Analyzing Factors Influence the Adoption of Family Takaful in Malaysia: Theory of Planned Behavior (TPB) Approach

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Abstract: Family Takaful is an emerging financial protection tool based on Islamic principles that is gaining traction in Malaysia. However, the level of Family Takaful adoption has not yet reached its full potential, even though public awareness of Islamic finance is on the rise. This study aims to explore the psychological factors that influence individuals' intentions to adopt Family Takaful in Malaysia, utilizing the Theory of Planned Behavior (TPB) framework. The research employs a quantitative approach, using secondary data gathered from a previous study conducted by Muhammad Zuki & Abu Bakar, which included 272 respondents and 32 structured questions. Although the data exists, a thorough analysis has not been previously conducted. As a result, this research is specifically designed to perform an analysis and provide a comprehensive explanation of the findings obtained. Data analysis techniques applied include descriptive statistics and Structural Equation Modeling-Partial Least Squares (SEM-PLS). The results reveal that attitude, subjective norms, and perceived behavioral control significantly impact the intention to adopt Family Takaful. These findings offer theoretical contributions to the development of consumer behavior models in the realm of Islamic finance, alongside practical implications for Takaful providers to enhance their marketing strategies and improve community literacy regarding Family Takaful products.
Keywords: Family Takaful; Intention; Attitude; Subjective Norms; Perceived Behavioral Control

Introduction

One of the most growing sectors of the economy is the insurance sector. Increased public awareness of their health and family funds as well as natural factors that have occurred in recent times have contributed to the increasing adoption of takaful in Malaysia. In Malaysia itself, according to The State of Global Islamic Economics Report 2024 of all countries in the world, Malaysia is number 1 in the ranking of Islamic Finance in the world better than Saudi Arabia which is number 2 and Iran which is number 3.[1] Despite being part of Islamic finance, takaful has unique characteristics that are different from other financial institutions. Takaful operates on the principles of mutual assistance and shared responsibility (*Tabarruk*). Participants in a Takaful plan contribute money into a pool, and these funds are used to support members who experience financial loss or hardship. This system aligns with Islamic teachings that prohibit interest (*riba*), uncertainty (*gharar*), and gambling (*maysir*), making Takaful a preferred option for Muslims who seek financial protection while adhering to their faith.[2]

The first concept of Takaful dates back to the early Islamic era, but its modern form was developed in response to the needs of Muslim communities looking for ethical financial products. The first Takaful companies were established in the late 20th century, in 1978 the first ever Islamic insurance (takaful) company named The Islamic Insurance Company of Sudan established in Sudan and since then, Takaful has spread to many countries.[3] Malaysia, in particular, has become a hub for Islamic finance, with a well-regulated Takaful industry that serves both Muslims and non-Muslims alike. The government of Malaysia has played a crucial role in promoting Takaful by providing a supportive regulatory framework and encouraging public awareness of Islamic financial products.[4] The state of the Takaful market in Malaysia shows both promise and challenges. On the one hand, the market is growing, with an increasing number of Takaful operators and products available. On the other hand, there are still significant gaps and challenges that need to overcome.

Despite the favorable environment, the adoption of Family Takaful in Malaysia has not yet reached the expected level. This is evidenced by the fact that, as of 2023, the market share of Takaful in Malaysia stood at only 22.3%, with total assets amounting to RM14.68 billion. However, a differing perspective is presented by Fitch Connect, which reported that Takaful held a more substantial market share of 32% within the Malaysian insurance sector in 2023.[5]

One of the popular takaful product is family takaful. Family Takaful, which provides coverage for life, health, and savings, is essential for ensuring financial security for families. Family Takaful is a type of Islamic insurance designed to provide financial protection and savings for participants and their families in accordance with Shariah principles. Unlike conventional insurance, Family Takaful operates on the concept of mutual assistance and shared responsibility among participants. Each participant contributes to a Takaful fund, which is used to provide financial assistance to any member who experiences a covered

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[1] SGIE Report, "State of the Global Islamic Economy Report 2023," *Dinar Standard Advisory*, 2023.

[2] Ashraf Khan et al., "A Bibliometric Review of Takaful Literature," *International Review of Economics & Finance* 69 (September 1, 2020): 389–405, doi:10.1016/J.IREF.2020.05.013.

