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Determinants of Adopting *Takāful*: A Literature Review of Empirical Studies Applying Structural Equation Modeling

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ABSTRACT

Introduction/Main Objectives: The primary objective of this study was to review the literature on the factors influencing the adoption of *takāful* among citizens and owners of micro-, small-, and medium-sized enterprises. Only studies that conducted empirical research using structural equation modeling (SEM) were included. **Background Problems:** Since SEM is the most commonly used method and the number of similar studies is increasing, it was crucial to understand research trends and enhance the efficiency of future studies by avoiding similar studies. **Novelty:** To the best of the author's knowledge, this study reviews empirical studies that analyzed the determinants of *takāful* adoption using Structural Equation Modeling (SEM) and guides future similar research. The application of SEM is rather new in this field, and most past review papers only partially addressed it. **Research Methods:** The potential studies were collected from big databases, including the Emerald Publishing website, and Google Scholar from 2023 to 2025. The cited literature was also checked. **Finding/Results:** A total of 56 previous studies from 14 countries between 2013 and 2024 were found. The most commonly used theory was the Theory of Planned Behavior, and the most frequently used variables were attitude, subjective norm, perceived behavioral control, awareness, and religiosity. Most previous studies focused on specific regions or groups rather than the entire country. **Conclusion:** The results of this review suggested that factors associated with *takāful* adoption may differ substantially across regions and population groups, supporting the validity of studies focusing on specific contexts and relatively small populations. The review also found that sample sizes have generally increased over time, with more than 300 respondents becoming common in recent studies. While no clear dominance was observed between CB-SEM and PLS-SEM, the use of PLS-SEM appears to have increased in recent years.

Keywords: Islamic finance; Islamic insurance (*takāful*); Islamic law (Shariah); Mutual assistance (*Ta'awun*); Structural Equation Modeling (SEM).

1. INTRODUCTION

Muslims currently make up more than a quarter of the world's population, which enhances their importance in the financial world, and the further development of systems that are suitable for Muslims is mandatory. For Muslims, the purpose of life is to worship Allah (*Qur'ān*, Ch. 3, 51:56): they try to base

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their lives on the *Qur'ān* and the *ḥadīth*, which are collections of the sayings and deeds of the Prophet Muhammad (s.a.w.). Not to mention, Muslims also face various risks to their lives and property in their daily lives and need to manage these risks appropriately (Ayub, 2007; Winarti et al., 2023). The *Qur'ān* (Ch. 12, 47:48) offers a risk-avoidance strategy by recommending storing surplus grain in good years in case of drought. One modern way to manage risk is to get insurance that is available in both conventional and Islamic banks. Unfortunately, the former violates Islamic law (*Shariah*) because it provides interest-based banking (Aldoseri & Worthington, 2016; Baba et al., 2018). The latter develops Islamic insurance, known as *takāful*, which is a cooperative tool for risk-sharing and a substitute for the conventional insurance system (Sultana & Moonmoon, 2022). *Takāful* is a risk-sharing system where participants share their mutual responsibility by making *tabarru* (donations) based on the principles of solidarity, brotherhood, and mutual assistance (*ta'awun*), rather than transferring risk to an insurance company (Billah, 1998; Hassan, 2019; Rifas et al., 2024; Sulaiman et al., 2023). By using *takāful*, Muslims can avoid interest (*riba*), uncertainty (*gharar*), and gambling (*maisir*), which are contrary to *Shariah* principles (Aziz et al., 2019).

However, even in countries with a large portion of Muslims (e.g., Malaysia and Indonesia), conventional insurance remains dominant, and it has been noted over the past few decades that the penetration rate of *takāful* is low (Gustina and Nurdianawati, 2012; Husin & Rahman, 2016; Ibrahim et al., 2015; Juliana, 2013). Typical studies aimed at increasing *takāful* penetration rates (hereafter referred to as *takāful* adoption studies) use Structural Equation Modeling (SEM) to empirically analyze the determinants of customer perception on the adoption of *takāful*. Although more than 50 relevant articles have been published, the number of studies has continued to increase. The primary reason is the fact that cultural and economic backgrounds, motivations of respondents, level of consumer freedom, and receptivity to *takāful* products vary across countries and periods, and change with trends (Auf et al., 2018; Zuki & Bakar, 2023; Osman et al., 2022; Rifas et al., 2024).

To date, while more than nine review articles have been published on *takāful* in general, there are no reviews of *takāful* studies that apply SEM. It has also been pointed out that the number of studies on *takāful* is less than that on other financial services (Rehman et al., 2021; Hussain et al., 2020). The purpose of this study is to summarize which models are used in SEM analyses and what factors have been identified as determinants of customers' perception of *takāful* adoption. As no dedicated review of *takāful* studies applying SEM has been conducted to date, this study provides the first comprehensive review of this literature. By summarizing the characteristics of empirical *takāful* studies applying SEM, it is possible to find more effective models regardless of differences in regions and eras; this facilitates efficiency in conducting future studies.

2. LITERATURE REVIEW

This section explains *takāful* and SEM, the subject of this review article, by reviewing existing studies. When studying the adoption of *takāful* using SEM, researchers typically base their analysis on theories and models; thus, representative theories and models are also explained below.

Takāful

Islamic finance consists of banking, leasing, sukuk, *takāful*, investment funds, etc., of which banking and *sukuk* are the leading services (Zainordin et al., 2022). Some studies refer to *takāful* as *Sharia* insurance (e.g., Amron et al., 2018). The underlying system of *takāful* dates back to a convention called *Aqilah*, practiced by Arabs during the pre-Islamic period (*jāhiliyyah*) (Abdullah, 2012; Billah, 2003; Htay et al., 2014). By the time of Prophet Muhammad (s.a.w.), these practices and the concept of Islamic finance were widespread in Medina (Eldaia et al., 2023; Sarfraz et al., 2022). Services such as *mudarabah* existed during the period of Islamic capitalism from the 8th to 12th centuries (Donner, 2014). The early development of this topic is detailed in Htay et al. (2014). The term *takāful* comes from the Arabic word *Kafala*, which means guarantee, responsibility, obligation, bail, or warrant (Ali et al., 2008; Ali, 2006; Billah, 2003; Hamid & Othman, 2009; Hasan & Rahman, 2023; Mohamed & Nor, 2013; Nu et al., 2015; Riaz et al., 2020). Other literature explains that *takāful* originates from the Arabic word *Ta'awun* and means mutual assistance among the participants against unforeseen misfortunes related to health, death, aging, fire, and disability (Kazaure, 2019).

Modern *takāful* products were first offered in Sudan in 1979 by the Islamic Insurance Company of Sudan (Dikko, 2014; Husin & Rahman, 2016a), and the Islamic Insurance Company of Saudi Arabia was established in the Kingdom of Saudi Arabia in the same year (Shaikh & Amin, 2024). There are two types of *takāful*: general *takāful* and family *takāful*. General *takāful* is an alternative to conventional general insurance, while family *takāful* is an alternative to conventional life insurance (Farhat et al., 2019). General *takāful* financially ensures against material harm and misfortunes such as fire, burglary, accidents, natural calamities, business interruption, etc., while family *takāful* provides financial protection to policyholders and their wards against economic losses due to death, illness, and disability, etc. (Aziz et al., 2019; Barre & Mukhtar, 2022; Husin et al., 2016; Mukhtar & Barre, 2024; Qazi & Husin, 2023). In addition to these, there is a micro-*takāful* scheme, a system that facilitates the impoverished to own a *takāful* policy. It began in Lebanon in 1997 and is now spreading to other countries (Razak et al., 2021; Rapi & Kassim, 2023). Major events are summarized in Table 1 in Alam et al. (2023). *Takāful* business is spread across 47 countries, including the Gulf Cooperation Council (GCC), Southeast Asia, the Middle East, and South Asian regions

(Khan et al., 2020; Rifas et al., 2023; Sarfraz et al., 2022). Saudi Arabia, Malaysia, and other Middle Eastern countries account for a large portion of *takāful* business, with Saudi Arabia and Malaysia dominating in general and family *takāful*, respectively (Azwa et al., 2021; Ismail et al., 2017).

Takāful is one of the Islamic financial products that pools and invests the money of policyholders under *Shari'ah* compliance (Hasan & Rahman, 2023). The majority of Islamic scholars affirm that conventional insurance is contrary to Islamic principles because it contains the elements of *riba*, *gharar*, and *maisir* (Husin & Rahman, 2016b; Poan et al., 2022; Raza et al., 2020). *Riba* is prohibited in the *Qur'ān* (Ch. 2, 275). In addition, references to non-interest banking can also be found in the Bible in Leviticus (25:36-37), Deuteronomy (23:19), and Ezekiel (8:33). In Christianity, usury (lending with interest on a contracted loan) is prohibited, while in Islam, the giving and receiving of *riba* is prohibited, and both acts are considered *ḥarām* (Baba et al., 2018; Farhat et al., 2019; Poan et al., 2022). To avoid the above problems, *takāful* businesses are based on transaction models such as *mudharabah*, *wakalah*, *waqf*, or a hybrid model (a combination of *mudharabah* and *wakalah*): for more details on these trading models, see, e.g., Htay & Salman (2013) and Htay et al. (2014). As there was little prior research that addressed transaction models, this paper does not employ them for the purpose of classification or analysis.

