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## Family Takaful Research: Trends, Themes, and Contributions

*Aile Tekafülü Üzerine Araştırmalar:  
Eğilimler, Temalar ve Katkıları*

**Dr. Almabrok F Ahmid**

Karabük Üniversitesi,  
İşletme Fakültesi,  
Finans ve Bankacılık Bölümü  
almabrokaahmid@karabuk.edu.tr

Karabuk University,  
Business Faculty,  
Finance and Banking  
<https://orcid.org/0000-0003-1143-6646>  
<https://ror.org/04wy7gp54>

**Ümmügülsüm Korkut**

Karabük Üniversitesi,  
İşletme Fakültesi,  
Finans ve Bankacılık Bölümü Doktora  
Öğrencisi,  
ug.kayisoglu@gmail.com

Karabuk University,  
Business Faculty  
Department of Finance and Banking  
PhD Student  
<https://orcid.org/0000-0002-8484-5582>

**Halil Şahin**

Karabük Üniversitesi,  
İşletme Fakültesi,  
Finans ve Bankacılık Bölümü Doktora  
Öğrencisi  
halilsahin1994@gmail.com

Karabuk University,  
Business Faculty,  
Department of Finance and Banking,  
PhD Student  
<https://orcid.org/0000-0002-0514-819X>

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### Yazarların Katkıları | Authors Contributions

Her bir yazarın mevcut çalışmaya sağladığı katkı düzeyi aşağıda belirtilmiştir: Yazar 1'in araştırmaya katkı oranı %34, yazar 2'nin araştırmaya katkı oranı %33, Yazar 3'ün araştırmaya katkı oranı %33'dür.

The contributions of each author to the study by percentages are as follows:

The percentage-based contributions of the 1<sup>st</sup> author, 2<sup>nd</sup> author and 3<sup>rd</sup> author are 34 %, 33% and 33%, respectively.



## Family Takaful Research: Trends, Themes, and Contributions

### Abstract

This study aims to provide a comprehensive bibliometric analysis and systematic review of global research on family takaful, identifying publication trends, leading contributors, influential works, and emerging thematic areas. It also seeks to highlight research gaps and propose future research directions. The study utilized a systematic review and bibliometric analysis of 78 documents related to family takaful, indexed in the Scopus and Web of Science (WOS) databases, covering the period from 2009 to 2025. Tools such as VOSviewer, Biblioshiny, Bibliometrix (R package), and Microsoft Excel were employed for data visualization and analysis. Descriptive and network analyses were conducted to map publication trends, author collaborations, thematic clusters, citation patterns, and to show the research gaps and future research directions. The results reveal a steady increase in family takaful research, with Malaysia dominating authorship, institutional affiliations, and publication outputs. Key research themes include consumer behavior, product modeling, Shariah compliance, and service quality. Influential studies highlight trust, awareness, and subjective norms as pivotal drivers of takaful adoption. However, research is predominantly region-specific (Malaysia and Pakistan), with limited cross-cultural validation, empirical field testing, and supply-side analyses. This study is the first to conduct a dedicated bibliometric analysis and systematic review focused solely on family takaful literature, addressing a significant gap in existing takaful research, which has largely been general in scope. By providing a comprehensive overview of the intellectual structure and evolution of family takaful studies, the paper offers valuable insights for academics, practitioners, and policymakers aiming to enhance the growth and innovation within the takaful industry. The analysis is constrained to documents indexed in Scopus and WOS, excluding grey literature and publications in non-English languages. The limited number of high-quality empirical studies restricts a deeper analysis of behavioral adoption factors. Future research should consider broader datasets, explore underrepresented regions, and integrate technological innovations and supply-side perspectives to advance the takaful literature.

**Keywords:** Family Takaful, Scopus, WOS, R Studio, Bibliometrics, Analysis of Trends.

**JEL Classification:** G22, G30

## *Aile Tekafülü Üzerine Araştırmalar: Eğilimler, Temalar ve Katkıları*

### **Öz**

Bu çalışma, aile tekafülü (Katılım Hayat Sigortası) alanında yürütülen küresel araştırmaları kapsamlı bir bibliyometrik analizini ve sistematik bir incelemesini sunmayı; yayın eğilimlerini, önde gelen katkı sağlayıcıları, etkili çalışmaları ve ortaya çıkan tematik alanları belirlemeyi amaçlamaktadır. Ayrıca araştırma boşluklarını ortaya koymayı ve gelecekteki araştırma yönelimlerine dair öneriler sunmayı hedeflemektedir. Çalışmada, 2009–2025 dönemini kapsayan ve Scopus ile Web of Science (WOS) veri tabanlarında dizinlenen Katılım Hayat Sigortası ile ilgili 78 belge üzerinde sistematik inceleme ve bibliyometrik analiz gerçekleştirilmiştir. Veri görselleştirme ve analiz için VOS-viewer, Biblioshiny, Bibliometrix (R paketi) ve Microsoft Excel gibi araçlar kullanılmıştır. Yayın eğilimlerini, yazar işbirliklerini, tematik kümeleri ve atıf örüntülerini haritalamak için betimleyici analizler ve ağ analizleri yapılmış; araştırma boşlukları ve geleceğe yönelik araştırma alanları belirlenmiştir. Sonuçlar, aile tekafülü araştırmalarında istikrarlı bir artış olduğunu göstermektedir; Malezya ise yazar sayısı, kurumsal bağlılıklar ve yayın çıktıları açısından alana hâkimdir. Başlıca araştırma temaları tüketici davranışı, ürün modellemesi, Fıkhi uyum ve hizmet kalitesidir. Etkili çalışmalar, tekafül benimsenmesinde güven, farkındalık ve öznel normların önemli belirleyiciler olduğunu ortaya koymaktadır. Bununla birlikte, araştırmalar büyük ölçüde bölgeseldir (Malezya ve Pakistan) ve kültürlerarası doğrulama, ampirik saha testleri ve arz tarafına yönelik analizler sınırlıdır. Bu çalışma, yalnızca aile tekafülü literatürüne odaklanan özel bir bibliyometrik analiz ve sistematik inceleme gerçekleştiren ilk araştırma olma niteliğini taşımakta; mevcut tekafül araştırmalarında genel kapsamlı çalışmaların bıraktığı önemli bir boşluğu doldurmaktadır. Aile tekafülü çalışmalarının entelektüel yapısına ve gelişimine kapsamlı bir genel bakış sunarak akademisyenler, uygulayıcılar ve politika yapıcılar için tekafül sektöründe büyümeyi ve yeniliği desteklemeye yönelik değerli içgörüler sağlamaktadır. Analiz, yalnızca Scopus ve WOS veri tabanlarında dizinlenen belgelerle sınırlı olup gri literatürü ve İngilizce dışındaki yayınları kapsamamaktadır. Yüksek kaliteli ampirik çalışmaların sınırlı olması, davranışsal benimseme faktörlerinin daha derinlemesine analiz edilmesini zorlaştırmaktadır. Gelecekte yapılacak araştırmalar daha geniş veri setlerini dikkate almalı, temsil edilmeyen bölgeleri incelemeli ve teknolojik yenilikler ile arz tarafı bakış açılarını entegre ederek tekafül literatürünü geliştirmelidir.

