

Intention to Purchase Family Takaful: An Extension of Decomposed Theory of Planned Behavior

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To Link this Article: <http://dx.doi.org/10.6007/IJARAFMS/v14-i1/20563> DOI:10.6007/IJARAFMS/v14-i1/20563

Published Online: 29 January 2024

Abstract

Takaful has been gaining a strong position in the insurance market because it is free from interest and this product is an alternative to conventional insurance. Takaful also contributes to financial stability within the economy by spreading risk among a large group of participants, it also helps individuals and businesses for managing unexpected financial setbacks without suffering severe economic hardship. The objectives of this study are, to find out the factors related to intention to purchase a family takaful among people of different countries with the help of previous literature, to inspect some additional variables for extending the decomposed theory of planned behavior, and to inspect the moderating role of income. The current study consists of a systematic review of previous studies. For this purpose, 95 articles were downloaded related to the concept of current research. After screening the data, it was decided to include 60 articles for review and extract the results. Further, this study tries to find out the validity and extension of DTPB (decomposed theory of planned behaviour). Therefore, attitude, subjective norm, and perceived behavioral control were taken as variables. Furthermore, it is found that attitude with dimensions such as perceived usefulness, knowledge, and perceived religiosity has a positive link with the intention to purchase a family takaful. Whereas second proposition is also accepted on the basis of a review of previous studies that subjective norm with its dimension of media referent and word of mouth has a positive and significant relationship with the intention to purchase a family takaful. In this study perceived behavioral control with dimensions such as resource facilities and financial self-efficacy has a positive link with intention to purchase a family takaful. The results of this study are identical to DTPB theory although the dimensions of some variables are modified to the extent D.T.P.B theory. Further, this study has some limitations and implications, such as the systemic review of the literature related to family takaful and purchase intentions. Limited articles from specific journals are selected and the articles are in different contexts of countries. The practical implications of the current study provide guidance on takaful which is an important tool for managing risk, both for individuals and

businesses. This study also provides a sense of protection to individuals against a range of different risks. Further, the current study gives the prospects to the individual about the takaful to ensure that takaful contracts are free from Gharar (excessive uncertainty) by providing clear terms and conditions in insurance of all kinds. Individuals get to specify the coverage, contributions, and benefits in a transparent manner.

Keywords: Takaful, Purchase Intention, TPB, Systematic Review

Introduction

Over the last few decades, Islamic finance has experienced remarkable growth and has established a prominent worldwide presence. It is recognized for its exceptionally rapid expansion and accelerated growth rates within the financial industry. Western and other non-Muslim nations are increasingly embracing Islamic finance (Laldin & Djafri, 2019).

Takaful has become an important part of Islamic finance. Takaful encompasses insurance services to sections of the inhabitants that may have been underserved or omitted by conventional insurance because of religious or moral causes. This endorses pecuniary inclusion and guarantees that a broader percentage of the population can access risk vindication tools. Takaful is related to the agreement between two or more parties. The parties agree to mutually guarantee one another in profit & loss (Yusof et al., 2011). There are two types of takaful, one is family takaful and the other one is general takaful (Aziz et al., 2017). General takaful covers damages such as fire, robbery, and natural calamities while family takaful covers risks related to human life such as death, disease, and disability, and also provides an option for investment in Pakistan (Aziz et al., 2017). Family takaful is also known as a concept of cooperation 'ta'awun' and donation 'tabarru' where the risk is shared collectively and voluntarily by a group of participants to guarantee the mutual protection of its members (Htay et al., 2015). The concept of family takaful is based on cooperation where the participants involved provide financial security to each other (Yusof et al., 2022).

In other words, family takaful is established on the concept of common and mutual support by making regular premiums/money in business and reducing the risk of participants. Conventional insurance is an insurance policy where an individual shifts his risk to the insurance company and pays the premium accordingly and after the expiry of the contract that money belongs to the insurance company, and they are free to invest wherever they can generate more profits regardless of any haram or halal activities or simply ethics. While family takaful companies follow strict Sharia and government laws whereas conventional insurance follows the local government laws only.