There are many review articles on *takāful* studies (Table 1). In the 2010s, three articles focused on *takāful* in general. In the 2020s, Khan et al. (2020) and Nasir et al. (2021) addressed demand determinants of *takāful*, while Ansari (2022) and Alam et al. (2023) mentioned the Theory of Reasoned Action (TRA) or other theories/models and SEM. These reviews indicated that research topics have become more specialized in recent years, and that people's adoption of *takāful* has become one of the major research topics, studied using SEM. However, there has never been a review of *takāful* articles that applies SEM, and the present study is the first.

Table 1. Review articles on *takāful*

Source	Content
Sadeghi (2010)	According to the author, this study is the first literature survey on *takāful*. The author organized various content related to *takāful* into three sections: 1. evolution of *takāful* theory, 2. *takāful* models, and 3. empirical studies.
Olorogun & Noor (2014)	This study selected approximately 60 related studies. It examined the concepts and history of Islamic insurance, organized operational models, and compared them with conventional insurance.
Al-Amri & Hossain (2015) Al-Amri & Hossain (2017)	Al-Amri and Hossain (2015) and Al-Amri and Hossain (2017) are almost identical in content. These studies introduced various *takāful* models and examples of insurance based on key literature on the concept and practice of *takāful*.
Khan et al. (2020)	This study applied bibliometric citation analysis to 69 articles published up to 2020 and divided *takāful* literature into three clusters. It also referred to the Theory of Planned Behavior (TPB) and other theories. The study pointed out

Source	Content
	that most studies on demand determinants of *takāful* have focused on a single country or city, which may result in biased conclusions.
Alshater et al. (2021)	Using the Scopus database, this study collected 1,940 articles from 1983 to 2019 and identified key academic authors, journals, countries, and other information related to Islamic finance. It also identified gaps in the current Islamic finance literature and proposed 24 areas for future research.
Kusmayadi et al. (2021)	The study collected 500 articles and book chapters on *takāful* from 2014 to 2021. It compiled indicators on top authors, listed the most cited documents, and created word clouds and word tree maps.
Nasir et al. (2021)	This study used bibliometric analysis to analyze 149 documents published up to 2019 and found four research streams. Although there was no reference to TPB, the study addressed related content such as "Insurance Demand" and "Emerging/Isolated Themes," and reported that 42 out of the 52 studies were from demand-side behavior and 10 from supply-side behavior.
Ansari (2022)	This study reviewed 96 studies that focused primarily on *takāful* demand determinants and were published between 2000 and 2019. It also provided a brief introduction to TRA, TPB, and the Theory of Innovation Diffusion (TID), among others.
Alam et al. (2023)	This study analyzed 356 *takāful* studies published between 1989 and 2022 using Biblioshiny, VOSviewer, etc., to reveal research trends. It showed that the number of publications increased significantly since 2013, that many of the studies were conducted in Malaysia, and that SEM was one of the keywords in the research topic.

Source: Author's own work

Structural Equation Modeling (SEM)

The term Structural Equation Modeling (SEM) encompasses two similar methods: Covariance-Based Structural Equation Modeling (CB-SEM) and Partial Least Squares Structural Equation Modeling (PLS-SEM). CB-SEM is a covariance-based SEM and is also referred to as Covariance Structure Analysis. CB-SEM is based on Jöreskog's Linear Structural Relations model (Maalmi et al., 2021) and was popularized in the 1980s by Jöreskog (1970) and Jöreskog & Sörbom (1976) (Hair & Alamer, 2022). PLS-SEM is a variance-based SEM proposed by Wold (1982) and is sometimes called composite-based SEM. In addition, a method called Partial Least Squares (consistent) based Structural Equation Modeling (PLSc-SEM) has also been developed (e.g., Dijkstra, 2015). CB-SEM has traditionally been the most widely used method. While some literature evaluates PLS-SEM as a superior method to CB-SEM, there is also negative literature regarding PLS-SEM (e.g., Hair et al., 2011; Ronkko et al., 2015); this study only mentioned which method was used. Typically, it is considered that CB-SEM is appropriate for theory testing and confirmation, while PLS-SEM is suitable for prediction and theory development (Dash & Paul, 2021; Hair & Alamer, 2022; Hasan & Rahman, 2023; Hasyim, 2018).

Theories and Models

When analyzing the factors that influence *takāful* adoption using SEM, researchers often rely on some theories and models. The most commonly used are attitudinal theories (e.g., Eagly & Chaiken, 1993), which investigate the relationship between behavior and attitudes. One is the TRA (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975), a theory supposing that "behavioral intention" is predicted by both "attitude" and "subjective norm." The "behavioral intention" is a concept that may connect real behavior and other components, such as attitudes. The TRA has been further developed to formulate the TPB (Ajzen, 1985, 1991), where the relationships between "behavioral intention" and "perceived behavioral control" are additionally incorporated. The Technology Acceptance Model (TAM) is also a model developed by Davis (1989) based on the TRA. For the relationship between these three theories and models, see Chau & Hu (2001) and Rouibah et al. (2009). Other theories used include the Social Exchange Theory (SET) developed by Homans (1958, 1969) and Anderson et al. (1969), one of the most influential theories in the social sciences (Ahmad et al., 2023), and the Innovations Diffusion Theory (IDT) by Rogers (1983).

3. METHOD

Document Collection Methods

The materials collected for this study include items that can be classified as academic literature—such as original research articles and book chapters—whether or not they underwent peer review. During the preliminary search phase, we found it difficult to identify relevant literature through large-scale databases like Web of Science; furthermore, some items within the scope of this study could not be located even through tools like Google Scholar. Consequently, it was not possible to conduct a comprehensive collection of literature by relying solely on large-scale databases, as is typically done.

Takāful researchers have empirically found that *takāful* studies are underrepresented in commonly referenced databases and their linked journals. For example, Alshater et al. (2021) pointed out that the most important journals related to *takāful* studies are published by Emerald Publishing. Nasir et al. (2021) stated that review articles may overlook important studies. During the preliminary search phase, a substantial number of relevant studies were identified in Indonesian and Malay, in addition to English. Therefore, the literature search was conducted using keywords in all three languages to improve the coverage of potentially relevant studies. Based on these findings, this study collected literature related to both *takāful* and SEM in the following way:

Procedure 1) Searched and collected literature that includes at least *takāful* or SEM from Emerald Publishing journals, Google Scholar, and Web of Science. In this process, the search using keywords other than "Takaful" or "SEM", such as "adoption", was avoided; otherwise, the search would lead to the exclusion of papers that convey similar concepts using different terminology.

Procedure 2) Reviewed the references cited in the literature obtained in Method 1 and collected relevant literature.

Procedure 3) The collected articles were checked to see if they included a) an empirical study, b) used SEM, and c) addressed the determinants of Takaful adoption, and those that did not satisfy at least one of these criteria were excluded.

Procedure 4) After completing the initial manuscript in December 2025, a search using the keywords *takāful* and SEM was conducted again in commonly used databases (Web of Science, EBSCOhost, ProQuest), Emerald Publishing journals, and Google Scholar; it was confirmed that no papers had been missed.

Some of the papers related to *takāful* and SEM were not included in the commonly used databases and were published in publications other than the Emerald Journal and were not found in Google Scholar searches. Approximately 20 papers were found using Method 2). In the case of this study, the above means that relying on a database can lead to serious oversight of relevant research papers. Because each journal website was directly checked individually, searching for the literature using procedures 1) and 2) above was applied once each in 2023, 2024, and 2025 to avoid missing some by searching during periods when the websites were unavailable.

All information used in this study was extracted through a detailed examination of the selected articles by a single researcher. During the preparation of this study, an initial intention was to classify variables on the basis of the substantive content of the questionnaire items rather than relying on labels such as adoption, intention, and related terms. In principle, constructs such as adoption are typically developed from multiple questionnaire items and may not necessarily represent identical concepts across studies. However, it was observed that many studies adopted measurement scales and construct definitions directly from earlier research, using labels such as adoption and intention consistently across the literature. In addition, questionnaire items were not reported in many of the reviewed articles. As a result, variables were grouped according to the construct names reported by the original authors and were analyzed on that basis. The coding of statistical significance also presented challenges. The significance thresholds applied differed across studies, and some articles did not explicitly report the significance level used. Furthermore, the interpretation of statistical significance may vary depending on factors such as the research context, sample size, and analytical model employed. Therefore, rather than

applying a uniform significance threshold across all studies, the significance classifications reported by the original authors were retained.

Criteria concerning *Takāful*

This study focused on *takāful* among Islamic finance products and services and summarized the factors that lead customers (policyholders) to adopt *takāful* based on relevant previous studies. Policyholders are typically citizens, but some relevant studies focused on Micro, Small, and Medium-sized Enterprises (MSMEs). This is because MSMEs are often individually owned and account for a high proportion of total business establishments (Ibrahim et al., 2015; Rifas et al., 2024), making them important targets for personal insurance, including *takāful*. Therefore, this study also included studies focusing on MSMEs. Islam is divided into Sunni and Shia sects; an early study considered these differences (Siala, 2013), but this was an exception. Therefore, this study did not focus on the differences between sects. This study covered both general and family *takāful*. General *takāful* may be subdivided into car *takāful*, etc., but all were treated as general *takāful*. Micro-*takāful* was referred to as such if indicated.