**Anahtar Kelimeler:** : Aile Tekafülü, Scopus, WOS, R Studio, Bibliyometri, Eğilim Analizi.

**JEL Sınıflandırması:** G22, G30

## Introduction

As it is known in the traditional financial system, insurance is a contractual arrangement in which the insurer pledges to provide financial compensation or coverage to the insured for specified losses, risks, or damages, in return for the periodic payment of a premium (Haberbeck, 1987). Takaful is a virtuous initiative that allows individuals in a community to collectively pool their resources to support one another in times of loss. By offering financial aid for unforeseen hardships, it plays a vital role in alleviating poverty, fostering mutual assistance, and nurturing a sense of solidarity and brotherhood among its participants. In other words, insurance is a financial protection system that develops a risk management strategy or serves as an intermediary to reduce risk uncertainty and provides a planned financing technique in which unfavorable situations are secured (Ashikin *et al.*, 2012).

The concept of Takaful is derived from the Arabic word (*kafala*) and is also explained as a group of individuals guaranteeing each other against potential loss or damage that they may encounter (Arifin *et al.*, 2013). Takaful, as a word, means solidarity and mutual trust. In other words, today it can be used as taking responsibility for something, becoming a guarantor, and undertaking. The term takaful is widely recognized in international financial literature as referring to 'Islamic insurance. Takaful means mutual self-protection within a collectivity incurring loss. The takaful system, also related to Islamic insurance, originates from mutual cooperation (*ta'awun*) and principles of voluntary donation (*tabarru'*). Through the operation of this system, the risk is shared by its members in order to protect all others (Dusuki, 2011).

Takaful, an Islamic insurance system, can be divided into two main types: family takaful and general takaful. General takaful is characterised by short-term policies where the contributions (or premiums) paid by participants collectively belong to the participants. This model promotes risk sharing among participants, offering a fairer insurance framework. General takaful generally covers areas such as property, vehicle and liability insurance, enabling participants to mutually manage and reduce their short-term risks. Family takaful, on the other hand, typically involves long-term policies similar to traditional life insurance. It is primarily designed to support participants' long-term financial goals, such as providing financial security for dependents, including retirement savings or children's education. Family takaful plans usually consist of two separate funds: a participant savings account that accumulates contributions and an investment or endowment account used for risk sharing and charitable purposes (Arifin *et al.*, 2013). The takaful system, which distinguishes between these two types, provides both short-term risk management and long-term financial protection by adhering to the principles of mutual assistance and shared responsibility.

General diversification has increased with much amplification of the global takaful markets which was great and has continued to increase in Malaysia for quite some time now. From the new trend development recorded in takaful insurance in Malaysia, Indonesia, Singapore Brunei, its roots remained in the middle East of Bahrain, Iran, Saudi Arabia, and Qatar new markets still evolving such as Egypt, UAE and Kuwait. The expansion of takaful markets in Malaysia presents substantial opportunities to increase the industry's market share (Arifin *et al.*, 2013).

Additionally, the Takaful system is viewed as a cooperative or mutual insurance scheme where members contribute a certain amount of money to a common pool. Islamic insurance is not only in demand in countries where the majority of the population is Muslim; it is also attracting significant interest in many European countries due to growing Muslim communities (Al-Amri and Hossain, 2017).

This increasing global interest in family takaful highlights the importance of bibliometric studies in understanding and shaping the future development of the takaful sector. Various studies indicate that there is widespread awareness and understanding of family takaful among global Muslim communities (Sadeghi, 2010). Therefore, the current bibliometric analysis of family takaful publications is expected to contribute to enhancing the global community's understanding of the family takaful system and its role in cooperative Islamic finance.

## 1. Existing Bibliometric Studies in Takaful Studies

Khan *et al.* (2020), have conducted a bibliometric study about takaful literature. The aim of the study, by examining 69 articles between 1958-2020, provides a thorough analysis of existing studies and contributions to literature. They found three main research streams that leading the takaful literature which are overview, growth paths and models, governance mechanisms and product/services and customer perception. Ansari (2022) examined 96 articles by using Scopus database and grouped them according to their unique themes such as consumer behavior, takaful models and governance. This study aims to identify the gaps and potential research areas for takaful studies. Alam *et al.* (2023), have conducted a study to ex-

amine Takaful studies between 1989 and 2022. According to this study between 2017 and 2022 takaful studies had a peak and the research shows that Takaful research is divided into four main themes which are risk management in the Takaful industry and its relationship with Islamic banks, efficiency in the Takaful industry and Takaful customers' behavior and the development of Takaful. Also, the study recommends a systematic literature review on family takaful. Malik and Sulaiman (2023) also examined the literature of takaful studies between 2000 and 2023. They mentioned that the number of studies has increased significantly and consistently over the last 23 years. They couldn't find any article about agricultural takaful. Nuraini and Marlina (2023) have conducted a study to examine research patterns concerning Takaful performance by using 62 articles which were extracted from Scopus database. It is understood from the study that research on the theme of Takaful Performance is gradually developing. Boudaly Hamid and Abdelbari (2024) aimed to examine the evolution of studies on Takaful which are published by leading journals. Hussin *et al.* (2024), conducted a bibliometric review by using Scopus database including research articles from 1989 to mid-2023. They founded Malaysia as the leading nation in Takaful research. Mustapha and Anas (2024) analyzed the Scopus database consisting of literature from 1983 to 2023. According to this study research on Takaful underwent a thematic evolution after 2019 due to the impact of the COVID-19 pandemic, shifting to more contemporary themes related to risk management, family Takaful and purchase intention. Qadri *et al.* (2024) note that all the available studies on the subject mainly focus on the historical development of Takaful, concepts and models of Takaful, and customer satisfaction with the Takaful system. In contrast, the use of technology in innovating Takaful products and resolving Shariah-related challenges in its contemporary practice is barely discussed in any of the previous literature.

When examining bibliometric studies in the literature, a lack of research focusing specifically on family mutual aid schemes becomes apparent. Previous studies do not present any specific findings regarding family mutual aid schemes, and the research gap is not clearly justified. According to Alam *et al.* (2023), a comprehensive review of the literature on family solidarity is essential to identify emerging research directions. In response to these gaps, this study aims to provide a detailed bibliometric analysis and thus make a significant contribution to the literature.

This article presents a bibliometric analysis of family Takaful studies indexed in Scopus and WOS. It examines the growth trends of family Takaful publications from 2009 to 2025, authors' productivity, institutions, countries, source titles, and the most cited documents. Networks and layers have also been created based on authors' keywords. The objectives of the study are to examine global research trends in family Takaful and to identify leading participants, journals, and thematic areas in the field.

This study addresses the following research questions (RQs):

- RQ1: How has research on Family Takaful evolved over time?
- RQ2: Who are the leading authors, institutions, and regions in this field?
- RQ3: What are the most frequently cited documents and studies in takaful research?
- RQ4: What are the dominant themes and emerging trends?
- RQ5: What are the Research Gaps and Future research directions?

By clearly identifying the research gap and the need for this study, this work addresses previous limitations in the literature and establishes a foundation for future academic research on family takaful.

As for the organization and content of this study, following the introduction, Section 2 presents a Methodology. Section 3 outline the Results and Discussion. Section 4 the Conclusion.