[3] Nico P Swartz and Pieter Coetzer, "Takaful: An Islamic Insurance Instrument," *Journal of Development and Agricultural Economics* 2, no. 10 (2010): 333–39, http://www.academicjournals.org/JDAE.

[4] Mohd Fauzi et al., "Takaful: A Review on Performance, Issues and Challenges in Malaysia," *Journal of Scientific Research and Development* 3, no. 4 (2016): 71–76, www.jsrad.org.

[5] Fitch Ratings, "Malaysia Takaful 2024," *Fitch Ratings*, 2024, https://www.fitchratings.com/research/insurance/malaysia-takaful-dashboard-2024-01-03-2024.

event, such as death, disability, or other predefined risks. The fund is managed by a Takaful operator, who invests the contributions in Shariah-compliant ventures.[6] Family Takaful is one of the biggest contributors to Malaysia's Takaful market, where this sector contributed RM10.06 billion in gross contributions. Additionally, in 2022, the Takaful industry paid a total of RM7.55 billion in claims, with RM5.5 billion of the payout coming from Family Takaful claims.[7]

On the other hand, despite showing strong performance within Malaysia's takaful market, takaful in general has not yet become the primary choice for Malaysians when selecting insurance products on a larger scale. This is evident from the still relatively low market share of takaful in Malaysia. Therefore, understanding the factors that may influence the adoption rate of takaful is essential. This understanding will allow takaful companies to take strategic steps to capture a larger market share more effectively.[8]

Although the level of adoption of Takaful in general continues to increase, empirical research that specifically addresses Family Takaful as a sub-sector in the Takaful industry is still very few. Most of the previous research studies[9], either discuss Takaful in general or only highlight the religious aspect without applying a thorough psychological approach. Therefore, there is still a lack in the literature relating to understanding the psychological mechanisms that influence individuals' decisions to adopt Family Takaful products. Thus, this study aims to explore the psychological factors that influence people's interest in adopting Family Takaful in Malaysia using the Theory of Planned Behavior (TPB) framework, particularly through three key variables: attitude, subjective norm, and perceived behavioral control.

The novel contribution of this study lies in two main contributions. First, this study specifically applies the TPB model in the Family Takaful domain, which offers a behavior-based understanding of adoption decision-making, an approach that is still rare in previous research. Second, although the data used comes from secondary sources, the analysis and interpretation presented in this study is unique and unprecedented. By presenting a thorough and organized analysis of the data, this study makes a significant scholarly contribution and presents practical implications for the strategy development and market expansion of Family Takaful in Malaysia.

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[6] Mohd Faizuddin Muhammad Zuki and Nashirah Abu Bakar, "Dataset on the Conceptualization of Institutional Trust on Intention to Participate in Family Takaful Products," *Data in Brief* 51 (December 1, 2023): 109808, doi:10.1016/J.DIB.2023.109808.

[7] MTA, "Takaful Industry Registers Strong Growth in 2022 With 18% Increase And 23% Market Share of Net Contributions – Malaysian Takaful Association," *Malaysian Takaful Association* , 2023, https://takaful4all.org/en/takaful-industry-registers-strong-growth-in-2022-with-18-increase-and-23-market-share-of-net-contributions/.

[8] Muhammad Zuki and Abu Bakar, "Dataset on the Conceptualization of Institutional Trust on Intention to Participate in Family Takaful Products."

[9] Nurul Aien Binti Abd Aziz et al., "Factors Influencing the Paddy Farmers' Intention to Participate in Agriculture Takaful," *Procedia Economics and Finance* 31 (January 1, 2015): 237–42, doi:10.1016/S2212-5671(15)01225-3; Md Sharif Hassan et al., "Users' Fintech Services Acceptance: A Cross-Sectional Study on Malaysian Insurance & Takaful Industry," *Heliyon* 9, no. 11 (November 1, 2023): e21130, doi:10.1016/J.HELIYON.2023.E21130; Abu Saad et al., "Religiosity and Demand for Takaful (Islamic Insurance): A Preliminary Investigation" 15 (2017), http:www.serialsjournals.com.