Currently, family takaful is observed as a feasible option for assembling the nation's economic requirements. Over the past two decades, family takaful corporations have outshined for founding long-term relationships with takaful participants by providing services in a qualified, well-organized, inventive and ethical style by providing the best purchaser experience possible (Arshad & Irijanto, 2020). In Malaysia for example there are some local as well as foreign takaful operators working according to BNM, for example Etiqa general takaful, AIA public takaful, Sun life Malaysia takaful, Hong Leong MSIG takaful, Syarikat takaful Am Malaysia etc. (Arshad & Irijanto, 2020; Sazeri & Yahaya, 2023).

Previous studies explained different factors related to growth of Islamic finance, such as Muslim population education levels (Loke et al., 2017 Husin et al., 2016), religious awareness, (Khan et al., 2020), organizational image and reputation (Thaker 2017) social influence and awareness (Khan et al., 2020; Saman & Afiqah 2018), awareness of takaful products and trust (Barre & Mukhtar 2022), service, perception, loyalty, product features (Jamaluddin 2020),

role of media, subjective norms and word of mouth, (Aziz et al., 2017 & 2020), attitude, knowledge, and exposure and perceived behavioural control (Aschwanden et al., 2021), attitude, perception, and knowledge (Khairi et al., 2020, Ali & Jama, 2016), awareness of takaful products and trust (Barre & Mukhtar, 2022; Maiyaki & Ayuba, 2015; Poan et al., 2022) are important determinants of family takaful adoption. In the above said studies, mostly studies are empirical and collected data from different places, but these are needed to find out the efficiency of intention for purchase family takaful by systematic review. In family takaful, this theory has limited application, and this study will help to enrich family takaful literature by using DTPB and income as a moderator in family takaful which have not been incorporated before in explaining intention to adoption of family in Pakistan.

The objectives of the current study are to find out the factors related to intention to purchase family takaful among people, to inspect some additional variables for extending the decomposed theory of planned behavior along with income as a moderator. Further, current study has theoretical and practical importance in almost all the countries. Current research helps the takaful companies to review their product development according to the needs and requirements of the customers. Further, current study is related to family takaful contributes to financial inclusion by guaranteeing that a wider section of the population can mitigate the risk and get financial protection according to their level or income. The policy maker, public sector, financial sector, and future researcher get great assistance from this current study to make their financial system more competitive in the country.

Literature Review

Relevant theories

There are some theories, which provide the foundation to behavioural intention theories such as Theory of reasoned action (T.R.A) (Ajzen & Fishbein, 1980), Theory of planned behavior (T.P.B) (Ajzen 1985, 1991), Decomposed theory of Planned Behavior (D.T.P.B) and the Technology acceptance model (TAM).

T.R.A is the basic theory to explain human behaviour. This theory states that it is the purpose which leads to sure behaviour and this intention is called behavioural intention. According to T.R.A these behavioural intentions are formed by attitudes and subjective norms. Attitude is the view about behaviour either positive or negative while subjective norm is the social pressure to achieve certain behaviour or not. This theory has mainly been applied in psychology in order to describe human behaviours. T.R.A has been used in many corrections to explain human behaviour (Amin et al., 2011; Lada et al., 2009; Ramayah et al., 2010). Study by Lada et al (2009) showed that T.R.A is effective for selecting halal products. Ramayah et al (2010) has discussed their study regarding intention to purchase green products in developing countries.

Theory of Planned Behavior (T.P.B), advanced by Icek Ajzen in 1985, is an increase of the Theory of Reasoned Action (TRA), presented by Martin Fishbein and Icek Ajzen together in 1967 (Ozer & Yilmaz, 2010). T.R.A says that attitudes and subjective norms influence human intentions, while T.P.B says that attitudes, subjective norms, and perceived behavioural controls influence human intentions (Wang, 2014).