## 2. Methodology

The term bibliometrics was first used by Pritchard (1969) and replaced the classical term known as 'statistical bibliography'. With the rapid growth of scientific knowledge, bibliometric analysis has developed significantly over time and has become more sophisticated. This method of analysis has thus been adopted for a number of uses: analysis of the intellectual structure of a field, visualization of collaboration networks, and detection of new trends in the performance of publications. The datasets used in bibliometric analysis are usually comprehensive and objective. This method is seen as an effective tool for mapping the existing body of knowledge of a scientific field and analyzing its evolution over time. Thus, bibliometrics can contribute to the development of a discipline and provide researchers with the opportunity to identify gaps in their field, develop new research ideas and contribute directly to the literature (Donthu *et al.*, 2021; Effendy *et al.*, 2021; Moral-Munoz *et al.*, 2020). The usual method uses mapping and clustering techniques that are firmly set within prior assumptions and a mathematical foundation. For example, work using the tool VOSviewer has shown that, in many cases, both parameterized and weighted variants can be considered variants of more general forms. Methods studying the most highly cited published works within a period and combine these with mapping and clustering processes.

## 2.1. Data Collection

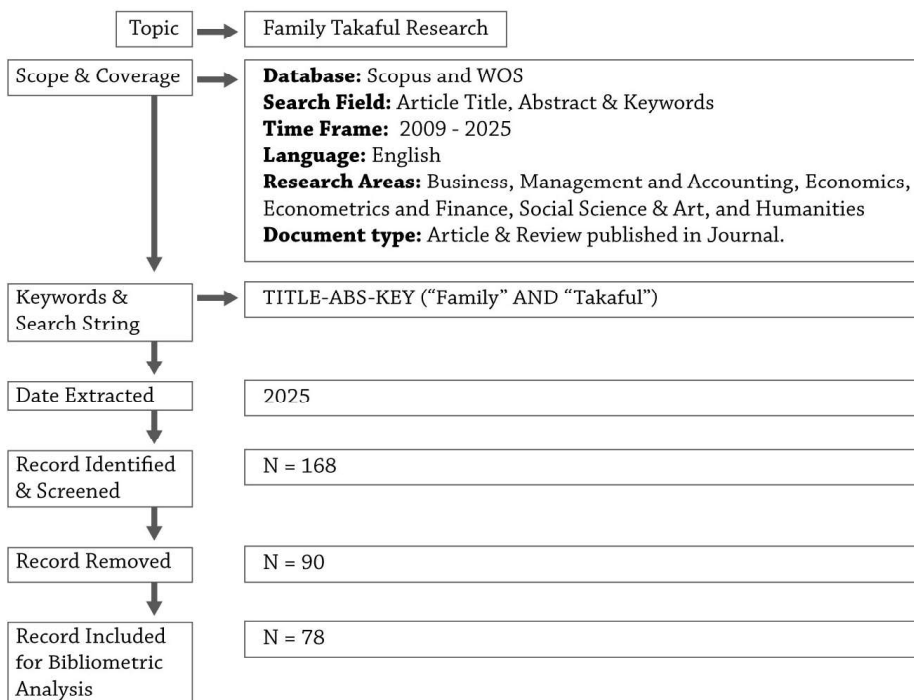
This research adopts a systematic procedure for data acquisition and filters the data progressively to result in a final, processed dataset. The cleaned and sorted data are then ready to be analyzed in detail. Before this step, one needs to define the subject of the research and its boundaries, which should correspond to the purpose of the research. This study investigates family takaful studies available in the Scopus and Web of Science (WOS) database, supported by an extensive literature review. The Scopus database has been selected for this study because it is the most important primary resource for bibliometric analysis, providing extensive multidisciplinary coverage that is fundamental to understanding the content and dynamics of global research activities (Chin and Chew, 2021; Suprpto *et al.*, 2021). It stands out as one of the most comprehensive abstract and citation databases, encompassing international studies in science, technology, medicine, social sciences, humanities, and arts (Jeflea *et al.*, 2022; Kudaibergenova *et al.*, 2022).

Scopus and WOS are among the most commonly used databases for searching and selecting academic literature, offering extensive coverage of peer-reviewed journals, conference papers, and books (Agrifoglio *et al.*, 2021). Researchers frequently rely on these platforms for bibliometric analyses, either independently or in combination. Other sources like Google Scholar were excluded due to concerns over inconsistent reliability and insufficient citation data (Farooq 2023).

Bibliometric studies across various fields frequently utilize data sourced from Scopus and WOS. In this study, the selected documents were processed following a rigorous research methodology, as outlined in Figure 1. Data was retrieved from Scopus and WOS covering the period from 2009 to 2025 (since the first article was published in this field). Considering the limited availability of takaful studies, the search focused on documents containing the terms “family” and “takaful” within their title, abstract, and keyword sections. This study focuses solely on family takaful due to the limited research objectives and relevant English publications in this field. This search identified 168 documents. Data cleaning revealed no duplicate entries, ensuring the inclusion of the same number of documents in subsequent analyses of the identified documents, 78 were deemed highly relevant, primarily addressing family takaful. This selection was based on keyword relevance, specifically “family” and “takaful.” The limited availability of English-language studies in this niche area required detailed examinations, including linkage analyses of the works of authors with multiple contributions to the field. These focused analyses provided valuable insights into the domain of family takaful.

**Figure 1.**

Flow Diagram of the search strategy



Sources: Author's own (2025)



## 2.2. Research Tools

The data from the Scopus and WOS databases were exported as comma-separated values format (.csv). This data set includes genre, year, language, subject area, source title, keywords, abstract, country, institution, number of citations and authorship. Software such as VOSviewer, Biblioshiny, Bibliometrix R package and Microsoft Excel were used to perform bibliometric analyses. These tools were used to create and visualise bibliometric network maps as well as statistical analyses.

VOSviewer is a software that provides text mining functions to visualise citation relationships between publications and co-occurrence networks of terms. This tool transforms the data into an interconnected map format, representing the links between nodes, the strength and extent of the links with weighted indicators (Al Husaeni and Nandiyanto, 2022). Items, such as publications, researchers or terms, links and clusters are colour- and size-coded on the map; items with higher weights are highlighted more prominently according to van Eck and Waltman, 2021. Besides, VOSviewer offers an integrated clustering and mapping approach to detect related noun phrases and term matches.

Biblioshiny is a web-based application running within the Bibliometrix R package and was developed by Aria and Cuccurullo (2017). This open-source tool, upon uploading and processing bibliographic data, offers descriptive analyses like annual research progress, prolific authors, countries, articles, and top keywords (Aria and Cuccurullo, 2018). These tools are powerful for visualizing research activities and performing detailed analysis; therefore, they are widely used in the analysis of large bibliographic datasets.

R Studio was used to merge the bibliometric data obtained from Scopus and Web of Science, and to perform the subsequent analysis.

These tools are, therefore, enabling thorough investigation of scientific networks, research collaboration, and trends in literature, giving the researcher more depth in related fields.

## 3. Results and Discussion

### 3.1. Descriptive Overview

The descriptive overview of the family takaful research landscape from 2009 to 2025 highlights its dynamic growth and interdisciplinary engagement. Over these 15 years, 78 scholarly documents were produced, with an annual growth rate of 13.85%, signifying increasing academic interest. These publications span various sources, including 54 journals, book chapters, conference papers, and data papers. The average age of documents is 6.73 years, reflecting the field's relative novelty and ongoing evolution. The average number of citations per document is 8.167, indicating a moderate academic impact. Keywords Plus (151) and Author Keywords (251) demonstrate the thematic diversity and evolving focus areas within the takaful domain. The collaboration dynamics further highlight the field's robust academic networking. Among 191 contributing authors, there is an average of 3.45 co-authors per document, with 16.67% of publications involving international co-authorships. Document types are dominated by journal articles (60), underscoring the importance of peer-reviewed platforms in advancing takaful research. These descriptive findings emphasise family takaful studies' steady expansion and global relevance while setting a foundation for further scholarly contributions.