4. RESULTS AND DISCUSSION

Overview of the results

A total of 56 articles were found over three years (Table 2). Some of them were not found through searches on the Emerald Publishing website, Web of Science, or Google Scholar, but were found because they were cited in other articles. Based on the procedure 3), less relevant studies were excluded: 1) those that applied multiple regression rather than SEM (Kazaure, 2019; Rifas & Jahan, 2021), 2) those that applied SEM but analyzed *takāful* operators (e.g., Eldaia et al., 2023; Mihardjo et al., 2021), 3) those that did not explicitly mention *takāful* (e.g., Mahdjour & Benhabib, 2017; Mamun et al., 2021), and 4) those that dealt with theoretical aspects rather than empirical ones (e.g., Aziz et al., 2017).

To ensure that no studies were overlooked, we searched the commonly used big databases in December 2025 using the keywords *takāful* and SEM. In Web of Science, EBSCOhost, and ProQuest, *takāful* yielded 23, 3408, and 3 articles, respectively, and further narrowing the results using SEM yielded 0, 15, and 0 articles, respectively. Of the studies found in these databases, three met the criteria a), b), and c) of Procedure 3), all of which were already included in the 56 papers.

Table 2 lists 56 previous studies and explains the following: a) Author(s), b) Country, c) Participants, d) Sampling method, e) Methodology, f) Software, g) Theory/Model, h) Likert scale, i) Variables, and j) Key findings.

Table 2. List of Previous Studies

No	a) Author (s)	b) Country c) Participants d) Sampling methods	e) Methodology f) Software g) Theory / Model h) Likert scale	i) Variables First step	Middle Step	Last step	j) Key findings
1	Amron et al. (2018)	· Indonesia · 458 Muslim members who are the online community and are policyholders of Sharia insurance · Purposive sampling	· SEM · N/A · TPB · 9-points	· eWOM · Conventional media	· SN	· Intention to purchase	Based on the TPB, this study constructed a model in which eWOM (electronic word of mouth) and conventional media influence subjective norms, and subjective norms influence purchase intentions for Sharia insurance products (*takāful*) in Indonesia, and showed that all paths were significant.
2	Arifin et al. (2022)	· Malaysia · 332 participants of family *takāful* in Malaysia · N/A	· SEM · Amos · N/A · 10-points	· Fairness	~~· Trust~~	· Loyalty	In Malaysia, the penetration rate of family *takāful* is low due to cancellations. This study examined the effects of perceived fairness and trust on loyalty, and the mediating effect of trust. It showed that perceived fairness significantly affected trust and loyalty, while the others were not significant.
3	Aziz et al. (2019)	· Pakistan · 224 citizens aged between 25 and 50 who have not purchased insurance and family *takāful* · Judgmental sampling	· PLS-SEM · SmartPLS · TRA, TPB, TAM · N/A	~~· Religiosity~~ · Knowledge · Usefulness · Trust [Mediator]	· Attitude	· Intention	This study developed an extended TPB framework to investigate the Purchase Intentions of family *takāful*. They showed that Religiosity affects the Attitude of consumers through the mediated mechanism of Trust, suggesting that high Religiosity is insufficient for purchasing *takāful*.
4	Aziz et al. (2020)	· Pakistan · 377 salaried individuals aged 24-50 who are not policyholders of *takāful* and insurance · Judgmental sampling	· PLS-SEM · SmartPLS 3.2.8 · TRA, TPB · 5-points	· Trust · SN · ATT · Word of Mouth · Media Referent		· Purchase Intention	This study analyzed factors that influence the purchase intention of Family *takāful*. Based on the TRA and TPB, the model added new paths from "Word of Mouth" and "Media Referent" to "Subjective Norms," and showed that all paths were statistically significant.
5	Barre & Mukhtar (2022)	· Somalia · 419 of current and potential *takāful* users · Convenience sampling	· PLS-SEM · SmartPLS 3.3.7 · DOI · N/A	· Complexity · Compatibility · Culture · Awareness · Relative advantage		· Adoption of *Takāful*	This study constructed a model to examine the path from Complexity, Compatibility, Culture, Awareness, and Relative Advantage to *Takāful* Adoption while including perceived trust as a mediating variable between them. The empirical analysis for the Somalian case showed that most paths were significant.

No	a) Author (s)	b) Country c) Participants d) Sampling methods	e) Methodology f) Software g) Theory / Model h) Likert scale	i) Variables First step	Middle Step	Last step	j) Key findings
				[Mediator] · Perceived Trust ~~· Privacy~~ · Convenience · Practice · Price ~~· Visual~~ · Product			
6	Belianti et al. (2019)	· Indonesia · 212 millennial respondents between 20 and 37 years old · Purposive sampling	· SEM-PLS · N/A · N/A · N/A		· Satisfaction	· Interests	This study examined the interests of the millennial generation (1980-2000) in Islamic insurance. They found that the quality of some mobile services (Convenience, Practicality, Price, Visual, and Product) is related to satisfaction with *takāful*, while security is not a statistically significant factor.
7	Daud & Ahmad (2020)	· Malaysia · 418 Muslim customers of *takāful* who have a vehicle and car insurance · Respondents participated voluntarily	· PLS-SEM · SmartPLS 3.0 · N/A · 5-points	· Price [Moderator] · Agent		· Purchasing behavior	This study showed that Price and Agent were negatively and positively related to the Purchasing Behavior of *takāful*. They included the interaction path, [Role of Agent]*[Price] to Purchasing Behavior, which was also statistically positively significant, suggesting the moderating role of the agent.
8	Daud et al. (2021)	· Malaysia · 428 Muslims who have vehicle and motor insurance · Respondents participated anonymously and voluntarily	· PLS-SEM · SmartPLS 3.0 · N/A · 5-points	· Price [Moderator] · Religious orientation		· Purchasing behavior	They investigated the direct effects of Price and Religious Orientation on the Purchasing Behavior of *takāful*. They showed that if the *takāful* price was higher/lower than the conventional one, they purchased less/more, and those with high Religious Orientation tended to purchase *takāful*.
9	Echchabi & Echchabi (2013)	· France · 67 French Muslim · N/A	· SEM · Amos 18 · TPB · 7-points	· ATT · SN · PBC		· Behavioural intention	This study investigated the intention to adopt *takāful* among French Muslims based on the TPB. Attitude, subjective norm, and perceived behavioral had a significant positive effect on the intention to adopt Islamic insurance, but the path from subjective norm to attitude was not significant.
10	Echchabi et al. (2014)	· Tunisia · 66 randomly selected customers in Tunisia · Randomly distributed to the individual customers	· SEM · N/A · IDT · 7-points	~~· Uncertainty~~ ~~· Relative advantage~~ · Compatibility ~~· Social influence~~		· Adoption of Islamic insurance	This is the first study to investigate the intention to adopt Islamic insurance in Tunisia under the social changes after the Jasmine Revolution. Of the five variables (uncertainty, relative advantage, compatibility, social influence, and awareness) included in the model, only adoption was significant.

No	a) Author (s)	b) Country c) Participants d) Sampling methods	e) Methodology f) Software g) Theory / Model h) Likert scale	i) Variables First step	Middle Step	Last step	j) Key findings
11	Echchabi & Ayedh (2015)	· Yemen · 123 respondents, of which 39 % and 61% use *takāful* and conventional insurance · N/A	· SEM · Amos 18 · IDT · 7-points	~~· Awareness~~ ~~· Uncertainty~~ ~~· Advantage~~ · Compatibility ~~· Social influence~~ ~~· Awareness~~		· Behavior intention	This study developed a model to adopt *takāful* based on the IDT. Among Uncertainty, Relative Advantage, Combability, Social Influence, and Awareness, only Combability was a statistically significant determinant, and it also showed that respondents had the intention to adopt *takāful*.
12	Farhat et al. (2019)	· Pakistan · 237 regular visitors to the Islamic banks who had experience of purchasing insurance · Judgmental sampling	· SEM · Amos 22 · TRA · 5-points	· ATT · SN · Halal certification		· Behavioral intention	This study analyzed the intention to purchase family *takāful* in Pakistan Generation M by including Halal Certification in addition to Attitude and Subjective Norms included in the TRA. The results showed that all factors significantly and positively influenced behavioral intention.
13	Hasan & Rahman (2023)	· Bangladesh · 384 Muslim employees who work at government or private organizations · Convenience sampling	· PLS-SEM · SmartPLS 3.3.3 · TPB · 5-points	· Promotional campaign	· ATT · SN · PBC · Saving motives [Moderator] · Religiosity	· Purchase intentions	This study predicted family *takāful* purchase intentions based on the extended TPB. Attitude, Subjective Norms, Perceived Behavioral Control, Saving Motives, Promotional Campaign, and Religiosity contributed to the prediction, and some factors mediated or moderated some of the above variables.
14	Hassan et al. (2014)	· Malaysia · 100 people who have been clients of Malaysian *takāful* companies for more than two years · N/A	· SEM · Amos 18 · N/A · 7-points	· Customer relationship management	· Customer satisfaction	· Customer loyalty	This study was one of the initial. Based on the relationship marketing perspective, this study examined the path from Customer Relationship Management to Customer Satisfaction and further to Customer Loyalty, demonstrating that these are statistically significantly linked.
15	Hasyim (2018)	· Indonesia · 100 participants of the direct field survey method using a questionnaire · N/A	· SEM-PLS · SmartPLS 3 · TRA · N/A	· Behavioral belief · Normative belief	· ATT · SN	· Intention to behave	This study aimed to clarify the reasons for the low adoption rate of *takāful*. They constructed a model based on TRA. The results showed that Attitude and Subjective Norms statistically significantly influenced Intention to Behave (IB), and IB also statistically significantly influenced Behavior.