Decomposed theory of Planned Behavior (D.T.P.B) is used in this study as the guiding theory due to its applicability. D.T.P.B has been used in a series of studies over the past three years that try to understand the primary constituents that affect the individual's intentions. It is critical to mention that D.T.P.B is one of the social science theory that have expected more than 50 thousands scholarly records worldwide. D.T.P.B has been positively developed

globally in many fields of several business sections due to its importance and practical application (Ashraf et al., 2017).

Within the DTPB framework, the original T.P.B constructs, including attitude, subjective norms, and perceived behavioral control are further dissected. D.T.P.B stands out as a superior tool for elucidating purchase intentions for many reasons. Firstly, it encompasses a broader array of antecedents that contribute to a more comprehensive understanding of the relationships involved. Secondly, the decomposition of beliefs within the D.T.P.B offers flexibility and applicability across diverse contexts, as noted by Aziz et al. in 2018. D.T.P.B is preferred over other behavioural models because it provides a better understanding of behavioural antecedents. This study suggests that the Decomposed theory of Planned Behavior (DTPB) can serve as an initial framework for establishing a theoretical basis for identifying the factors that influence the intention to adopt family Takaful. The DTPB, introduced by Taylor and Todd in 1995, it combines elements from the Theory of Planned Behavior (T.P.B) and the Technology Acceptance Model (T.A.M). TAM was introduced by Davis (1989) to examine the antecedents of users' adoption intention of information communication technology (Wu & Chen, 2017). T.A.M model posits that perceived ease of use and perceived usefulness are influential factors in determining users' adoption intention, being applied in various contexts since then such as online banking (Albort-Morant et al., 2022; Hossain et al., 2020) mobile commerce (Chi, 2018; Ngubelanga & Duffett, 2021) and healthcare wearable technology (Chau et al., 2019; Kang & Hwang, 2022). Although there is some criticism of the T.A.M (Bagozzi, 2007; Benbasat & Barki, 2007; Read, Robertson & McQuilken, 2011), it is generally acknowledged as one of the most preferable theoretical models in explaining users' adoption intention of information technology (Basir & Abd Rahman, 2022).

It is worth noting that the application of the D.T.P.B theory in the realm of family takaful research has been limited. Conducting a study rooted in the D.T.P.B not only has the potential to improve the existing literature on family takaful by introducing numerous variables but also capacities to increase the factors influencing the intention to purchase family takaful. Current study uses different dimensions of attitude, subjective norms, and perceived behaviour control to extend and apply D.T.P.B model to ascertain individual's intentions to purchase family takaful plans. Attitude to purchase is related to combination of beliefs, emotions, and values that shape an individual's perception of a product or service (Ismail et al., 2017). In other words, attitude to a purchase is a key aspect related to consumer behavior. It has a significant impact on sales and marketing strategies (Zhao et al., 2021). Sellers use various techniques to stimulus consumers' attitudes towards their products or services, such as advertising, promotions, and endorsements (Laato et al., 2020; Park & Lin, 2020; Sokal et al., 2020).

Subjective norms in the context of purchasing behaviour are influenced by other's opinions of different people and expectations on their intention to purchase a good or service (Liu et al., 2020). There are various bases serve as sources of subjective norms such as family, friends, classmates, the media, and cultural value (Bhatia et al., 2021; Roh et al., 2022). Furthermore, Subjective norms affect person's attitude and perceived behavioural control in the setting of T.P.B, this factor affect desire of individual to buy a good or service (Opoku et al., 2021).

Further, Behavioural control is known as the one of the main fundamentals of the theory of planned behaviour (T.P.B), is concerned with a person's confidence in their ability to carry out a particular behaviour. This is also known as self-efficacy or perceived behavioural control (Jokonya, 2017). There are internal and external factors that affect the behaviour, whereas

external factors include environmental and situational factors outside the control of an individual, such as the availability of the product, price, and time constraints. Internal factors include personal beliefs, skills, and self-confidence (Sultan et al. 2020; Terry and O'Leary 1995).