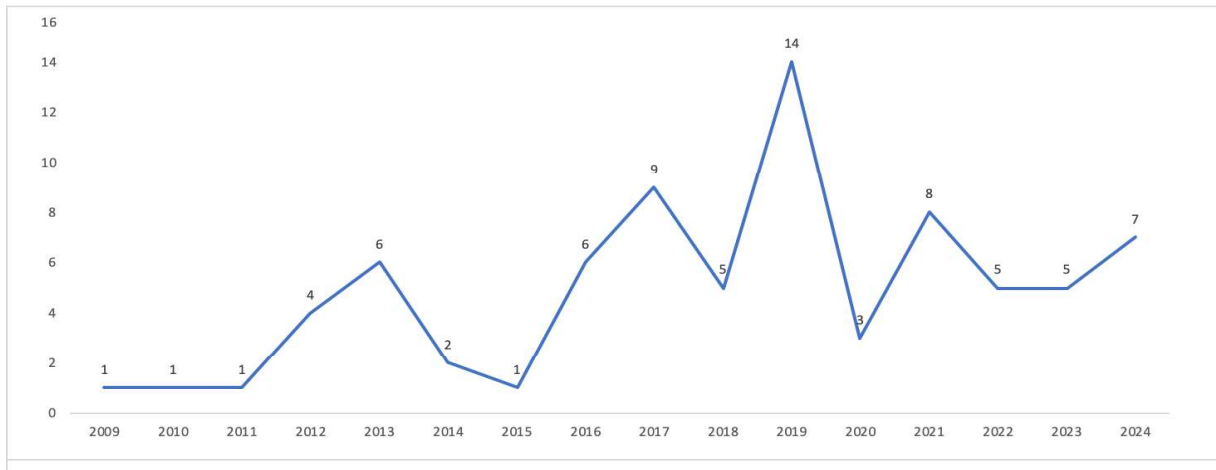
**Table 1.** Main Information about Data

Description	Results	Description	Results
Timespan	2009:2025	Single-authored docs	3
Sources (journals, books, etc)	54	Co-authors per doc	3.45
Documents	78	International co-authorships %	16.67
Annual growth rate %	13.85	Article	60
Document average age	6.73	Article; book chapter	2
Average citations per doc	8.167	Article; data paper	1
Keywords plus (id)	151	Book chapter	2
Author's keywords (de)	251	Conference paper	3
Authors	191	Proceedings paper	7
Authors of single-authored docs	2	Review	3

Sources: Author's own (2025)

Figure 2 presents the publication trend of 78 documents on Family Takaful from 2009 to 2025. As discussed earlier, interest in Family Takaful has been on the increase since 2009, starting after the financial crisis 2008. A rapid increase in the number of publications is noted between the years 2012 and 2013, which may reflect an increased awareness of the importance of Family Takaful. Moreover, the year 2019 to 2024 saw a sharp increase in publications, which could be attributed to more awareness of Family Takaful, particularly post-COVID-19.

**Figure 2.** Publications by Year



Sources: Author's own (2025)

Table 2 presents the top 10 most active source titles in Family Takaful research. The Journal of Islamic Marketing<sup>1</sup> tops the list, with 7 publications on the topic. It is followed by the Journal of Islamic Accounting and Business Research<sup>2</sup> with 5 papers, Isra International Journal of Islamic Finance<sup>3</sup> with 4, and the International Journal of Islamic and Middle Eastern Finance and Management<sup>4</sup> with 3 papers. Remarkably, five out of ten journals are indexed in the second quartile (Q2), while three are in the third quartile (Q3). In general, the journals have different levels of impact and publication frequency.

**Table 2.** Top 10 Most Active Source Title

Sources	Quartile (Sjr 2024)	Counts Of Articles
Journal Of Islamic Marketing	Q2	7
Journal Of Islamic Accounting And Business Research	Q2	5
Isra International Journal Of Islamic Finance	Q3	4
International Journal Of Islamic And Middle Eastern Finance And Management	Q2	3
Aip Conference Proceedings	Na	2
Asian Academy Of Management Journal	Q3	2
Far East Journal Of Mathematical Sciences	Na	2
Global Journal Al-Thaqafah	Q2	2
Hamdard Islamicus	Q2	2
Intellectual Discourse	Q3	2

Sources: Author's own (2025)

- Islamic Marketing Journal:** Focuses on marketing applications in Islamic contexts; indexed in Scopus Q2; published six times a year.
- Journal of Islamic Accounting and Business Research:** Covers Islamic accounting, finance and business topics; indexed in Scopus Q2; published 6 issues per year.
- Isra International Journal of Islamic Finance:** Publishes research on Islamic finance theory and practice; indexed in Scopus Q2; published twice a year.
- International Journal of Islamic and Middle Eastern Finance and Management:** Focuses on finance and management issues in the context of Islam and the Middle East; indexed in Scopus Q2 and SSCI; published six times a year.

Table 3 highlights the top 10 contributing authors in the field of Family Takaful. Dr. Puspa Liza Binti Ghazali (Ghazali P.L.), an Associate Professor at Universiti Sultan Zainal Abidin, leads with 11 publications. Followed by Dr. Maizaitulaidawati Md Husin (Husin M), an Associate Professor at Universiti Teknologi Malaysia (UTM), with 9 publications. Dr. Mustafa Mamat (Mamat M), also from Universiti Sultan Zainal Abidin, has authored 7 papers. Dr. Asmak Ab Rahman (Ab R A) from the University of Malaya has contributed 5 papers. Dr. Md. Faruk Abdullah (Abdullah M), likewise from Universiti Sultan Zainal Abidin, and Dr. Wan Muhamad Amir Bin Wan Ahmad (Ahmad W) from Universiti Malaysia Terengganu have each published 4 papers. The remaining authors among the top 10 have contributed between 3 and 4 publications each.

**Table 3.** Top 10 Authors Based on Counts

Name of author	Counts
Ghazali P.L.	11
Husin M	9
Mamat M	7
AbR A	5
Abdullah M	4
Ahmad W	4
Aziz S	4
Hussin N	4
MOHD I	4
Akhter W	3

Sources: Author's own (2025)

Table 4 presents The top 10 institutions contributing to the academic literature on Family Takaful reveal Malaysia's dominant role in advancing research in this field. Leading the list is Universiti Sultan Zainal Abidin (UNiSZA) with 17 publications, followed closely by Universiti Kebangsaan Malaysia (UKM) with 15, and Universiti Teknologi Malaysia (UTM) with 14. Other prominent Malaysian institutions include the University of Malaya (UM) and International Islamic University Malaysia (IIUM), each with 13 publications, as well as Universiti Utara Malaysia (UUM), Universiti Putra Malaysia (UPM), and Universiti Tunku Abdul Rahman (UTAR). Collectively, these universities underscore Malaysia's strong academic commitment to exploring and promoting the Family Takaful system, aligning with the country's leadership in Islamic finance. Beyond Malaysia, Heriot-Watt University (UK) and University Brunei Darussalam also contribute to the discourse, though to a lesser extent.