No	a) Author (s)	b) Country c) Participants d) Sampling methods	e) Methodology f) Software g) Theory / Model h) Likert scale	i) Variables First step	Middle Step	Last step	j) Key findings
16	Husin & Rahman (2016b)	· Malaysia · 484 Muslims between 25 and 54 years old who had no life insurance and a family *takāful* scheme · Convenience sampling	· PLS-SEM · SmartPLS 2.0 · TPB · 5-points	· Religiosity · Exposure · Knowledge · Awareness · Word-of-mouth · Media influence · Self-efficacy · Resource facilitating condition	· ATT ~~· SN~~ · PBC	· Behavioral intention	This study was the first to apply the decomposed theory of planned behavior to a study of citizens' intentions to participate in family *takāful* in Malaysia. Out of 15 hypotheses, 12 were significant factors, but religiosity, awareness, and subjective norm to intention were not.
17	Husin & Rahman (2016a)	· Malaysia · 384 Muslims who did not participate in insurance and *takāful* · Convenience sampling	· PLS · SmartPLS 2.0 M3 · TPB · 5-points	· Awareness · Knowledge · Exposure	· ATT ~~· SN~~ · PBC	· Behavioural intention	This study applied the TPB for the first time to examine the intention of potential consumers to participate in *takāful* in Malaysia. They found that awareness, knowledge, exposure, attitudes, and perceived behavioral control were important factors in participating in the family *takāful* scheme.
18	Ibrahim et al. (2021)	· Malaysia · 414 Bumiputera contractors in Peninsular Malaysia · N/A	· PLS-SEM · SmartPLS 3.0 · TRA · N/A	· ATT · SN · Religiosity · Awareness		· Acceptance of CAR *takāful*	This study aimed to reveal the factors that influence Bumiputera contractors' acceptance of the contractor's all risks (CAR) *takāful*. Religiosity and Awareness factors, in addition to those of TRA (Attitude, Subjective norm), positively influenced the acceptance of the CAR *takāful* product.
19	Ibrahim et al. (2015)	· Malaysia · 278 owners of small and medium enterprises · The sample was selected from the lists given by *takāful* operators	· SEM · Amos 20 · N/A · N/A	· Leverage · Growth · Bankruptcy · Tax Consideration		· *Takāful* demand	This study applied CBSEM to offer the theoretical framework of *takāful* demand by small and medium-sized enterprises. They also empirically confirmed that Leverage, Growth, Bankruptcy, and Tax Consideration were statistically significantly positive factors influencing *takāful* demand.
20	Khan et al. (2020)	· Pakistan · 300 Muslims in urban and rural areas · Convenience sampling	· PLS-SEM · SmartPLS 3 · N/A · 5-points	· Customer awareness · Customer satisfaction ~~· Risk perception~~		· Adopt of Islamic insurance	They investigated the determining factors of *takāful* Adoption. They found that Customer Awareness, Consumer Satisfaction, Compatibility, and Religiosity were statistically significant factors with setting Social

No	a) Author (s)	b) Country c) Participants d) Sampling methods	e) Methodology f) Software g) Theory / Model h) Likert scale	i) Variables First step	Middle Step	Last step	j) Key findings
				· Compatibility · Religiosity [Mediator]			Influence as a mediating variable, while Risk Perception was not a statistically significant factor.
21	Marsasi & Barqiah (2023)	· Indonesia · 362 of the millennial and Z generations who have used Wadiah Bank Syariah Indonesia savings · Purposive sampling	· SEM · Amos 24.0 · Functional attitude theory · 5-points	· Social influence · Ideal self-concept · Utilitarian motivation · Perception of consumers ~~· Access to Information~~		· Intention to Use	This study applied the multiple group analysis using SEM to investigate the roles of demographic variables as the determinants of adopting Sharia products because the suggestions of existing studies differ. They provided knowledge that, e.g., a higher educational background facilitates the adoption.
22	Mohy-Ul-Din et al. (2019)	· Pakistan · 385 *takāful* policyholders · N/A	· PLS-SEM · N/A · SET · 5-points	· Trust · Institutional trust · Disposition trust [Mediator]		· Trust in *takāful*	This study examined the mediating effect of *takāful* Service Provider Expertise (TSPE). They developed a model in which Institutional Trust and Dispositional Trust explained Trust in *Takāful* Services and included TSPE. The results showed that all paths hypothesized among them were statistically significant.
23	Mukhtar & Barre (2024)	· Somalia · 427 responses from the current and potential *takāful* scheme buyers · Convenience sampling	· PLS-SEM · SmartPLS 3.3.7 · DOI · 5-points	· Service provider expertise · Perceived compatibility ~~· Perceived complexity~~ · Perceived culture · Level of awareness · Perceived relative advantage · Perceived		· Intention to adopt *takāful*	This study investigated people's intentions to introduce *takāful* by examining variables in the DOI framework (relative advantage, complexity, and compatibility) and additional ones (consumer awareness, culture, and trust). The results showed that variables other than complexity are important.

No	a) Author (s)	b) Country c) Participants d) Sampling methods	e) Methodology f) Software g) Theory / Model h) Likert scale	i) Variables First step	Middle Step	Last step	j) Key findings
				trust			
24	Nasir et al. (2020)	· Malaysia · 316 Muslims who do not participate in life insurance/*takāful* · Purposive sampling	· PLS-SEM · N/A · TPB · N/A	· ATT · SN ~~· PBC~~ ~~· Financial literacy~~ ~~· Religiosity~~		· Behavioural intention	They considered *takāful* an unsought product and investigated the determinants based on TPB, adding financial literacy and religiosity. They found that only Attitude and Subjective Norm among the five variables were statistically significant determinants of purchasing unsought products.
25	Osman et al. (2022)	· Saudi Arabia · 362 customers of *takāful* companies in Saudi Arabia · Online survey via Facebook	· PLS-SEM · SmartPLS · PAKSERV, bucket theory · 5-points	· Assurance ~~· Personalization~~ · Reliability ~~· Sincerity~~ ~~· Tangibility~~ · Social bonds · Structural bonds · Financial bonds · Islamic ethical behaviour	· Corporate image · -> · Corporate reputation	· Customer loyalty	This study proposed a model that combines relationship marketing and service quality, mainly based on the PAKSERV model. They applied it to the *takāful* case to examine whether corporate reputation mediates the relationship between customer loyalty and corporate image.
26	Poan et al. (2022)	· Indonesia · 322 respondents who have an insurance policy and have the knowledge and interest in purchasing Islamic insurance · Purposive sampling and snowball sampling	· PLS-SEM · SmartPLS. · N/A · 7-points	~~· ATT~~ · SN · Religiosity · Awareness	· Trust	· Purchase intention	This study proposed a model in which paths extended from attitude, religiosity, awareness, and subjective norm to trust and from trust to *takāful* purchase intention in Indonesia. It showed that all paths except the path from attitude to trust were significantly positive.
27	Rahman et al. (2018)	· Malaysia · 200 Muslim and non-Muslim health insurance customers · Convenience sampling	· SEM · N/A · N/A · 5-points	· Service quality [Moderator] · Religiosity	· Satisfaction	· Patronage	This study investigated Malaysian customers' patronage decisions toward health insurance services. They found that customer satisfaction is one of the vital constructs for insurance providers, and religiosity is a significant moderator between satisfaction and patronage decision for customers.

No	a) Author (s)	b) Country c) Participants d) Sampling methods	e) Methodology f) Software g) Theory / Model h) Likert scale	i) Variables First step	Middle Step	Last step	j) Key findings
28	Rapi & Kassim (2023)	· Indonesia · 428 Indonesians · Simple random sampling	· SEM · Amos 23 · TPB · 5-points	~~· Relative advantage~~ · Compatibility · Normative belief	~~· ATT~~ · SN · Price · Knowledge	· Intention to perform	This study investigated the intention to purchase micro *takāful* products among low-income Indonesians. The model was constructed based on the TPB, in which attitude, subjective norm, price (two paths), and knowledge explain intention, and all but attitude and one of the prices were significant.
29	Raza et al. (2020)	· Pakistan · 305 employees from different organizations · Convenience sampling	· PLS-SEM · SmartPLS 3.2.3 · TPB · 5-points	· ATT · SN · PBC · Awareness ~~· Perceived risk~~ · Perceived compatibility · Relative advantage		· Purchase intention	This study analyzed the intention to purchase *takāful* by adding awareness, perceived risk, perceived compatibility, and relative advantage to the traditional factors of the TPB (attitude, subjective norm, and perceived behavioral control). It obtained significant positive results except for perceived risk.
30	Razak et al. (2021)	· Malaysia · 135 entrepreneurs of the small and medium industries · Cluster sampling followed by simple random sampling	· PLS-SEM · SmartPLS 3.2.9 · TPB · 7-points	· ATT · SN · PBC · Knowledge		· Purchase intention	Because existing studies that examined the purchase intention of micro-*takāful* are limited, they investigated whether Knowledge, Attitude, Subjective Norms, and Perceived Behavioral Control would shape Behavioral Intentions positively. They found that four antecedents had positive effects.
31	Rehman et al. (2021)	· Saudi Arabia and Malaysia · 362 and 350 *takāful* customers from Saudi Arabia and Malaysia · Purposive sampling	· PLS-SEM · SmartPLS · N/A · 5-points	**[Malaysia]** ~~· Assurance~~ · Personalization · Reliability ~~· Sincerity~~ · Tangibility ~~· Social bonds~~ · Structural bonds ~~· Financial bonds~~ · Islamic	· Corporate image · -> · Corporate reputation	· Customer loyalty	This study developed a unique model incorporating elements of corporate image and relationship marketing, and conducted a comparative analysis of how the reputation of *takāful* providers is determined by customers in Malaysia and Saudi Arabia, the major markets for Islamic financial services.