Literature Review and Hypotheses Development
Theory of Planned Behavior

The Theory of Planned Behavior (TPB) developed by Ajzen,[10] is one of the most widely used theories to understand and project individual intentions and actions in various situations, including consumer behavior towards financial products and services. TPB reveals that an individual's intention to perform an action is influenced by three main elements: attitude towards the action, subjective norms, and perceived behavioral control. Attitude means a positive or negative judgment by a person towards an action. Subjective norms indicate the social pressure that individuals feel from those around them. Meanwhile, perceived behavioral control reflects the extent to which individuals feel they can control the action. These three elements work together to form intentions that ultimately impact actual behavior. This model is particularly relevant for analyzing Family Takaful adoption, given that the choice to join the Takaful program involves personal considerations, social influences, and perceptions of the ease or barriers to participation.

Attitude influence towards customer intention

Attitudes towards Family Takaful indicate the extent to which a person views this product in a positive or negative light. Someone who believes that Family Takaful provides benefits such as financial protection in accordance with sharia principles usually has a favorable attitude and is more willing to accept it. In the world of Islamic insurance, this positive view can also be influenced by the assessment that Takaful products are in line with Islamic religious and ethical teachings. Previous research indicates that attitudes have an important impact on the intention to use sharia-based financial products, including Takaful.[11] Thus, it can be concluded that the better a person's attitude towards Family Takaful, the higher the likelihood that the person intends to accept it.
H1: Attitude towards Family Takaful has a positive effect on intention to adopt Family Takaful.

Subjective norms influence towards customer intention

Subjective norms describe the extent to which a person feels pressured by social expectations from those around them, such as family members, friends, or community leaders, to do or not do an action. In the context of Family Takaful, subjective norms can arise from the influence of religious families, Muslim communities, or religious leaders who emphasize the importance of financial protection in accordance with sharia principles. Prior studies show that subjective norms have a significant role in influencing the intention to adopt sharia-based financial products.[12] Strong social support can encourage individuals to be more confident in making decisions related to Takaful.
H2: Subjective norms have a positive effect on the intention to adopt Family Takaful.

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[10] Icek Ajzen, "The Theory of Planned Behavior," *Organizational Behavior and Human Decision Processes*, Theories of Cognitive Self-Regulation, 50, no. 2 (1991): 179–211, doi:10.1016/0749-5978(91)90020-T.

[11] Fauzi et al., "Takaful: A Review on Performance, Issues and Challenges in Malaysia"; Khan et al., "A Bibliometric Review of Takaful Literature."

[12] Hanudin Amin and Mohamad Rizal Abdul Hamid, "PATRONAGE FACTORS OF TAWARRUQ HOME FINANCING IN MALAYSIA," *International Journal of Business and Society* 19, no. 3 (2018), files/1300/Amin and Hamid - PATRONAGE FACTORS OF TAWARRUQ HOME FINANCING IN MA.pdf; Khan et al., "A Bibliometric Review of Takaful Literature."

Perceived behavioral control influence towards customer intention

Perceived behavioral control refers to the extent to which a person feels they have power over their ability to perform an action, including the availability of resources, access to information, and understanding of the product. In the context of Family Takaful, this involves an individual's views on ease of enrollment, understanding of product benefits, and belief that monthly contributions are economically affordable. Previous research show that when individuals feel capable and have control over the process of accepting Islamic financial products, the desire to adopt these products will increase.[13] Perceived behavioral control is an important element, especially among consumers who are not familiar with the Takaful system.

H3: Perceived behavior control has a positive effect on the intention to adopt Family Takaful.

Research Method

This study adopted a quantitative approach by utilizing secondary data obtained from research conducted by Muhammad Zuki & Abu Bakar (2023). The data set used included 32 structured questions completed by 272 respondents. These questions were structured to reflect various dimensions related to Family Takaful adoption, including attitudes, subjective norms, perceived behavioral control, as well as other relevant factors. The information obtained from this data provides deep insights into respondents' perceptions and actions, providing a solid foundation for analyzing the factors that influence Family Takaful adoption. Although data has been collected in previous studies, an in-depth analysis of the factors driving Family Takaful adoption has not yet taken place. Therefore, this study was specifically conceived to conduct such an analysis and present a thorough explanation of the results obtained.