Malaysian institutions dominate the top affiliations in Family Takaful research, reflecting the country's strong focus on the field, which aligns with the findings of Hussin et al. (2024).

**Table 4.**Top 10 Publication by Affiliation

Affiliation	Counts
University Sultan Zainal Abidin (UNiSZA)	17
University Kebangsaan Malaysia (UKM)	15
University Teknologi malaysia (UTM)	14
University Of Malaya (UM)	13
International Islamic University Malaysia (IIUM)	13
Heriot-Watt University	7
University Utara Malaysia (UUM)	7
University Putra Malaysia (UPM)	6
University Brunei Darussalam	4
University Tunku Abdul Rahman (UtAR)	4

Sources: Author's own (2025)



Table 5 display the top 10 countries by the number of Family Takaful publications. Malaysia, with 133 frequency, is followed by Pakistan with 14 and UK with 6. Most of the top 10 countries, including Malaysia and Pakistan, belong to Asia, while Malaysia pays particular attention to research in this field. The inclusion of countries from different continents represents the global significance and interest the industry has generated in Family Takaful.

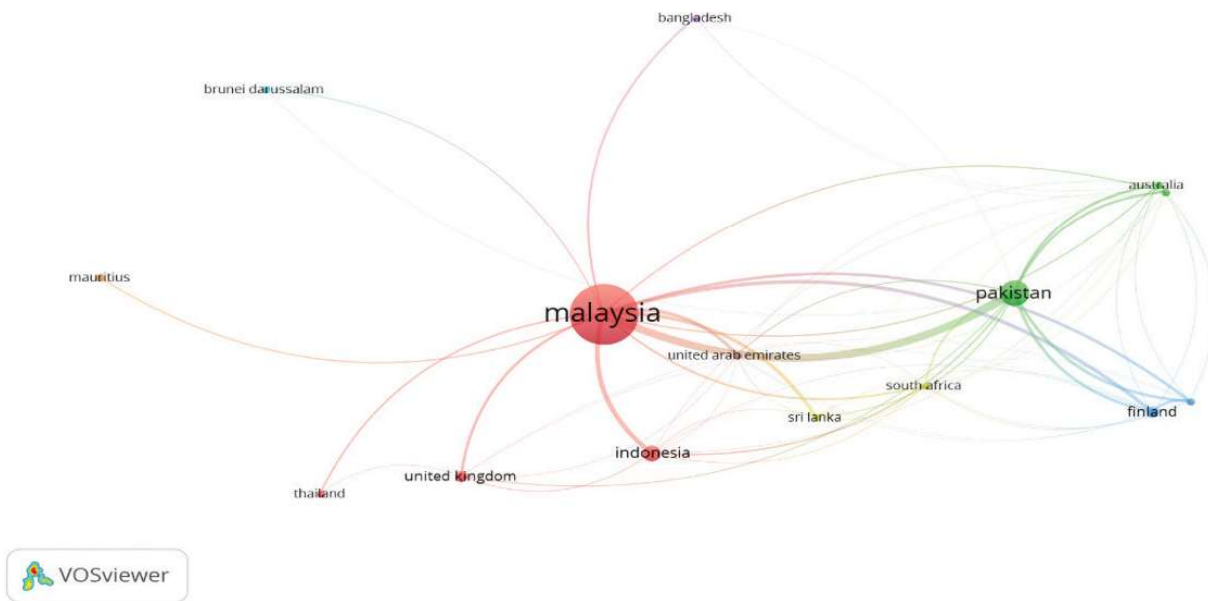
**Table 5.** Top 10 Publication by Country

Region	Freq
Malaysia	133
Pakistan	14
UK	6
Brunei	4
Indonesia	4
South Africa	3
France	2
Saudi Arabia	2
Thailand	2
Australia	1

Sources: Author's own (2025)

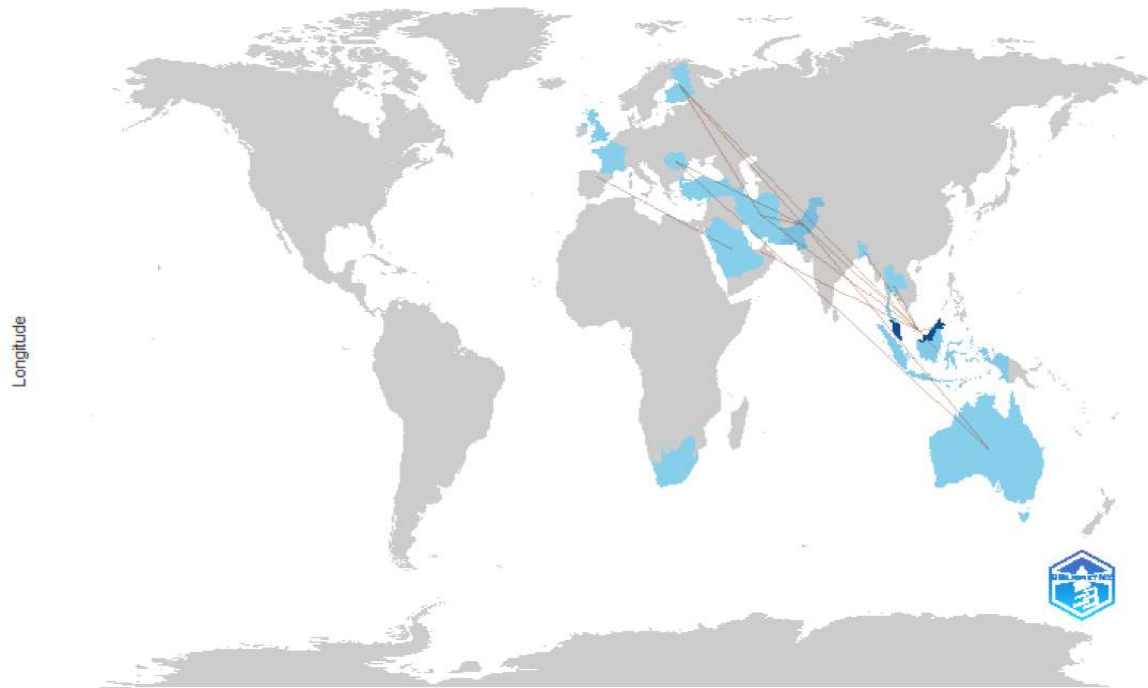
Figure 2 shows Family takaful bibliographic coupling by country while figure 3 shows Family takaful collaboration world map.

**Figure 3.** Family Takaful Bibliographic Coupling by Country



Sources: Author's own (2025)

**Figure 4.** Family Takaful Collaboration World Map



Sources: Author's own (2025)

### 3.2. Influential Contributions

In order to answer the research questions mentioned in the previous section, this article analyzed the following elements of academic studies: publication by year of publication, by document types, by source titles, by source types, publication by country, publication by institution, languages of documents, subject areas, citation models and keywords, themes on family takaful studies based on titles and abstracts. Most data are presented in frequency and percentage format.

The most cited studies shows in table 6 included metrics such as total citations (TC) and citations per year (C/Y).