No	a) Author (s)	b) Country c) Participants d) Sampling methods	e) Methodology f) Software g) Theory / Model h) Likert scale	i) Variables First step	Middle Step	Last step	j) Key findings
32				ethical behaviour **[Saudi Arabia]**			
				· Assurance ~~· Personalization~~ · Reliability ~~· Sincerity~~ ~~· Tangibility~~ ~~· Social bonds~~ · Structural bonds · Financial bonds · Islamic ethical behaviour	~~· Corporate image~~ · -> · Corporate reputation	· Customer loyalty	
33	Riaz et al. (2020)	· Pakistan · 206 *takāful* policyholders of 2 family *takāful* companies · Convenience sampling	· PLS-SEM · N/A · N/A · 5-points	· Religious adherence · Reputation · Product awareness ~~· Marketing and advertisement~~		· Demand	This study included Religious Adherence, Reputation, Product Awareness, and Marketing and Advertisement as the latent variables to investigate the family *takāful* demand. They found that the first three were statistically significantly positive, but the last was statistically insignificantly positive.
34	Rifas et al. (2023)	· Sri Lanka · 432 MSMEs that do not purchase any *takāful* policy · Convenience sampling	· PLS-SEM · N/A · TPB · 5-points	· ATT · SN · PBC · Knowledge ~~· Awareness~~ · Religiosity · Income · Trust on *takāful*		· Intention	This study constructed a model to explain MSMEs' intention to participate in *takāful* using paths from attitude, subjective norm, perceived behavioral control, knowledge, awareness, religiosity, income, and trust. It showed that all factors except awareness had a significant influence.

No	a) Author (s)	b) Country c) Participants d) Sampling methods	e) Methodology f) Software g) Theory / Model h) Likert scale	i) Variables First step	Middle Step	Last step	j) Key findings
35	Rifas et al. (2024)	· Sri Lanka · 432 MSME entrepreneurs who do not participate in *takāful* · Convenience sampling	· PLS-SEM · SmartPLS 3.3.3 · TPB · 5-points	· ATT · SN · PBC		· Behavioural intention	This study is the first to investigate the intention to participate in general *takāful* among Sri Lankan MSME entrepreneurs. Based on the TPB, this study found that attitude, subjective norm, and perceived behavioral control had almost the same level of influence on behavioral intention.
36	Rizwan & Al-Malkawi (2021)	· United Arab Emirates · 400 existing and potential customers of health insurance · Simple random technique	· PLS-SEM · SmartPLS · TPB · 5-points	· Brand awareness · Brand association · Perceived quality · Brand loyalty	· Brand equity · Customer perceptions [Moderator] · Age · Income · Education ~~- Religion~~	· Purchase intentions	They investigated the Purchase Intention (PI) of health *takāful* by including some moderating variables. The results showed that Brand Equity and Customer Perceptions had significantly positive effects on PI; Age, Income, and Education were significant moderators, while Religion was not.
37	Rizwan et al. (2021)	· United Arab Emirates · 300 customers of health insurance in Abu Dhabi and Dubai · Stratified random sampling	· PLS-SEM · SmartPLS · TPB · 5-points	· Brand awareness · Brand association · Perceived quality	· Brand equity [Moderator] ~~- Age~~ ~~- Income~~ · Education ~~- Religion~~	· Purchase intentions	This study incorporated Brand Equity (BE) and moderating factors to investigate their impacts on Purchasing Intention. They found that BE had a significant positive impact on PI. Religion was an insignificant moderating factor, suggesting *takāful*'s popularity was not limited to Muslims.
38	Roushdy & Ghada (2017)	· Egypt · 248 *takāful* policyholders from Egypt's top four market share companies · Potential participants were randomly selected	· PLS-SEM · SmartPLS 2.0 · N/A · 5-points	· Conscious attention dimension · Enthused participation dimension · Social connection dimension [Mediator] · Customer satisfaction		· Repurchase intention	They proposed a model with paths from Conscious Attention (CA), Enthused Participation, and Social Connection to Customer Satisfaction (CS) and Repurchase Intention (RI), and also a path from CS to RI. They showed that all paths except CA to CS were significant.

No	a) Author (s)	b) Country c) Participants d) Sampling methods	e) Methodology f) Software g) Theory / Model h) Likert scale	i) Variables First step	Middle Step	Last step	j) Key findings
39	Salleh & Ramli (2013)	· Malaysia · 800 Family *takāful* customers · N/A	· SEM · Amos 16 · SET · 5-points	· Customer satisfaction · Customer trust · Customer commitment		· Islamic relationship marketing	They developed a model describing the effect of the *takāful* agents' four Islamic marketing practices on customer Satisfaction, Trust, and Commitment. The 12 hypothesized relationships among these four explanatory and three explained variables were supported.
40	Saoula et al. (2024)	· Malaysia · 264 customers who are active members of Malaysian *takāful* insurance financial services and have availed the *takāful* services within the last year, and have faced problems · Purposive sampling	· PLS-SEM · SmartPLS · commitment–trust theory · 5-points	· Service quality · Perceived cost · Role of agent [Moderator] · Corporate Image		· Customer Satisfaction	This study constructed a model to explain customer satisfaction using perceived costs (PC), the role of agents (RA), and service quality while considering the moderating effects of corporate image, perceived cost, and the role of agents. The results were significant except for PC and RA.
41	Sang et al. (2020)	· Malaysia · 288 respondents, mainly from the ethnicities of Sabah and Sarawak indigenous · Convenience sampling	· SEM · N/A · Perception Formation Model · 7-points	~~· Objective knowledge~~ ~~· Risk propensity~~ · Family influence · Peer influence · Internet influence	· Perception toward life insurance	· Intention to purchase life insurance	This study proposed a model with paths from Objective Knowledge (OK), Risk Propensity (RP), Family, Peer, and Internet Influences to Life Insurance Perception (LIP), and from LIP to Intention to Purchase, and showed that all paths were significant, except for the paths from OK and RP to LIP.
42	Sarfraz et al. (2022)	· Pakistan · 555 respondents from three major cities of Pakistan · N/A	· SEM · Amos · theory of basic human values · N/A	· Tradition ~~· Conformity~~ · Stimulation ~~· Self-direction values~~		· Purchase intention	This study examined the impact of tradition, conformity, stimulation, and self-direction values on *takāful* purchase intention and the moderating role of similarity between competing companies. It found that tradition and stimulation values and the moderating role had positive effects.
43	Shaikh et al. (2020)	· Pakistan · 282 respondents who have never purchased a family *takāful* product · Convenience sampling	· SEM · Statistical Package for Social Sciences · DOI · 5-points	· Awareness · Religious belief · Perceived relative advantage		· Family *takāful* adoption	This study hypothesized that awareness, religious belief, perceived relative advantage, perceived compatibility, perceived complexity, gender, age, and education would influence family *takāful* adoption. The results suggested that the first four had a significant influence.

No	a) Author (s)	b) Country c) Participants d) Sampling methods	e) Methodology f) Software g) Theory / Model h) Likert scale	i) Variables First step	Middle Step	Last step	j) Key findings
				· Perceived compatibility ~~· Perceived complexity~~ [Moderator] ~~· Gender~~ ~~· Age~~ ~~· Education~~			
44	Shaikh & Amin (2024)	· Pakistan · 310 postgraduate students of a private institute in Karachi · Purposive sampling	· SEM · Amos 25 · TIB · 5-points	· Affect · Religious obligation · Awareness · Facilitating conditions ~~· Perceived risk~~ · ~~Social factors~~		· Willingness to choose family *takāful*	This study was the first to investigate the willingness to purchase family *takāful* using TIB. While awareness, affect, facilitating conditions, and religious obligation were important variables in the acceptance of family *takāful*, perceived risk and social factors were not significant factors.
45	Shamsudheen et al. (2023)	· Malaysia · 311 samples from both sales professionals of *takāful* companies and agencies registered with *takāful* companies · Purposive sampling	· PLS-SEM · SmartPLS 3.2.9 · N/A · 7-points	· Information overload [Mediator] · Self-efficacy		· Sales performance	This study analyzed the possibility that information overload may negatively impact the growth of the *takāful* industry. The results showed that the path from information overload to self-efficacy and sales performance, and the path from self-efficacy to sales performance, were significant.
46	Shukor (2020)	· Malaysia · 182 respondents who participated in some family *takāful* · Convenience sampling	· SEM · Amos · N/A · 5-points	· Communication · Expertise · Image	· Trust in · *Takāful* Agent	· Intention to continue service with existing agent · Loyalty	This study focused on trust in *takāful* agents in Malaysia. The results showed that communication, expertise, and image are important factors that build clients' trust in *takāful* agents, and that trust in *takāful* agents leads to clients' loyalty and intention to continue service with them.
47	Siala (2013)	· UK · 208 UK Muslim consumers · Participants were invited using various communication methods	· SEM · Amos 12 · N/A · 5, 7-points	· Religiosity · Relscale	· Attitudinal brand loyalty	· Price tolerance · WOM (word-of-mouth	This was a fairly early study that showed that indemnity services, such as car insurance services, are influenced by religion. It also pointed out the need to consider ritualistic and religious aspects when analyzing Islamic insurance using existing models such as the TRA model.