Moreover, Intention to purchase is associated to individual's inclination and ideas to purchase a product or services in the future. It is the main factor of consumer behaviour and is influenced by various factors such as personal preferences, price, quality, and availability of the product or service (Brewer & Sebby, 2021; Ismail et al., 2017; Qalati et al., 2021). There are several other factors that influence purchasing intentions, such as individual's attitudes, social influence, previous experiences, and marketing communications (Costa et al., 2021; Jacob & Tan, 2021). Furthermore, T.P.B is related to purchasing intention because it clarifies about the consumers' attitudes, subjective norms, and perceived control over their behaviour. It also influences the intention to purchase a product or service. By comprehending these factors, enterprises can formulate potent marketing and sales tactics to impact consumers' buying intentions. (Sakkthivel et al., 2022).

Conceptual Framework

Attitude and Intentions to Purchase

Attitude is a positive or negative emotion of a person that arises from evaluating a specific behavior (Zhao et al., 2021). It is worth noting that attitude also encompasses the assessment of the outcomes associated with a particular behaviour. Within the theory of planned behavior (T.P.B), attitude stands as one of the key explanatory factors for behavioral intention. Numerous research, particularly those concentrating on family takaful, have confirmed that there is a favourable relationship between attitude and intention (Ismail et al. 2017; Maduku, 2021; Salman et al., 2021; Salman et al., 2018). Furthermore, substantial studies in the field of Islamic finance have constantly demonstrated that attitude has a favourable impact on intentions. (Amin et al., 2011; Aziz et al., 2018; Janah et al., 2020; Lujja et al., 2016; Muslichah and Sanusi, 2019; Oladapo et al., 2019).

Subjective Norms and Purchase Intentions

Subjective norms refer to the social pressure affects that directly and indirectly related to the conscious decision-making process by serving as external motivators or deterrents (Wan et al., 2017). Friends, colleagues, family, or other related individuals are important and play a significant role in individual intentions (Izquierdo-Yusta et al., 2022). Therefore, people with favourable subjective norms are more likely to have positive intentions to involve in a specific behaviour (Daxini et al., 2019). Subjective norms have a positive impact on the intention to adopt Islamic banking, as well as the purchase of Shariah-compliant credit cards and insurance services, in the field of Islamic finance education and research (Bananuka et al., 2020; Amron et al., 2018; Johan et al., 2020). Furthermore, in the subjective norm the media factor is important to change the consumer behavior about the same product.

Behavioural Control and Purchase Intentions

There are many factors that affect the purchasing behaviour of people. The resources and challenges are also known as effect on individual purchase intention and have the center point of behavioral control (Jacob & Tan, 2021). According to the theory of planned behavior (T.P.B) individuals hold positive attitudes and subjective norms and perceive limited or no control over its execution, their intention to engage in a specific behavior may be low (Ulker-

Demirel & Ciftci, 2020). In the previous studies perceived behavioural control influences individuals' intentions to adopt block chain technology, mobile learning, energy-saving practices, internet banking, and farmers' intentions to adopt advanced administration practices (Raza et al., 2020; Sharma et al., 2020; Daxini et al., 2018; Kamble et al., 2019; Ru et al., 2018).

Since, the digital transformation in all fields of life, customers often use the internet to research insurance options, read reviews, and gather information about insurance providers and policies. Online reviews and comparison websites can play a significant role in this process and to purchase the insurance. Further, more financial independence also positively affects purchasing behaviour. Financial independence often leads to a focus on savings and investment strategies. Individuals are more likely to save for retirement, emergencies, and future financial goals, which can influence their spending choices.

Income as a Moderator

Income is an essential part of life to stay alive, and it helps to fulfill daily economic and social accomplishments. The choice of selection of any kind of insurance also depends on the income and health condition of individual (Dong et al., 2019, Batty et al., 2022). Income is also known as the predictor of the family takaful (Aziz et al., 2017; Yazid et al., 2017; Bhatti & Husin, 2020).