Data analysis was carried out using descriptive statistics to summarize information and analyze the distribution of answers from respondents. Furthermore, inferential statistical methods were applied with the Structural Equation Modeling-Partial Least Squares (SEM-PLS) approach to test the research hypotheses made based on the Theory of Planned Behavior (TPB) framework. SEM-PLS was chosen because of its ability to test complex relationships between variables and handle possible multicollinearity problems. The main objective of this analysis was to understand the connection between the key constructs in the TPB towards the intention to adopt Family Takaful. This methodological approach ensures that the research results have a strong empirical basis and make a meaningful contribution to the development of literature relating to Family Takaful adoption.

Results

Outer model test

At the beginning of the analysis process with the Structural Equation Modeling-Partial Least Squares (SEM-PLS) approach, external model testing was carried out to assess the quality of latent construction measurements through existing indicators. The main purpose of testing this outer model is to ensure that the tools used meet reliability and

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[13] Fauziah Md Taib, T. Ramayah, and Dzuljastri Abdul Razak, "Factors Influencing Intention to Use Diminishing Partnership Home Financing," *International Journal of Islamic and Middle Eastern Finance and Management* 1, no. 3 (August 29, 2008): 235–48, doi:10.1108/17538390810901168/FULL/XML; Permata Wulandari and Muhammad Nadhif Ubaidillah, "Islamic Home Financing Products: A Study of Customer Intentions in Indonesia," *International Journal of Housing Markets and Analysis* ahead-of-print, no. ahead-of-print (2024), doi:10.1108/IJHMA-10-2023-0138.

validity standards. This test includes several important aspects, namely, (1) indicator reliability, which is measured through the outer loading value; (2) convergent validity, which is assessed from the Average Variance Extracted (AVE) value; and (3) discriminant validity, which shows how much a construct is different from other constructs.

Table 1. Outer model test result

Construct	Indicators	First outer loading	Second outer loading	VIF	Cronbach's Alpha	CR	AVE
ATT	ATT1	0.832	0.845	2.561	0.923	0.940	0.725
	ATT2	0.726	0.758	1.875			
	ATT3	0.856	0.856	2.725			
	ATT4	0.820	0.834	2.557			
	ATT5	0.906	0.920	4.871			
	ATT6	0.683					
	ATT7	0.663					
	ATT8	0.882	0.885	3.927			
SN	SN1	0.772	0.830	4.071	0.874	0.909	0.667
	SN2	0.783	0.829	2.948			
	SN3	0.835	0.876	4.703			
	SN4	0.647					
	SN5	0.687					
	SN6	0.786	0.776	4.921			
	SN7	0.786	0.768	4.870			
	SN8	0.699					
PBC	PBC1	0.827	0.847	4.058	0.897	0.919	0.620
	PBC2	0.816	0.834	3.709			
	PBC3	0.775	0.787	2.122			
	PBC4	0.768	0.780	2.024			
	PBC5	0.785	0.760	2.279			
	PBC6	0.644					
	PBC7	0.800	0.781	2.382			
	PBC8	0.721	0.715	1.770			
INT	INT1	0.893	0.893	4.210	0.975	0.979	0.854
	INT2	0.908	0.908	3.527			
	INT3	0.938	0.938	4.077			
	INT4	0.948	0.948	3.945			
	INT5	0.942	0.942	3.707			

INT6	0.957	0.957	3.451				
INT7	0.954	0.954	4.192				
INT8	0.846	0.846	3.008				

Source: Author's Compilation

In the initial phase of external model evaluation, an assessment of the external load value is carried out to assess the individual validity of each indicator. Based on the initial test results, several indicators were found that showed load values below the minimum limit of 0.7, which indicated that the indicator could not legitimately represent the latent construct.[14] The identified indicators are ATT6 (0.683), ATT7 (0.663), SN4 (0.647), SN5 (0.687), SN8 (0.699), and PBC6 (0.644). Therefore, these six indicators were removed from the model. After the removal and execution of the second test, all the remaining indicators showed external load values above 0.7, indicating that these indicators were valid and suitable for use in the subsequent analysis.