**Table 6.** The 10 most cited papers

Paper	DOI	T/C	TC Per Year
Md Husin et al (2016)	<a href="https://doi.org/10.1108/JIMA-03-2015-0020">https://doi.org/10.1108/JIMA-03-2015-0020</a>	63	6.3
Aziz et al (2019)	<a href="https://doi.org/10.1108/APJML-12-2017-0311">https://doi.org/10.1108/APJML-12-2017-0311</a>	60	8.571428571
Rahman et al (2017)	<a href="https://doi.org/10.1080/23311975.2016.1273082">https://doi.org/10.1080/23311975.2016.1273082</a>	49	5.444444444
Sherif and Azlina Shaairi (2013)	<a href="https://doi.org/10.1108/17590811311314276">https://doi.org/10.1108/17590811311314276</a>	47	3.615384615
Md Husin and Rahman (2013)	<a href="https://doi.org/10.1108/JIMA-04-2012-0019">https://doi.org/10.1108/JIMA-04-2012-0019</a>	44	3.384615385
Md Husin and Rahman (2016)	<a href="https://doi.org/10.1108/IJSE-03-2015-0074">https://doi.org/10.1108/IJSE-03-2015-0074</a>	35	3.5
Ghazali et al (2011)	<a href="https://doi.org/10.3923/JAS.2011.3381.3388">https://doi.org/10.3923/JAS.2011.3381.3388</a>	24	1.6
Shaikh et al (2020)	<a href="https://doi.org/10.1108/JIMA-02-2018-0037">https://doi.org/10.1108/JIMA-02-2018-0037</a>	20	3.333333333
Farhat et al (2019)	<a href="https://doi.org/10.1108/JIMA-12-2017-0143">https://doi.org/10.1108/JIMA-12-2017-0143</a>	18	2.571428571
Ghazali et al (2015)	<a href="https://doi.org/10.12988/AMS.2015.411930">https://doi.org/10.12988/AMS.2015.411930</a>	18	1.636363636

Sources: Author's own (2025)

Explanations. TC= Total Citations, C/Y= Citation per year

Table 6 shows The ten most-cited papers on family Takaful which cover a diverse range of themes, including consumer behavior, product modeling, market demand, and psychological factors driving adoption. Several studies emphasize the role of behavioral intentions and attitudes. For instance, Md Husin and colleagues (2016) demonstrate that mass media and word of mouth shape subjective norms, which strongly predict purchase intention. Similarly, Aziz et al. (2019) highlight the mediating role of trust—particularly how religiosity influences attitudes and decisions through perceived trust. In line with this, multiple studies like Farhat et al. (2019) and Shaikh et al. (2020) also confirm the significance of attitude, awareness, and religious alignment, especially among younger or urban populations in Pakistan.

In terms of economic and institutional influences, Sherif and Shaa'iri (2013) provide a macroeconomic view by identifying how variables such as income, education, Islamic banking infrastructure, and population dynamics positively affect family Takaful demand in Malaysia. Ghazali et al. (2011) and Ghazali et al. (2015) explore technical innovations through mathematical modeling—showing that the Mudharabah model offers better returns to clients than the Wakala model, while a proposed integration model allows for affordability through modular product units. Moreover, job satisfaction studies (e.g., Rahman et al., 2017) reveal that while both conventional and Takaful employees are influenced by similar motivators, Shariah perception enhances satisfaction within Takaful systems.

Collectively, these studies underscore that while religious values and attitudes play key roles, practical factors—such as awareness campaigns, trust mechanisms, and financial design—are equally vital in promoting Takaful participation. However, most research is region-specific (mainly Malaysia and Pakistan), and several call for broader empirical testing, cross-cultural validation, and real-world behavioral measurement. The integration of digital tools and long-term model performance also remains a promising area for future research.

### 3.3. Research Themes

Table 7 shows the top 20 keywords of the Family Takaful literature, which reveal a strong focus on core concepts such as “Takaful” and “Family Takaful,” underscoring their centrality to the discourse. Related terms like “Islamic insurance” and “life insurance” reflect the dual emphasis on religious compliance and financial protection. Geographically, “Malaysia” and “Pakistan” dominate the research landscape, likely due to their well-established Takaful sectors. Behavioral aspects such as “attitude,” “intention,” and “subjective norm” indicate a significant interest in understanding consumer decision-making through the lens of the Theory of Planned Behavior. Keywords like “customer satisfaction,” “trust,” and “service quality” highlight the importance of client-centric approaches in sustaining Takaful participation. Additionally, legal and financial instruments such as “conditional hibah” and “solvency” reflect the operational and regulatory dimensions critical to the industry’s growth. Overall, the frequent keywords point to a multidimensional exploration of Family Takaful, encompassing behavioral, operational, religious, and regional aspects.

**Table 7.** Top 20 Keyword of co-word Analysis

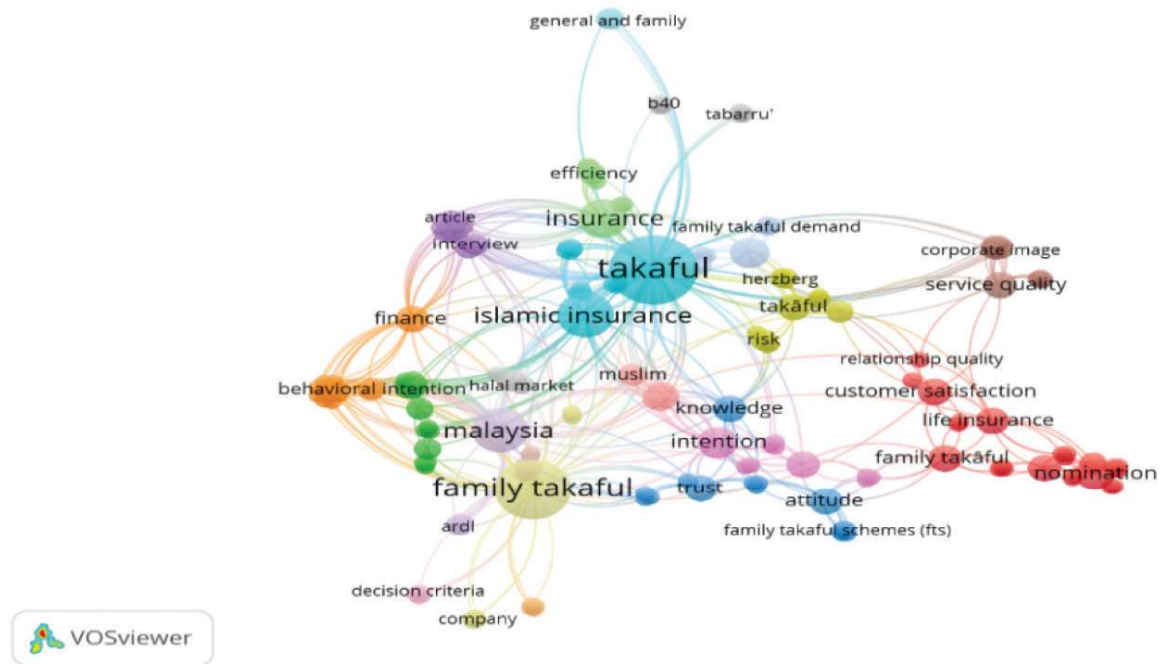
Words	Occurrences
Takaful	28
Family takaful	22
Insurance	8
Islamic insurance	8
Malaysia	7
Attitude	6
Intention	6
Subjective norm	6
Nomination	4
Pakistan	4

Words	Occurrences
Conditional hibah	3
Customer satisfaction	3
Death coverage	3
Hibah	3
Life insurance	3
Service quality	3
Solvency	3
Trust	3
Actuarial	2
Adoption	2

Sources: Author's own (2025)

In addition to that, Figure 4 shows the network visualization of the association of the most frequently used author keywords in family takaful research.