In current study the income is used as the moderator between attitude, subjective norms, perceived behavioural control and intention to purchase family takaful. The attitude is measured as knowledge, perceived usefulness and perceived religiosity. Therefore, attitude of the individual along with the financial status significantly related to intention to purchase family takaful. Without adequate financial resources, accessing healthcare services and obtaining health insurance can be challenging (Macpherson et al., 2020). People with limited financial means may struggle to afford health insurance premiums, leading to gaps in coverage or even forgoing insurance altogether. Therefore, the good financial status make strong relationship between attitude and intention to purchase (Ismail et al. 2017; Maduku, 2021; Salman et al., 2021). Furthermore, the subjective norms such as media referent and words of mouth are positively connected to intention to purchase and financial stability enhances access to quality healthcare and the ability to make informed decisions about required insurance coverage, ultimately contributing to overall well-being (Aikins et al., 2021). Additionally, there are many studies in the past explained that perceived behavioural control such as resource facilitation and financial self-efficacy increases the intention to purchase the insurance (Jacob & Tan, 2021). As the moderator, income of the individual increases the financial self-efficacy of the individual. A higher income often provides a sense of financial security, reducing stress related to basic needs. This sense of security can positively impact on confidence of individual in handling financial matters and making sound decisions (Netemeyer et al., 2018). Further, behavioural control leads individual towards the purchasing family takaful.

The conceptual framework explains that income of the individual as a moderator and the relationship between attitude, subjective norms and perceived behavioural control with intention to purchase the family takaful. An income level of an individual plays a pivotal role in determining their intention to purchase insurance (Low & Fekete-Farkas, 2021; Masud et al., 2020). Higher income individuals often have greater financial capacity to afford insurance premiums, making insurance products more accessible to them (Maltby et al., 2023). The

person having assets and wealth perceives a higher risk in potential financial losses, in this situation one individual protects these assets through insurance (Takaful). However, the decision to purchase a family takaful is complicated and is not merely determined by income, as other factors such as personal values, social influences, and specific life or health circumstances, also come into play when considering insurance needs of an individual (Amri et al., 2023; Saleh et al., 2022).