Table 2. Fornell-larkcner criterion

	ATT	INT	PBC	SN
ATT	0.851			
INT	0.663	0.924		
PBC	0.623	0.648	0.787	
SN	0.434	0.474	0.429	0.817

Source: Author's Compilation

Furthermore, construct reliability testing was conducted with two main indicators, namely Cronbach's Alpha and Composite Reliability (CR). The results show that all constructs, including Attitude, Subjective Norm, Perceived Behavioral Control, and Intention have a Cronbach's Alpha value above 0.7, which indicates that the construct has good internal reliability.[15] In addition, each Composite Reliability (CR) value also exceeds the minimum limit of 0.7, which indicates that each construct has strong internal consistency.[16] In addition, the Average Variance Extracted (AVE) values of the four constructs are all more than 0.5, which indicates that the constructs have met the convergent validity criteria, where more than 50% of the variance of the indicators can be explained by their respective constructs.

From the aspect of possible multicollinearity, all variables were also tested using the Variance Inflation Factor (VIF) value. The results of the test show that each VIF value is below the limit of 5, which means there is no indication of a multicollinearity problem between the variables in each construct. Therefore, it can be concluded that the measurement model in this study has met the validity and reliability criteria and is ready to be applied in the model testing stage. Discriminant validity assesses the extent to which a construct is different from other constructs in the model. One of the techniques applied to check

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[14] Joseph F. Hair et al., "When to Use and How to Report the Results of PLS-SEM," *European Business Review* 31, no. 1 (January 14, 2019): 2–24, doi:10.1108/EBR-11-2018-0203/FULL/PDF.

[15] Ibid.; Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D* (Bandung: Alfabeta Publisher, 2016).

[16] Joe F. Hair et al., "Partial Least Squares Structural Equation Modeling (PLS-SEM): An Emerging Tool in Business Research," *European Business Review* 26, no. 2 (2014): 106–21, doi:10.1108/EBR-10-2013-0128/FULL/PDF.

discriminant validity is the Fornell-Larcker criterion. Based on the opinion of prior study, discriminant validity is considered fulfilled if the square root value of the AVE (Average Variance Extracted) for each construct exceeds the correlation between that construct and other constructs.[17] The results of this test indicate that the four main constructs in the study have met the criteria for discriminant validity.

Inner model test

Once the measurement model (outer model) has been proven to be valid and reliable, the next step is to carry out testing of the inner model to assess the structural quality of the model and the strength of the relationship between latent constructs. This assessment is done through a number of key indicators, namely the coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and Standardized Root Mean Square Residual (SRMR) value to check the overall model feasibility.

Table 3. Model quality criteria

Construct	f^2	R^2	SRMR	Q^2
ATT	0.186			
SN	0.045			
PBC	0.150			
INT		0.550	0.064	0.534

Source: Author's Compilation

The test results show that the Intention construct obtained an R^2 value of 0.550, which indicates that about 55% of the variation in the desire to adopt Family Takaful can be explained by the Attitude, Subjective Norm, and Perceived Behavioral Control factors. According to Hair et al., (2019), R^2 values that exceed 0.50 are classified as moderate to high, which indicates that the model is quite effective in explaining endogenous constructs.[18] In addition, the Q^2 value obtained is 0.534, which indicates that the model has a moderate level of predictive relevance, because a Q^2 value greater than zero ($Q^2 > 0$) indicates that the model can accurately predict the dependent variable.[19]

From the perspective of the impact of each exogenous construct on the intention construct, the results of the effect size (f^2) analysis show that Attitude obtained an f^2 value of 0.186, while Perceived Behavioral Control had an f^2 value of 0.150, both of which were in the medium impact category. On the other hand, Subjective Norms showed an f^2 value of 0.045, which falls into the small impact category. This interpretation refers to the guidance from Cohen, (1988), which states that an f^2 value of 0.02 indicates a small impact, 0.15 a medium impact, and 0.35 a large impact.[20] This finding suggests that in the context of Family Takaful implementation, individual attitudes and perceptions of self-efficacy contribute more meaningfully than the impact of social norms.

[17] Hair et al., "When to Use and How to Report the Results of PLS-SEM."