**Figure 5.** Network Visualization of Author Keyword Associations



Sources: Author's own (2025)

### 3.4. Future research and content analysis

The literature on family takaful demonstrates growing scholarly interest in understanding both demand-side and supply-side dynamics, product design, and Shariah compliance. Most studies converge on a few key determinants of adoption: religiosity, trust, awareness, subjective norms, and perceived behavioral control. For instance, studies such as Md Husin et al. (2016) and Aziz et al. (2019) reveal that mass media, word of mouth, and trust act as strong mediators in influencing consumer attitudes and intentions. Religious obligation, though often assumed as a primary driver, was found to be secondary in some contexts (e.g., Mehboob Shaikh & Amin, 2023), suggesting the increasing role of functional and emotional factors in shaping takaful preferences.

The impact of product features, pricing models, and financial literacy is also well-highlighted. Studies by Ghazali et al. (2011, 2012) and Saputra et al. (2017, 2021) emphasize the superiority of integration and equity-linked models (e.g., Mudharabah-Wakalah hybrids), which offer greater affordability and coverage, particularly for blue-collar and low-income participants. However, models are often simulated without field validation, indicating a need for empirical testing and actuarial realism. Similarly, supply-side performance in terms of cost efficiency, solvency, and technological adaptability was explored in Malaysia and Association of Southeast Asian Nations (ASEAN) contexts (e.g., Baharin, 2013; Mahsyar & Aslan, 2023), revealing structural inefficiencies when compared to conventional insurers.

Despite these insights, several research gaps persist. Many studies in this area have been geographically limited to Malaysia, Pakistan, and the United Arab Emirates (UAE). This has led to countries such as Indonesia, Africa, and India, which are home to a large portion of the world's Muslim population, as well as other critical regions where Muslim minorities live, being understudied and underresearched. Cross-cultural validations are lacking, as is comparative research between full-fledged and window-based takaful operators. Methodologically, few studies have adopted longitudinal or experimental designs, with most relying on cross-sectional surveys or theoretical reviews. Several authors (e.g., Maduku & Mbeya, 2024; Lee et al., 2019) have also highlighted the need to incorporate macroeconomic factors, regulatory changes (e.g., post-RBCT in Malaysia), and fintech solutions.

Future research should therefore aim to:

- i. By expanding the contextual scope, underrepresented countries, socioeconomic segments (students, women, B40), and cross-border comparisons can be examined.
- ii. Advanced behavioral models such as DTPB, DOI, and the Unified Theory of Acceptance and Use of Technology (UTAUT2) can be empirically tested across regions to improve predictors of adoption.
- iii. By integrating technology and innovation, the role of mobile takaful, AI-enabled insurance, and social media in awareness and engagement can be investigated.
- iv. Supply-side transformation can be addressed by examining regulatory frameworks, solvency measures, and Sharia-compliant cost efficiency improvements.
- v. Product diversification, particularly for real estate and education, can be explored through micro-takaful, foundation-based plans, and flexible supplementary packages suitable for different income groups.
- vi. While the Takaful sector is generally compliant with Islamic financial ethics, its sustainability and reach depend on sound, data-driven policies, innovative product structuring, and an overarching research agenda that combines legal, economic, and behavioral dimensions.

## Conclusion

This study has provided a comprehensive bibliometric analysis of family takaful research, addressing a notable gap in the literature where previous studies have largely focused on general takaful or broader Islamic insurance themes. By analyzing 78 publications indexed in Scopus and Web of Science (Wos) from 2009 to 2025, the study has mapped the intellectual structure, key contributors, and emerging research trends in family takaful.

In response to RQ1 (How has research on Family Takaful evolved over time?), the findings indicate a steady increase in scholarly output, particularly after 2012, with significant growth observed from 2019 onwards. This reflects heightened awareness of family takaful's relevance in post-financial crisis and post-pandemic contexts. However, despite this upward trend, the volume of family takaful research remains modest compared to other Islamic finance sectors, signaling an area that warrants further scholarly attention.

Regarding RQ2 (Who are the leading authors, institutions, and regions in this field?), Malaysia has emerged as the dominant hub for family takaful research, accounting for the majority of publications, leading authors, and top contributing institutions. Authors like Ghazali P.L., Husin M., and Mamat M. are among the most prolific contributors, while institutions such as Universiti Sultan Zainal Abidin (UNISZA), Universiti Kebangsaan Malaysia (UKM), and Universiti Teknologi Malaysia (UTM) lead in terms of publication volume. Outside of Malaysia, contributions from Pakistan, the UK, Brunei, and Indonesia are also notable, albeit limited. Since the language used in the studies included in the research is English, it is also worth noting that the limited availability of studies in the countries in question may be due to the language used.

Answering RQ3 (What are the most frequently cited documents and studies in takaful research?), the analysis reveals that the most influential studies primarily focus on consumer behavioral intentions, trust mechanisms, and Shariah-compliant product designs. Highly cited works by Md Husin et al. (2016), Aziz et al. (2019), and Rahman et al. (2017) emphasize the role of subjective norms, religiosity, perceived trust, and knowledge in shaping family takaful adoption. These papers have become foundational references in the field, guiding subsequent research on demand-side determinants.

In relation to RQ4 (What are the dominant themes and emerging trends?), co-word analysis and keyword network visualizations identified several recurring themes: "attitude," "intention," "subjective norms," "trust," "service quality," and "Shariah compliance" stand out as dominant research focuses. Emerging trends point to an increasing interest in the integration of technology (fintech applications in takaful), micro-takaful schemes tailored for low-income groups, and discussions on efficiency and solvency models for family takaful operators. Additionally, topics such as gift/donation (hibah), ethical marketing strategies, and customer satisfaction have gained traction in recent years, suggesting a shift towards more consumer-centric and operationally nuanced studies.

Finally, RQ5 (What are the research gaps and future research directions?) highlighted several areas where further exploration is necessary. Most notably, existing studies are geographically concentrated, with a significant underrepresentation of Muslim-minority contexts (e.g., Europe, Africa, India) and limited comparative analyses across different takaful models and regulatory environments. Methodologically, there is a scarcity of longitudinal and experimental research designs, with most studies relying on cross-sectional surveys. Furthermore, supply-side perspectives—such as organizational efficiency, cost structures, solvency analysis, and the impact of regulatory frameworks like the Risk-Based Capital Framework (RBCT)—remain underexplored.



The study also identifies a lack of empirical validation of advanced behavioral models like the DTPB and in the context of family takaful. Moreover, technological innovation, including AI-driven underwriting, mobile takaful applications, and digital awareness campaigns, is an emerging yet insufficiently addressed research frontier.

In summary, this bibliometric study not only maps the current state of family takaful research but also sets a forward-looking research agenda. Expanding the geographical scope, diversifying methodological approaches, integrating technological perspectives, and addressing supply-side challenges are critical pathways for future research. Bridging these gaps will not only enrich academic literature but also contribute to the sustainable growth, innovation, and global outreach of the family takaful industry.