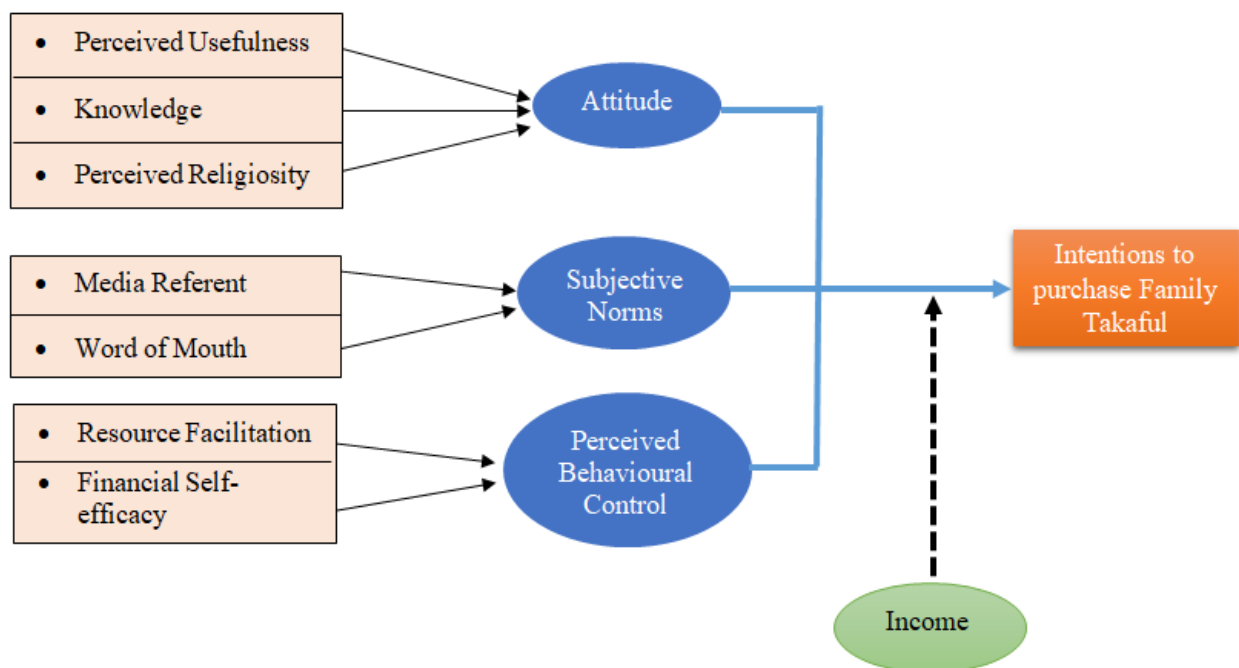


Figure 2: Proposed model

Methodology

This study is based on systemic reviews of previous studies related to intention to purchase a takaful. There are some steps for systematic review of the literature were taken explained in Figure, 2. Initially planning was conducted for review by identification of gap, developing objective of research' selecting primary keywords and databases. For the article screening Google scholar, web of science and Scopus search engine were selected and keywords like intention to purchase, purchase family takaful, extension of D.T.P.B, intention to purchase family takaful by extending D.T.P.B as well as article's heading were used.

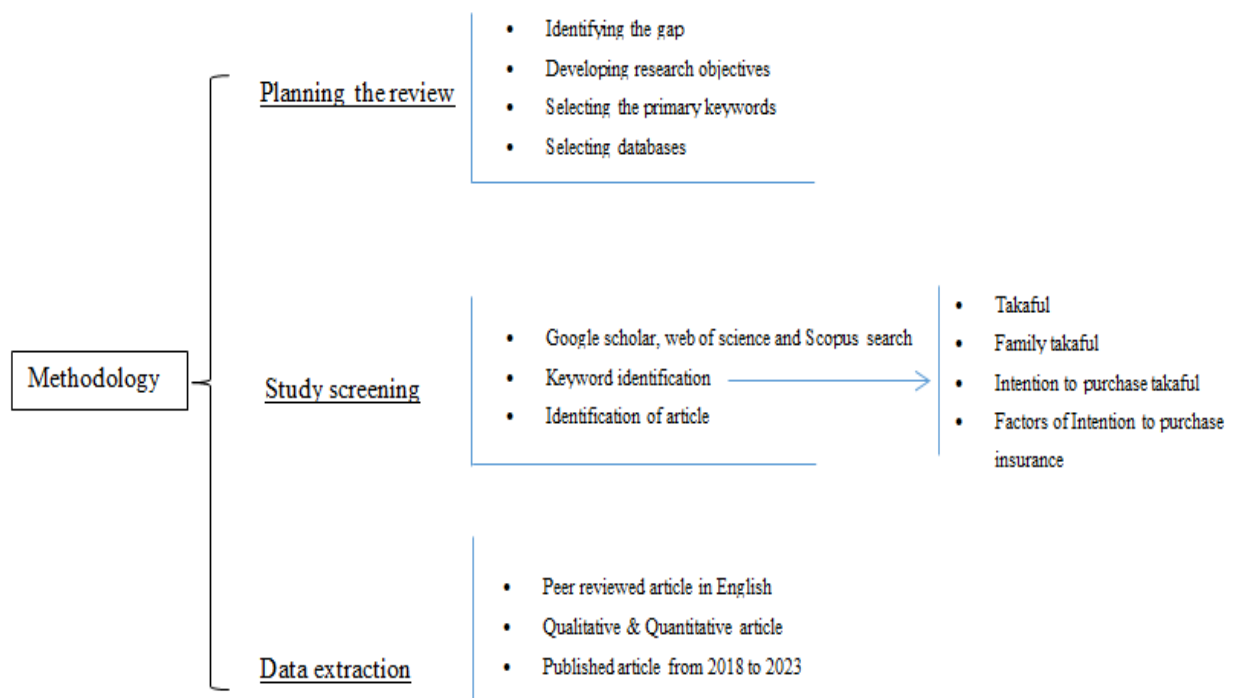


Figure 2: Data collection process

Source: Developed by author

After that data was extracted from peer reviewed article in English language, both qualitative and quantitative article were selected published from 2018 to 2023. The aim is to select this period for reviewing the most recent articles published about intention to purchase family takaful and what factors could influence the purchase intention. There are 60 out of 95 articles that were selected that were related to the objective of the current study. A brief table as constructed for observation of key points of articles. Some of them are elaborated in following table 1. This table only explains the most recent articles that are most relevant to the current study. Secondly, the words count may be increased in fall the 60 articles were elaborated in one table.

