles of family takaful should be promoted to reach underrepresented segments. By institutionalizing trust-building mechanisms and consumer education within national financial inclusion strategies, policymakers can play a crucial role in improving takaful penetration and ensuring the sector's long-term sustainability.

While the findings advance theoretical understanding and policy implications, several gaps remain that warrant further exploration. Notably, this research did not fully examine the impact of broader demographic and psychographic variables, such as religious commitment, financial literacy, and socioeconomic status, which may significantly shape consumer behaviors toward takaful products. Furthermore, the study's focus on academicians from private Islamic universities limits the generalisability of its findings, underscoring the need for future research to include more diverse samples from different educational, occupational, and regional groups to provide a more representative understanding of takaful participation across Malaysian society.

In addition, the cross-sectional research design offers only a snapshot of consumer intentions, underscoring the importance of longitudinal studies that can track behavioral changes over time, particularly in response to shifting economic or regulatory conditions. Future research could also incorporate qualitative methods, such as interviews or focus groups, to capture more nuanced insights into the drivers of consumer perceptions and attitudes. Moreover, assessing the effectiveness of marketing and educational interventions through experimental or field studies could inform practical strategies to improve awareness and engagement. Lastly, comparative studies between takaful and conventional insurance adoption could highlight the unique benefits of takaful products, helping operators tailor their outreach efforts. Addressing these areas will contribute to a deeper, more comprehensive understanding of consumer behavior and support the continued growth and competitiveness of the takaful industry in Malaysia.

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