No	a) Author (s)	b) Country c) Participants d) Sampling methods	e) Methodology f) Software g) Theory / Model h) Likert scale	i) Variables First step	Middle Step	Last step	j) Key findings
48	Suki et al. (2018)	· Malaysia · 288 *takāful* subscribers in the Generation Y group · Purposive sampling	· PLS-SEM · SmartPLS 2.0 · Expectation Confirmation Model, Motivation Theory · 5-points	· Intrinsic motives · Extrinsic motives · Satisfaction	· Positive E-WOM · ->~~ - Continuance intention~~	· Brand loyalty	They proposed a model based on the Expectation Confirmation Model and Motivation Theory. They found that intrinsic motives, extrinsic motives, and satisfaction affect consumers' positive E-WOM, which further significantly influences consumers' continuance intention in *takāful*.
49	Sulaiman et al. (2020)	· Nigeria · 261 entrepreneurs in Sabon Gari Market · Purposive sampling	· PSL-SEM · SmartPLS 3 · N/A · N/A	· Religiosity · Trust and confidence · Awareness		· Patronage	This study investigated the determinants of *takāful* patronage among small-scale entrepreneurs. They selected Religiosity, Trust and Confidence, and Awareness as potential factors. They found that all these factors were statistically significant, and Religiosity was the most influential.
50	Sulaiman et al. (2023)	· Nigeria · 386 large- and small-scale crop farmers · Judgmental sampling	· SEM · Amos 21 · TPB · N/A	· ATT · SN · PBC ~~- Awareness~~		· Acceptance	This study examined acceptance of agricultural *takāful* in Nigeria based on the TPB. The model included awareness, attitude, perceived behavioral control, and subjective norms, and all factors except awareness significantly positively explained acceptance of *takāful*.
51	Sultana & Moonmoon (2022)	· Bangladesh · 392 anonymous participants of *the takāful* customer · Convenience sampling	· PLS-SEM · SmartPLS · N/A · 5-points	· Customer awareness · Compatibility · Religiosity ~~- Complexity~~ · Reliability and trust		· Purchase intention	This study aimed to identify factors that affect the purchase intention of *takāful*. Based on the existing literature, Customer Awareness, Compatibility, Religiosity, Reliability and Trust, and Complexity were selected. All factors except Complexity were found to be statistically significant factors.
52	Winarti et al. (2023)	· Indonesia · 259 participants between 20 and 59 years old in Balikpapan and Makassar Cities · Purposive sampling	· SEM · Amos · N/A · 7-points	· Perceived risk · Consumer knowledge · Consumer trust		· Behavior Intention	This study investigated the relationship between Perceived Risk (PR), Consumer Trust (CT), Consumer Knowledge (CK), and Behavior Intention (BI) of insurance purchase. While all paths to BI and the path from CK to CT were statistically significant, the path from PR to CT was not.
53	Yahaya et al. (2022)	· Nigeria · 178 members of the National Association of Road Transport Owners-Petroleum Tanker Drivers	· PLS-SEM · SmartPLS 3.0 · TPB · N/A	~~- Awareness~~ · Perception · Religiosity		· Patronage	This study selected members of road transport owners to investigate the reasons for low patronage of motor vehicle insurance. They found that Perception and Religiosity were the determinants of motor vehicle

No	a) Author (s)	b) Country c) Participants d) Sampling methods	e) Methodology f) Software g) Theory / Model h) Likert scale	i) Variables First step	Middle Step	Last step	j) Key findings
		· Stratified random sampling					*takāful* patronage, while Awareness was not a statistically significant factor.
54	Yusuf et al. (2023)	· Malaysia · 121 business owners of small and medium-sized enterprises · N/A	· PLS-SEM · SmartPLS 3.0 · stimulus-organism-response theory · 5-points	· Price · Promotion · Place · Process ~~· Product~~ ~~· People~~ · Physical evidence [Mediator] · Attitude towards risks		· Purchase behavior	Based on the SOR theory, they developed a model including the 7Ps of service marketing mix as explanatory variables to explain Insurance Purchasing Behavior. They found that Price, Promotion, Place, Process, and Physical Evidence significantly affected Insurance Purchase Behavior.
55	Zainordin et al. (2022)	· Malaysia · 389 Muslims in Klang Valley · Convenience sampling	· PLS-SEM · SmartPLS · UTAUT2 · 5-points	· Performance expectancy · Effort expectancy ~~· Social influence~~ · Facilitating conditions · Hedonic motivation · Price value ~~· Habit~~	· Behavioral intention [Mediator] · Trust	· Penetration	This study is the first to examine the acceptance of family *takāful* by UTAUT2. The model included performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and trust. All variables except influences and habit were significant.
56	Zuki & Bakar (2023)	· Malaysia · 272 academicians in seven Malaysian private Islamic Higher Education Institutions · NA	· PLS-SEM · SmartPLS 3.3.7 · TPB, Initial Trust Formation Model · 10-points	· ATT · SN · PBC · Trust		· Intention to participate	This data article is unique in that it surveyed academicians. They conceptualized the Institutional Trust Construct (ITC) and predicted the customers' intention to participate in family *takāful* using ITC and conventional factors such as Attitude, Subjective Norms, and Perceived Behavioral Control.

Source: Author's own work

Results in detail

In what follows, the contents and results of a) - j) in Table 2 are overviewed.

Author(s)

Some studies were conducted by the same author or group (Table 2). This may have influenced differences in methodology between countries. Rehman et al. (2021) included studies from both Malaysia and Saudi Arabia, and the latter is nearly identical to the Saudi Arabia study by Osman et al. (2022); therefore, this study only utilized the Malaysian results from Rehman et al. (2021). As a result, the total may sometimes be 55 instead of 56.

Country

This refers to the country that was the subject of the study, not the country where the scientists belong (Figure 1). Malaysia had the largest number of studies, with 20 articles, followed by Pakistan and Indonesia with 10 and 8 articles, respectively. The top two countries accounted for the majority of the 56 articles. This trend is consistent with what was observed in Alam et al. (2023) (see Table 1).

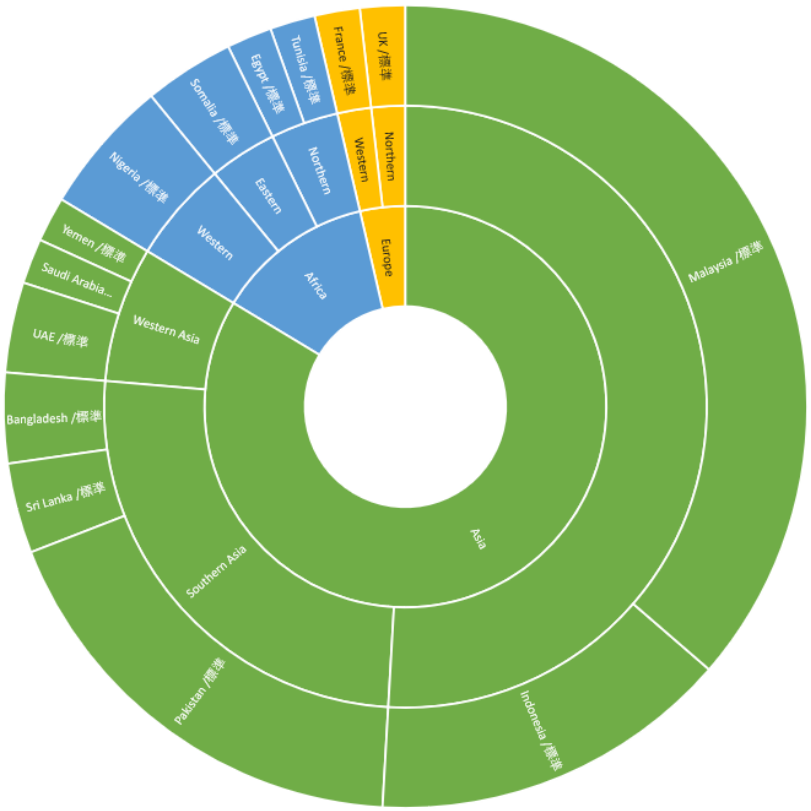


Figure 1. Countries studied
Source: Author's own work
Note: Continental regions, etc., are based on the United Nations 'geoscheme.'

Table 3. List of previous studies by country and year

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Indonesia						15	6		31	26	21, 28, 52	
						1						
Malaysia	39	14	19	16, 17		48		7, 24	8, 18, 30	55	45, 54, 56	40
						27		41, 46		2		
Sri Lanka											34	35
Bangladesh										51	13	
Pakistan							3, 22	4, 20, 29, 33		42		44
							12	43				
UAE									36, 37			
Saudi Arabia										25		
Yemen			11									
Somalia										5		23
Egypt					38							
Tunisia		10										
Nigeria								49		53	50	
France	9											
UK	47											
Theory/Model												
TRA							2	1	1			
TPB	1			2		1		2	3	1	5	
DOI								1		1		1
Others	1	1	1			2	1	1		3	3	2
N/A	1	1	1		1	1	1	5	2	3	2	
Method												
SEM	3	2	2			2	1	3		2	4	1
PLS				2	1	2	3	7	6	6	5	3
PLS (%)	0	0	0	100	100	50	75	70	100	75	56	75

Source: Author's own work

Notes: The digits in the upper chart correspond to the article numbers in Table 2.