Table 1

Studies related to takaful using D.T.P.B.

Author / Year of Study	Field of study	Sample	Method	Findings
Nafti (2022)	Takaful	Literature review	Literature review	Takaful is a good solution to reduce undernourishment in Islamic economy.
Shaikh et al., (2022)	Family takaful	Review of articles	Review of literature	According to the review, consumers' acceptance of Islamic home finance is influenced by attitude, perceived behavioral control perceived compatibility, perceived relative benefit, peers' influence, and self-efficacy.

Shamshudeen et al.(2022)	Takaful	311 respondents	PLS-SEM	Empirical findings show that the underlying contracts' saddling effect is noticeable among sales forces, and that the size of the impact varies between groups of sales forces in various distribution channels.
Zain et al., (2021)	Takaful	44 takaful operators	-	The Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) Disclosure Standards have been voluntarily adopted by operators of Islamic insurance (takaful) in Southeast Asia (SEA) and the Gulf Cooperation Council (GCC).
Nasir et al., (2021)	Takaful	149 journals	Co-word analysis	This study found that Takaful is best way for the risk management, investment and corporative issues.
Masood et al (2020)	Family Takaful	30 firms 10 countries (2014-2017)	Time series data	Per capita income has a stronger effect on family takaful.
Aziz et al., (2019)	Takaful	316 consumers	PLS-SEM	The findings indicate that the intention to adopt Islamic banking is significantly positively correlated with attitude and subjective norms. While Knowledge is not significantly is related to the intention to purchase family takaful.
Ghani et al (2018)	Takaful	500 professional respondents	Multiple regression analysis	Religious commitment is positively related to takaful purchase intentions
Amron et al (2018)	Takaful	386 Muslim customers	Structural equation modelling	Word-of-mouth has an impact depending on satisfaction and trust that affect buying decision.

Discussion

Current study consists of systematic review of previous studies and elaborate the extensions of the Decomposed theory of planned behaviour. The study explains that attitude has a positive relationship with intention to purchase family takaful. Attitude plays a pivotal role in shaping individual's intentions when it comes to purchasing family takaful, a form of Islamic insurance that provides financial protection and peace of mind to families (Laato et al., 2020; Park & Lin, 2020; Sokal et al., 2020). A favourable attitude towards family takaful is often the result of several factors. Firstly, individuals may perceive family takaful as aligned with their knowledge, perceived usefulness and religiosity. This arrangement adopts a positive disposition towards the concept of risk-sharing and mutual cooperation, which are core principles of takaful. Positive attitude stems from the belief that family takaful provides a reliable safety net for loved ones in times of adversity (Febrian & Fadly, 2021; Mathew & Soliman, 2021; Zhao et al., 2021). This perception of security and protection encourages

individuals to consider it as a prudent financial option for safeguarding their family's future. Additionally, the accessibility of information and educational programs about the benefits and principles of takaful can contribute towards positive attitude. When individuals are well-informed about how family takaful works and it address specific financial needs, they are more likely to view it favourably (Ismail et al., 2017)..