[18] Hair et al., "An Updated and Expanded Assessment of PLS-SEM in Information Systems Research," *Industrial Management and Data Systems* 117, no. 3 (2017): 442–58, doi:10.1108/IMDS-04-2016-0130.

[19] Chunqin Zhang et al., "Evaluating Passenger Satisfaction Index Based on PLS-SEM Model: Evidence from Chinese Public Transport Service," *Transportation Research Part A: Policy and Practice* 120 (February 1, 2019): 149–64, doi:10.1016/J.TRA.2018.12.013.

[20] Jacob Cohen, *Statistical Power Analysis for the Behavioral Sciences Second Edition*, 2nd ed. (Toronto: LAWRENCE ERLBAUM ASSOCIATES, 1988).

As a final step, to assess the overall fit of the model, the Standardized Root Mean Square Residual (SRMR) indicator is used. The result of the SRMR value obtained is 0.064, which is still below the maximum limit of 0.08 as suggested by prior research, which indicates that this model has a fairly good level of fit.[21] Therefore, this structural model can be said to be statistically valid and can be used for further hypothesis testing.

Figure 1. Structural model
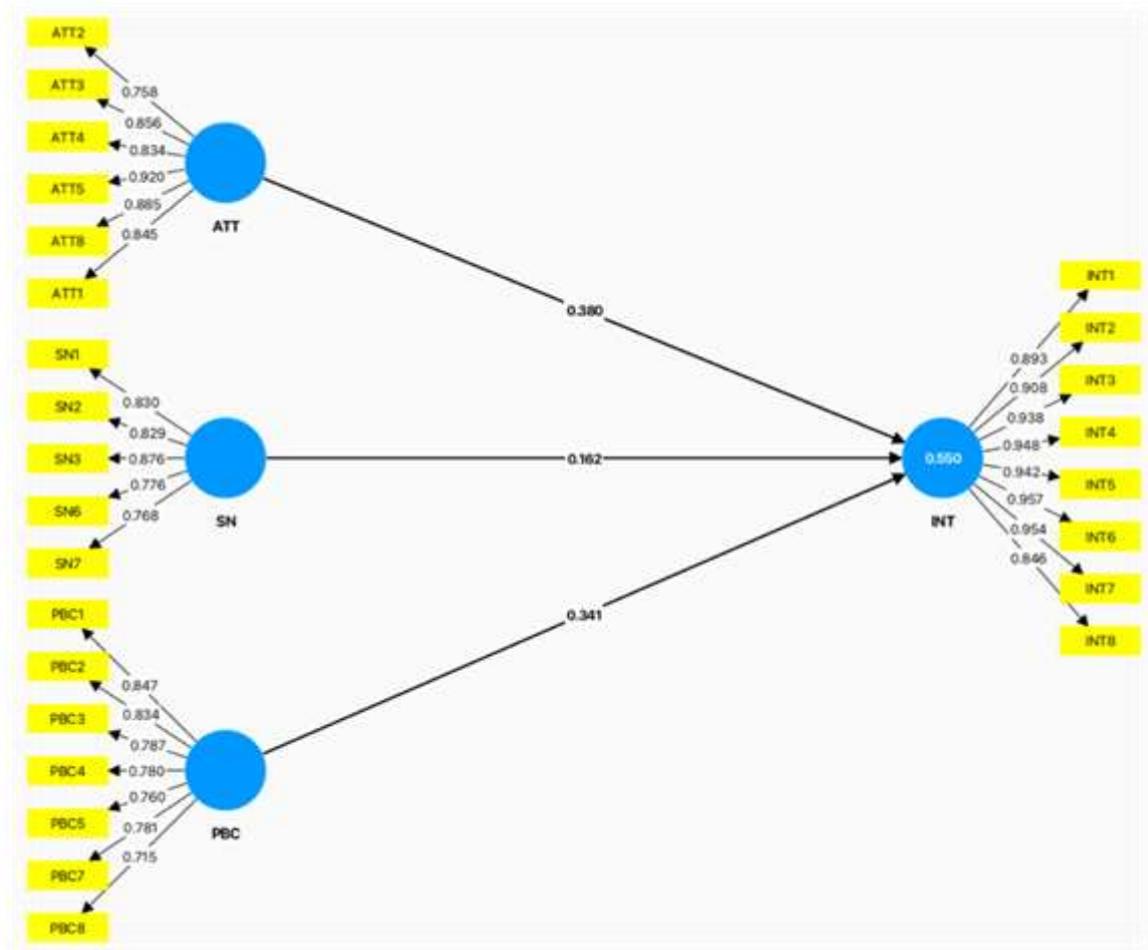
Source: Author's Compilation