Participants

This is not the number of participants in a survey, but a valid sample size used for analyses (Table 4). The overall sample size (2013-2024) was an average of 312 and a median of 310, and it is safe to say that the average and median values every three years tend to increase over time.

Table 4. Sample size

	2013-2015	2016-2018	2019-2021	2022-2024	2013-2024
Average	235	309	301	349	312
Median	123	288	300	362	310
n	7	7	20	21	55

Source: Author's own work

Sampling methods

When sampling methods are not clearly stated, or when they overlap with the explanation in c) Participants, they are indicated as N/A. The most common was convenience sampling with 16 cases, followed by purposive sampling (and judgmental sampling) with 14 cases (Table 5). Convenience sampling is a method of drawing samples from a group determined by the researcher, and the characteristics of the participants are not taken into consideration. Purposive sampling, also known as judgmental sampling, involves selecting participants who have characteristics relevant to the research and conducting a survey. Both are non-probability sampling, and the results are only valid for the population surveyed. Sampling methods with "random" in the name included simple random sampling, stratified random sampling, etc., totaling seven cases. Eleven were N/A, and of the remaining 44 cases, at least 30 (68.2%) were non-probability sampling. Since the factors that influence *takāful* adoption can differ depending on the country or region, the application of non-probability sampling may be valid. The application of non-probability sampling is closely related to the fact that studies on *takāful* adoption using SEM have been conducted repeatedly.

Table 5. Frequency of sampling, software, theory/model, and Likert-scale points

Sampling		**Software**		**Theory/Model**		**Likert**	
Convenience	16	Amos	16	TPB	15	5-point	31
Purposive	10	SmartPLS	30	TRA	4	5 and 7	1
Judgmental	4			DOI	3	7-point	9
				SET	2	9-point	1
						10-point	2
Others	14	Others	0	Others	14	Others	0
N/A	11	N/A	9	N/A	17	N/A	11
Total	55		55		55		55

Source: Author's own work

Methodology

CB-SEM and PLS-SEM were sometimes identified by the software used, even if not specified in the article. As explained in Section 4.1.6 (Software), the identified software packages were limited to Amos and SmartPLS, which are commonly used for CB-SEM and PLS-SEM, respectively. Accordingly, when the use of either software was explicitly reported, the SEM approach could be classified with reasonable confidence. In Table 2, CB-SEM and PLS-SEM were listed as SEM and PLS-SEM, respectively. SEM may include PLS-SEM. There were no PLSc-SEM cases. The number of SEM and PLS-SEM cases was 20 and 35, respectively (Table 3). No clear trends were observed in the appearance of SEM and PLS-SEM, suggesting that researchers selected whichever method they considered more appropriate depending on their objectives.

Software

The software identified was Amos and SmartPLS (Table 5). Even if the software was not specified, it was included if detectable. Studies that applied Amos and SmartPLS were 16 and 30, respectively; the number of N/A cases was 9. No papers specified software other than Amos or SmartPLS.

Theory/Model

Even if there was an additional explanation, such as "extended" or "decomposed," it was shown as "TPB," etc. Even if the model used in the estimation differed significantly from the theory/model mentioned, the theory/model mentioned was noted. Among the models that were mentioned alone, the most common was TPB (15 cases), followed by TRA (4 cases) and Diffusion of Innovations (DOI) (3 cases), while the number of N/A was 17 (Table 5). Others included IDT, SET, TAM, the theory of interpersonal behavior (TIB), unified theory of acceptance and use of technology 2 (UTAUT2), PAKSERV, among others.

Likert scale

Many studies used or referenced questions from previous studies. Some articles did not explain which Likert scale was applied. The most common was the 5-point scale (31 studies), followed by the 7-point scale (9 studies), the 10-point scale (2 studies), the 5 and 7-point scale (1 study), and the 9-point scale (1 study). (Table 5). The number of N/A was 11 studies.

Variables

When variables were described as moderators or mediators, they were listed separately (Table 2). Attitude, subjective norm, and perceived behavioral control, which are used in TPB, etc., were designated as ATT, SN, and PBC, respectively. Statistically insignificant variables were crossed out. For variables with multiple paths, a cross was only drawn if all paths were statistically insignificant. The significance level followed the level used in each study.

Key findings

A concise summary of the results in approximately 40 words. Details of i) Variables and j) Key findings will be provided in the next section.

Statistically significant and insignificant variables

In this section, variables used in the reviewed studies are further examined. It is common to visualize the relationships between variables connected by paths in SEM studies. Variables on the left side of the diagram typically have relationships that explain variables on the right, and these relationships have multiple levels. For example, in the case of TRA, ATT, and SN are placed on the left, and a path extends to Behavioral Intention on the right, making it a two-level structure. In the case of TAM, "perceived usefulness" and "perceived ease of use" are placed on the left, with a path extending to ATT, which is placed in the middle, and a path extending from ATT to behavioral intention, making it a three-level structure. With such relationships in mind, Table 2 lists the leftmost variables, the rightmost variables, and other variables in the left, right, and middle columns (First, Last, and Middle steps in Table 2), respectively. If there are four or more stages, they are indicated in the middle column using "->". The right column (First step) contains the names of variables related to *takāful* adoption (Table 6).

Table 6. Variables in the left column (First step) in Table 2

Name		**Name**	
Purchase	13	Demand	2
Intention	10	Interests	1
Behavioural intention	8	Marketing	1
Loyalty	7	Penetration	1
Adoption	4	Sales performance	1
Patronage	3	Trust	1
Acceptance	2	Willingness to choose	1

Note: Variables of No. 47 in Table 2 were excluded from the above. Because there are two variables in No. 46, the total is 55.
Source: Author's own work

The right and middle columns contain variables that explain the variables on the left. Among a total of 257 variables, 207 and 50 were judged to be statistically significant and insignificant, respectively. The most frequently used variable was Awareness (21 times), followed by ATT and SN (both 18 times), Religiosity (13 times), and PBC (11 times) (Table 7). ATT and SN are variables used in the TRA, and ATT, SN, and PBC are variables used in the TPB. Because many studies mentioned or relied on the TRA and TPB (Table 5), it is natural that ATT, SN, and PBC were frequently used. It was also reasonable that Religiosity was used frequently, as the studies dealt with *takāful* adoption. The total number of variables listed in Table 7 is 121. The remaining 136 (= 257-120) variables were used only once or a few times. It suggests that many studies used their unique variables depending on the characteristics of the research area and the purpose of the study.

Table 7. Variables in the right and middle columns (Last and middle steps) in Table 2

Name	S	I	Name	S	I
ATT, attitude	16	2	Price	6	0
Awareness	15	6	Relative advantage	2	2
Compatibility	9	0	Religiosity	11	2
Knowledge	7	1	SN	16	2
PBC	10	1	Trust	7	1
Risk	1	4			

Note: Variables of No. 47 in Table 2 were excluded from the above. S and I are the number of variables that were statistically significant and insignificant.
Source: Author's own work

Eight studies used mediators and eight studies used moderators, but no study used both (Table 8). All mediator variables were found to be statistically significant. Some moderators were demographic variables (e.g., age); in some cases, moderators were not statistically significant.

Table 8. Mediator and moderator

Name	S	I	Name	S	I
Customer satisfaction	1	0	Age	1	2
Perceived Trust	1	0	Agent	1	0
Self-efficacy	1	0	Corporate Image	1	0
Service provider expertise	1	0	Education	2	1
Social influence	1	0	Gender	0	1
Trust	2	0	Income	1	1
			Religiosity	3	2

Note: Variables of No. 47 in Table 2 were excluded from the above. S and I are the numbers of variables that were statistically significant and insignificant.
Source: Author's own work

The method to judge the statistical significance of variables varied from article to article. In cases where the p-value was used, 9, 29, and 3 studies applied the 1%, 5%, and 10% levels, respectively, while 8 studies did not provide a significance level (they are shown as N/A in Table 2).

5. Discussions

This section discusses the results of the first three subsections in Section 4. The number of studies was high in Asian countries such as Malaysia, Pakistan, and Indonesia. In Table 3, countries are arranged from east to west in order of their latitude, with countries further west at the top and countries further east at the bottom. Table 3 shows a tendency that the further west a country is located, the more studies on *takāful* adoption were conducted. In particular, relevant studies were conducted in Malaysia almost every year between 2013 and 2024. On the other hand, there were few studies in Saudi Arabia and other Middle Eastern countries, another center of Islamic finance, with one study in Saudi Arabia, two in the UAE, and one in Yemen. Table 4 shows that the number of studies increased approximately threefold between 2019 and 2024 compared to 2013 to 2018. The studies on Saudi Arabia and the UAE were conducted in 2021 and 2022, and it is expected that studies on these countries will increase in the future.

Because keywords were searched in English, Indonesian, and Malay, studies whose titles, abstracts, or main texts were written in these languages could be identified. However, relevant studies published exclusively in other languages may have been overlooked. Therefore, the observed predominance of studies from Southeast Asian countries, such as Indonesia and Malaysia, and the relatively limited number of studies from Arab countries may be partly attributable to the language scope adopted in this review.

Sample sizes have increased over the years, with an average of over 300 valid responses becoming the standard (Table 4). Non-probability sampling (e.g., convenience sampling and purposive sampling) was primarily used, as most previous studies focused on specific populations. Random sampling will be necessary for future surveys covering broader areas, such as the entire country. However, as discussed in Section 4.3, previous studies often used a variety of variables, and the results were frequently statistically significant. Therefore, current targets focusing on relatively small populations (e.g., entire cities) are likely to remain valid.