The study explains that subjective norms have a positive relationship with the intention to purchase a family takaful. Subjective norms, which encompass the influence of social factors such as media and word of mouth, indeed play a crucial role in shaping an individual's intention to purchase family takaful(Aziz et al., 2020; Barre & Mukhtar, 2022; Osman et al., 2019). Research consistently shows that these social influences have a positive relationship with the intention to invest in family takaful policies. Media portray takaful positively, highlight its benefits, and educate the public about its ethical and Sharia-compliant nature; it can significantly contribute to a positive attitude and intention to purchase. Furthermore, informative articles, success stories of individuals who have benefited from family takaful and endorsements by reputable financial experts can all enhance the perceived value of takaful in the eyes of potential customers. Word of mouth, often considered one of the most influential forms of communication, can have a profound impact on individuals' decisions regarding family takaful(Bhatti & Md Husin, 2020). When friends, family members, colleagues, or acquaintances share their positive experiences for purchasing family takaful, it can create a ripple effect of trust and confidence. The study explains that perceived behaviour control has a positive relationship with the intention to purchase family takaful. Perceived behavioral control refers to an individual's perception of their ability to perform a specific behaviour, indeed has a positive relationship with the intention to purchase family takaful(Osman et al., 2019). This relationship is a fundamental aspect of the Decomposed theory of planned behavior (D.T.P.B). Perceived behavioral control reflects an individual's confidence in their ability to take the necessary steps to purchase family takaful scheme. Resource facilities refer to the availability of resources that can facilitate the process of purchasing family takaful scheme(Ismail et al., 2023). These resources can include easily accessible information, user-friendly websites, helpful customer support, and efficient application processes. Financial self-efficacy reflects an individual's confidence in their ability to manage their financial affairs effectively(Yusof et al., 2022). Individuals with higher financial self-efficacy are more likely to budget for insurance premiums as part of their financial planning (Raza et al., 2020; Sharma et al., 2020; Daxini et al., 2018).

Theoretical Implementation

This study is conducted to examine the factors that affect the intention to purchase family takaful plans along with extending decomposed thoery of planned behaviour. In current study theoretical importance and elaborated that the D.T.P.B model is reliable model that use to represent individual's desire to purchase products or services, is applied and enhanced. The key contribution of this study is to analyze the proposed conceptual framework, which consists of attitudes, subjective norms, and perceived behavioural control. The factors of perceived usefulness, knowledge and perceived religiosity are all dimensions of attitude. The approach also includes word-of-mouth, media referents, as dimensions of subjective norms. Further decomposition of perceived behavioral control involves resource facilitation and financial self-efficacy. Further current study also explains the income of the individual as moderator. To the best of the author's knowledge, this combination of items has never been used in systemic research. This study provides the awareness to maintain adequate reserves

to ensure the fund's solvency and the ability to meet future claims and obligations. Current study gives the prospects to the individual about the family takaful to ensure that family takaful contracts are free from Gharar (excessive uncertainty) by providing clear terms and conditions. Any individual also able to get the specification and all the relevant information of the family takaful scheme's coverage, contributions, and benefits in a transparent manner.

Practical Implementation

This study is practically offering awareness about different factors that can help the individual's intention to purchase family takaful scheme. This study helps the new generation and provides a way for individuals and businesses to protect themselves against any unwanted/ unexpected financial loss without compromising on their religious beliefs. Further, dimension of attitude, subjective norms and perceived behaviour control provide the clear vision to the policy makers, sociality and Islamic finance system for motivate the common person to get family takaful policy. Current study is not limited to a specific county, area or region but it explains factors and income effect on which the intention can be increase to purchase family takaful.

Limitation and recommendation to future research

This study has important implications in the context of awareness, knowledge, acceptability, and hurdles of the family takaful scheme. But these flaws of recent studies can be covered by further research on the current framework in the study. Current study consists of systematic reviews and synthesizing existing evidence from many studies in different countries mainly regarding takaful scheme. The main challenge faced while selecting the quality and availability of existing studies. It took time to select only relevant studies and remove those literature having lack of well-designed, relevant to particularly family takaful. Therefore, this study has selected limited articles consists of different countries. It is recommended to future studies for specific the country and articles to see the factors related to purchasing intentions of family takaful scheme. Further, current study developed a conceptual framework to get results, but future studies can use same model and empirically estimate its results. The income of the individual is selected as moderator to find out the relationship between attitude, subjective norm and perceived behaviour control with intention to purchase family takaful scheme, but future study can also use education, trust, religious aspects, Fintech as a moderator to inspect the relationships.

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