Hypotheses test

Following the investigation of the internal model, the next step is to test the hypothesis to understand the significant influence of each independent variable on intention in adopting Family Takaful products. Testing is done by looking at the value of the path coefficient (β), t-statistic, and p-value. According to the criteria of Hair et al., (2017), a relationship is considered significant if the t-statistic > 1.96 and p-value < 0.05.

Table 4. Hypotheses test result

Hypotheses	Path	ß-values	T statistics	P-values	Decision

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[21] Hair et al., "Partial Least Squares Structural Equation Modeling (PLS-SEM): An Emerging Tool in Business Research."

H1	ATT -> INT	0.380	5.393	0.000	Supported
H2	PBC -> INT	0.341	4.743	0.000	Supported
H3	SN -> INT	0.162	3.465	0.000	Supported

Source: Author's Compilation

The results of the test show that the first hypothesis (H1), which states the effect of attitude on intention, has a coefficient β of 0.380, a t-statistic of 5.393, and a p-value of 0.000. This finding indicates that a positive attitude towards Family Takaful significantly encourages one's intention to adopt it, so H1 is accepted. These results are in line with studies conducted by previous study,[22] which state that good consumer attitudes towards sharia principles and the benefits of protection in takaful products greatly contribute to the intention to use these products.

The second hypothesis (H2), which talks about the impact of Perceived Behavioral Control (PBC) on Intention, shows a β value of 0.341, a t-statistic of 4.743, and a p-value of 0.000, which indicates that this relationship is also statistically significant. This shows that the higher a person's confidence in his ability to access and utilize Family Takaful, the greater his desire to use the service. This finding is in line with research conducted,[23] which states that perceived behavioral control plays an important role in Islamic financial decision making, including takaful.

The third hypothesis (H3), which shows the impact of Subjective Norms on Intention, has a β value of 0.162, a t-statistic of 3.465, and a p-value of 0.000. Although the impact value is lower than the other two variables, this result still shows a significant effect. Therefore, H3 is accepted, which implies that social norms, such as encouragement from family, friends, or the neighborhood, have a role in influencing one's intention to adopt Family Takaful. This finding supports previous research,[24] which revealed that social influence contributes to increasing people's interest in Islamic financial services.

Discussion

This study made an important contribution by conducting an in-depth analysis of secondary data that had not previously been analyzed theoretically or statistically. Although the data was taken from a previous study (Muhammad Zuki & Abu Bakar, 2023), this study has not tested the influence of each variable and has not applied theoretical approaches such as Theory of Planned Behavior (TPB) in a systematic way. Thus, this study adds value through a thorough analysis to explain the psychological factors that influence the intention to adopt Family Takaful, and presents empirical results that can strengthen the development of literature and practice in the takaful industry.

Favorable attitudes towards Family Takaful products suggest that people's views on the benefits, religious values and fairness offered by the takaful system play an important role in shaping their intentions. In the context of a modern Muslim society that is increasingly aware of the importance of sharia-compliant financial protection, products such as Family Takaful are seen as an ethical solution that is in line with religious principles.

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[22] Saad et al., "Religiosity and Demand for Takaful (Islamic Insurance): A Preliminary Investigation."

[23] Souheila Kaabachi and Hassan Obeid, "Determinants of Islamic Banking Adoption in Tunisia: Empirical Analysis," *International Journal of Bank Marketing* 34, no. 7 (2016): 1069–91, doi:10.1108/IJBM-02-2015-0020/FULL/PDF.

[24] Aziz et al., "Factors Influencing the Paddy Farmers' Intention to Participate in Agriculture Takaful."