It was inferred that methodologies and software were often selected based on the purpose and methods of each study. Representative methods were CB-SEM and PLS-SEM; the former for theory testing and confirmation purposes, and the latter for theory development (Dash & Paul, 2021; Hair & Alamer, 2022; Hasan & Rahman, 2023; Hasyim, 2018). As shown in Table 3, no trends were observed in the applied methodologies (SEM/PSL-SEM) over time. The only software identified was Amos and SmartPLS

(Table 5). However, with the availability of packages such as *lavaan* for R and *semopy* for Python, estimations can be made without the use of expensive software.

Table 3 does not reveal a clear long-term trend in the relative use of CB-SEM and PLS-SEM. Although all identified studies prior to 2015 employed CB-SEM, the number of observations during this period is too small to draw firm conclusions. In subsequent years, the proportion of studies using PLS-SEM fluctuated between approximately 50% and 100%. This pattern suggests that the literature has focused not only on testing established theoretical models but also on developing and extending new models. Since 2016, the latter type of research appears to have become increasingly common, which may partly explain the relatively frequent use of PLS-SEM.

Regarding theories/models, the most common were those that mentioned the TPB, with 15 studies (27%). There were 38 studies (69%) that mentioned theories/models, with 18 theories/models mentioned. Therefore, excluding the TPB, each theory/model was examined once or so.

TPB and TRA were among the most frequently applied theoretical frameworks. One possible explanation is that these models are highly versatile and have been extensively employed across a wide range of disciplines beyond *takāful* research. As shown in the present review, studies on *takāful* adoption using SEM have been conducted in many countries; however, the number of studies remains relatively limited in most national contexts. Under such circumstances, researchers may prefer well-established and widely validated frameworks such as TPB and TRA when investigating determinants of *takāful* adoption.

The primary purpose of this study was to organize the models and variables used in *takāful* adoption studies and identify models and variables with high versatility. However, the results of this review suggested the effectiveness of studies targeting specific regions or populations, as previous studies did. This is due to the following observations: 1) except for a few countries such as Malaysia, the number of previous studies was limited; 2) previous studies used a variety of variables in each paper, and many of them were statistically significant; and 3) many theories/models were only tested once or a few times. The above observations suggested the validity of conducting studies on *takāful* adoption on a smaller scale than the country (e.g., city). On the other hand, the TRA and TPB were frequently used, and related variables such as ATT, SN, PBC, and religiosity were often adopted and found to be statistically significant. When conducting studies with a generalizable target, such as an entire country, it is important to include these frequently used variables and recruit participants through random sampling.

Limitations

Takaful studies, especially those that apply SEM, are often published in journals that are not included in commonly used databases. For this reason, it was not possible to systematically collect the

literature; This is one of the limitations of this paper. However, by searching websites over three years and checking major databases in the last stage, the literature collection was comprehensive and potential oversights were minimized. In addition, some studies may not have been identified because they were published in languages other than English or did not provide English abstracts. This may be particularly relevant for studies conducted in some Arab countries and other countries with large Muslim populations. Future reviews should therefore consider multilingual search strategies to improve coverage and reduce language-related publication bias.

Another limitation is that the reviewed studies differed substantially in the amount and quality of information reported. In some cases, candidate variables and significance thresholds were not clearly disclosed, making systematic comparisons difficult. Moreover, statistical significance may be influenced by factors such as sample size, research context, and model specification. As a result, the present study focused primarily on the frequency with which variables were examined and reported as significant, rather than undertaking a detailed assessment of the consistency, strength, and robustness of relationships across studies. Future research could address this issue through a more comprehensive synthesis where sufficient information is available.

Finally, the reviewed studies varied considerably in terms of context, sample characteristics, and analytical design. In addition, the studies covered different types of *takāful* products and respondent groups, including individual customers and MSMEs. Although this review initially aimed to examine potential differences in adoption determinants across these contexts, such an assessment was often not feasible because many studies did not fully disclose the questionnaire items or operationalization of constructs. Since these variables are typically developed based on or adapted from previous studies, many of them may represent similar underlying concepts. Nevertheless, the limited disclosure of measurement details made it difficult to assess the extent to which motivations, adoption considerations, and constructs were comparable across studies. In addition, important information, such as candidate variables, significance thresholds, and effect sizes, was not always reported consistently across studies. These limitations make it difficult to assess the relative importance and robustness of individual determinants and to derive strong practical recommendations. Accordingly, the findings should be interpreted with caution, as variations in product categories, respondent characteristics, and construct definitions may influence the reported relationships. As the number of empirical studies increases, it may become possible to analyze adoption patterns separately for transaction models such as *mudharabah*, *wakalah*, *waqf*, and hybrid models, thereby providing a more nuanced understanding of potential differences across contractual arrangements. Future research may revisit this issue as additional studies accumulate and reporting practices become more transparent and standardized.

Future research should examine differences between family *takāful* and general *takāful*, as well as variations between individual participants and MSMEs, to determine whether adoption determinants differ across these contexts. Greater attention should also be given to the appropriateness of sampling strategies and the implications of different sampling methods for SEM-based research.

From a theoretical perspective, the Theory of Planned Behavior (TPB) was the most commonly applied framework among the reviewed studies. Although the use of a well-established and widely validated theory is reasonable during the early stages of research development, future studies should explore whether alternative theoretical frameworks can provide a better explanation of *takāful* adoption. As the body of research grows, greater theoretical integration and refinement will become increasingly important. In this regard, the use of PLS-SEM may provide additional opportunities for theory development and model exploration.

Future research may revisit the above issues as additional studies accumulate and reporting practices become more transparent and standardized.

6. CONCLUSION

Over the past decade, studies on *takāful* adoption have been conducted in various countries, and the number of studies has increased. Thus, this study gathered previous studies as comprehensively as possible and investigated the models and variables used. The results showed that many previous studies focused on specific regions or populations, and that such selection of research subjects is effective.

Varied methods were used in *takāful* adoption studies. This paper focused on those that applied SEM, one of the most commonly applied methods in this topic. We excluded studies that used other statistical methods (e.g., regression analysis) or studies that did not use any statistical methods. This focus was adopted because the objective of this study is to clarify the research trends in SEM-based *takāful* adoption studies and provide guidance for conducting future studies more effectively. In the future, it may be useful to conduct a review of those excluded from this study.

This review's findings highlight several key characteristics of the existing literature on *takāful* adoption. First, many countries still have few studies, although this may partly reflect the language constraints of the review process. Nevertheless, the available evidence suggests that research published in international journals remains relatively limited. Regarding theoretical approaches, the Theory of Planned Behavior (TPB) has been the dominant framework throughout the development of this research stream. This may reflect the tendency of researchers in an emerging field to rely on a well-established and

widely applicable theoretical model. As the literature expands, further development and application of alternative theoretical frameworks may be expected.

The review also indicates a growing emphasis on model exploration and development. In recent years, studies employing PLS-SEM have become more common than those using CB-SEM, suggesting an increasing focus on exploratory model building. Although the reporting practices of previous studies did not allow a detailed examination of the measurement items used for individual constructs, this review systematically summarizes the determinants examined in previous studies and their reported relationships with *takāful* adoption. Therefore, the study provides a useful reference for researchers conducting future SEM-based studies on *takāful* adoption by facilitating a clearer understanding of the overall research landscape, major trends, and existing knowledge gaps.

The main background for researching *takāful* adoption is the low penetration, but this study addresses the reasons only partially. Previous studies has pointed out the following reasons for low *takāful* penetration of citizens: 1) their limited knowledge of *takāful*, 2) negative perceptions of *takāful*, 3) low awareness of the problems inherent in traditional insurance, 4) the influence of negative word-of-mouth, 5) many Muslims are middle-income earners, and have budget constraints, especially if married, that make it difficult for them to choose *takāful*, which is more expensive than traditional insurance, and 6) they prefer investments and savings over insurance (Hasan & Rahman, 2023; Hasyim, 2018; Ibrahim et al., 2015; Riaz et al., 2020; Yahaya et al., 2022); for owners of MSMEs, the factors are the high costs and a lack of direct benefits to participate in *takāful* (Ibrahim et al., 2015); for the supply-side players, traditional insurance is more profitable (Hasyim, 2018; Mihardjo et al., 2021). Some of these factors were included as variables in the previous studies reviewed in this study (e.g., knowledge, word-of-mouth, and income in Table 2). However, there remain factors that have not been sufficiently considered, and future empirical studies are expected to investigate them.

Currently, most relevant studies focus on specific populations, and no studies have examined the factors behind *takāful* adoption across an entire country or multiple countries. The results of this study confirmed the validity of previous studies that targeted specific regions or people, but did not negate the validity of more generalizable studies that target entire countries. In the future, it is expected that studies will be conducted across an entire country or multiple countries, using random sampling to gather a wide range of participants, to determine what factors hinder and facilitate *takāful* adoption.

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The authors declare that there is no conflict of interest related to the research, authorship, or publication of this article.

DATA AVAILABILITY

This study is a literature review based exclusively on publicly available published studies. Therefore, no datasets were generated or analyzed during the study.

AI USE DECLARATION

The authors used Microsoft Copilot and Grammarly to assist with language editing and grammar improvement. The authors reviewed and verified all AI-assisted output and remain fully responsible for the accuracy, originality, and integrity of the manuscript.

ETHICAL CLEARANCE

Ethical clearance was not required for this study because it used publicly available, non-identifiable secondary data and did not involve human participants or procedures requiring formal ethical approval.

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