This also suggests that improving understanding of Islamic finance is crucial, as better knowledge will strengthen consumers' positive attitudes towards such products.[25]

On the other hand, personal norms remain an important element in Malaysia's collective and community-based social context. The impact of family, friends and community leaders in driving individual financial decisions cannot be ignored. In some situations, advice or recommendations from the social environment can accelerate the acceptance of Islamic products, even if individuals do not fully understand the products technically.[26] Thus, marketing strategies that engage communities and approaches that involve community leaders can be effective measures to increase takaful's reach.

Meanwhile, perceived behavioral control shows that how far a person feels capable and confident in reaching and understanding Family Takaful products will affect their intentions. In today's digital age, the ease of accessing information and services online further strengthens this view of control. Support from regulations, product clarity, and simplification of the registration process are also important factors to increase public confidence in using takaful services.[27] Therefore, takaful companies must continue to innovate digital services that are user-friendly and educative.

Practical Implication

First, given that consumers' positive views have been shown to be a major factor in shaping the willingness to adopt, takaful companies need to strengthen consumers' views of the benefits and values offered by Family Takaful. Marketing efforts should not only emphasize protection and financial benefits, but should also highlight Islamic values such as justice, mutual assistance (*ta'awun*) and blessings (*barakah*). In addition, messaging needs to be tailored in a language that is easily understood by the general public, in order to reach various consumer groups, including those with a low understanding of Islamic finance.

Second, the impact of subjective norms underscores the importance of community involvement and social environment in supporting adoption. Thus, takaful companies should involve community leaders, religious leaders, and local communities in education and promotion plans. Activities such as seminars at mosques, family recitations, or community-based corporate social responsibility programs can serve as effective means to convey information and foster trust in takaful products.

Third, the research results on perceived behavioral control show how important easy access and understanding of Family Takaful products are. In this context, the development of digital services such as mobile apps, websites and contribution simulations can help people feel more confident to make decisions independently. In addition, simplifying the registration process, ensuring transparency in fund management, and providing responsive customer service can increase consumer convenience and confidence in using takaful products.

Finally, the results of this study also provide recommendations for supervisors and policymakers to continue supporting the development of an inclusive and sustainable Islamic financial ecosystem. Incentivizing takaful companies to innovate, as well as

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[25] Ibid.; Hassan et al., "Users' Fintech Services Acceptance: A Cross-Sectional Study on Malaysian Insurance & Takaful Industry."

[26] Aziz et al., "Factors Influencing the Paddy Farmers' Intention to Participate in Agriculture Takaful."

[27] Swartz and Coetzer, "Takaful: An Islamic Insurance Instrument"; Fauzi et al., "Takaful: A Review on Performance, Issues and Challenges in Malaysia."

improving the Islamic financial literacy curriculum in schools and communities, can be effective strategies to increase public participation in Family Takaful products as a whole.

Conclusion

The results of the analysis show that all three variables have a significant effect on the intention to adopt Family Takaful. Individual attitude towards the product was seen as the most influential factor, indicating that a positive view of the benefits and the suitability of the product to follow sharia principles are the main drivers of adoption. Subjective norms also exert influence, suggesting that social pressure from the surrounding environment remains important in the decision to adopt. Meanwhile, perceived behavioral control shows that confidence and ease of gaining access to the product also play a role in strengthening the intention to adopt. Therefore, it can be concluded that the TPB method can effectively explain the adoption behavior of Family Takaful in Malaysia. This research not only enriches the academic literature related to consumer behavior in Islamic finance, but also provides practical guidelines for the takaful industry in formulating marketing, education, and service strategies based on the psychological approach of consumers. In addition, this study emphasizes the importance of secondary data analysis to generate significant new findings.

This research has several limitations that must be considered. First, the use of secondary data reduces the researcher's oversight of the tool design and data collection process, so the results of the analysis are highly dependent on the quality of the existing data. Second, this study only explores the three main constructs in the Theory of Planned Behavior (TPB), without including other variables such as knowledge, beliefs, or risk perception that could also influence the intention to adopt Family Takaful. Third, the absence of segmentation based on demographic characteristics limits the depth of analysis of behavioral differences among various groups of people. So, future research is recommended to utilize primary data, consider other relevant variables, and segment respondents to gain a more thorough and applicable understanding in encouraging the adoption of Family Takaful.[]

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