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## APPENDIX 1

**Table A1:** Future Research Direction

Paper	Findings	Research Gaps & Future research direction
Md Husin et al (2016)	The study found that both mass media (MM) and word of mouth (WOM) significantly influence subjective norm (SN), which in turn positively affects the intention to purchase family takaful schemes among Muslim Malaysians.	Limited to family takaful; other products (e.g., general takaful) and additional factors (attitude and perceived behavioral control from the Theory of Planned Behavior (TPB) should be explored. Future studies could expand the model and test it in broader contexts and other populations.
Aziz et al (2019)	The study found that knowledge, perceived usefulness, and perceived trust significantly influence attitudes toward family takaful, which in turn drive purchase intentions. Trust fully mediates the relationship between perceived religiosity and attitude.	Limited to family takaful in Pakistan; other Islamic financial products and cross-cultural contexts remain unexplored. Future research could expand the model to include additional behavioral factors and test it in diverse markets.
Rahman et al (2017)	Both motivators (e.g., recognition) and hygiene factors (e.g., salary) drive job satisfaction in conventional and Islamic insurance. Shariah perception enhances hygiene factors' impact only in Takaful.	Limited studies on Takaful salesforce satisfaction (especially in Pakistan) and Shariah perception's role. Future work should explore specific Herzberg factors, Takaful's market challenges, and broader cultural/organizational moderators.
Sherif and Azlina Shaa'iri (2013)	Income, Islamic banking development, education, dependency ratio, and Muslim population positively drive family Takaful demand in Malaysia. Inflation, real interest rates, financial development, and life expectancy negatively impact demand.	Limited focus on omitted variables (e.g., government social security spending, Takaful pricing) and supply-side dynamics. Future studies should: Incorporate omitted variables (e.g., competition, legal/policy impacts). Analyze supply-side factors (e.g., product development, industry competitiveness). Expand data scope (e.g., cross-country comparisons, longitudinal analysis).
Md Husin and Rahman (2013)	Consumers' intention to participate in family takaful is driven by attitude (risk protection, saving, investment), subjective norms (social/media influence), and perceived control (self-efficacy, resources), moderated by demographics, knowledge, and religiosity. Barriers include cost, distrust, and lack of awareness.	Needs empirical testing and broader cross-cultural studies. Explore digital adoption (e.g., fintech) and refine moderators like religiosity
Md Husin and Ab Rahman (2016)	The study found that attitudes, PBC (driven by self-efficacy and resources), knowledge, and exposure significantly influence intentions to join family takaful schemes, while subjective norms, religiosity, and awareness had little effect.	Limited use of the Decomposed Theory of Planned Behavior (DTPB) in takaful studies. Explore more influencing factors, apply DTPB to other Islamic finance areas, and measure actual behavior for deeper insights.

Ghazali et al (2011)	The study concludes that the Mudharabah model in Family Takaful offers better financial benefits to clients (higher surrender/maturity values and death coverage) compared to the Wakala model, which favors Takaful companies with lower risks and higher fees.	No prior comparisons exist; future studies should analyze hybrid models and long-term impacts
Shaikh et al (2020)	Awareness, religious belief, perceived advantage, and compatibility drive family takaful adoption in Pakistan, while complexity and demographics (gender, age, education) do not.	Limited to Karachi (Pakistan); future studies should cover more regions, use larger samples, and test additional adoption factors.
Farhat et al (2019)	The study found that attitude, subjective norm, and Halal certification significantly influence Generation M's intention to adopt family takaful in Pakistan, with subjective norm being the strongest predictor.	Limited to Karachi; future studies should expand to other regions, use larger samples, and explore income-based analysis or cross-cultural comparisons of takaful adoption.
Ghazali et al (2015)	New Integration Model combines multiple riders affordably (e.g., RM50/month) with scalable units.	Lacks inflation adjustments; needs testing in other markets.
Ghazali et al (2017)	Affordable medical takaful model (RM72/year) covers families ( $\leq 10$ members) with fixed premiums.	Excludes larger families; needs dynamic pricing and regional testing.
Ghazali et al (2012)	The study proposes eight integrated premium life table models for Family Takaful, enhancing Mudharabah and Wakala models with comprehensive riders and flexible pricing to improve affordability and coverage.	Current models lack rider inclusivity and affordability. Future work should test implementation, assess financial viability, and explore dynamic pricing adaptations.
Aziz et al (2017)	Attitude, social norms, and perceived control drive Family Takaful adoption, influenced by risk protection, word-of-mouth, and self-efficacy.	Needs empirical testing. Future studies should validate the model and explore cultural/digital factors.
Lee et al (2019)	Family Takaful outperforms general Takaful in cost efficiency. Larger boards and more non-executive directors reduce efficiency.	Expand research to other Muslim countries. Test advanced efficiency models and Shariah transparency impacts.
Sherif and Hussnain (2017)	Family Takaful demand in MENA is driven by Islamic banking deposits, education, dependency ratio, and female life expectancy, while inflation and financial development reduce demand.	More studies are needed on pricing, competition, and legal influences, as well as supply-side factors and cross-country comparisons.
Ghazali et al (2012)	Affordable Education Plan Takaful (RM50/month) was widely accepted (99.8%), with strong income/education correlations to purchase levels.	More studies needed on regional scalability and long-term viability compared to conventional insurance.
Bhatti and Md Husin (2020)	Attitudes, social norms, and perceived control significantly drive UAE customers' intention to join Family Takaful Schemes (FTS). Religious compliance and family influence were key motivators, while financial constraints hindered participation.	More studies needed on belief-based measures across cultures. Future research should test interventions to overcome financial barriers and boost FTS adoption.
Salleh (2016)	Islamic Relationship Marketing (IRM) boosts customer gratitude, trust, and commitment in Malaysia's Takaful industry.  IRM is driven by four factors: Islamic ethics, social, structural, and financial bonds.  Ethical conduct and strong bonds are key to long-term customer retention.	Limited research on Islamic marketing in Takaful, especially agent-customer relations.  More studies needed on cultural factors and advanced analysis.  Islamic norms should be further explored to enhance marketing theories.



Ghazali et al (2019)	<p>Developed a new Shariah-compliant mathematical model for education-focused family takaful.</p> <p>The model offers lower premiums, versatile riders (death coverage, critical illness, hospitality, etc.), and covers both participant and child.</p> <p>Proposed two operational models (Mudharabah and Wakala) with detailed premium calculations.</p> <p>Addresses Islamic prohibitions (riba, gharar, mai-sir) in conventional insurance.</p>	<p>Low adoption of takaful despite its benefits, especially among lower-income groups.</p> <p>Need for more versatile products beyond education plans (e.g., health, auto takaful)</p> <p>Scalability: Extend the model to other Muslim countries and sectors.</p> <p>Government collaboration: Integrate takaful into public education/health funding to reduce state expenditure.</p>
Mehboob Shaikh and Amin (2024),	<p>Awareness is the strongest predictor of takaful adoption, surpassing religious obligation.</p> <p>Facilitating conditions, affect, and religious obligation also drive adoption; perceived risk/social factors are insignificant.</p>	<p>Geographic limitation: Study confined to Karachi; needs national-scale validation.</p> <p>Expand sampling: Include non-student demographics and mediators (e.g., trust, culture).</p> <p>Cross-country comparison: Test model in other Muslim-majority nations.</p>
Maduku and Mbeya (2024)	<p>Attitude and subjective norms drive takaful purchase intention; perceived behavioral control affects actual purchases.</p> <p>Religious obligation shapes attitudes but not purchase decisions directly.</p> <p>Gender differences exist, with males more influenced by attitude and control.</p>	<p>More studies needed in Muslim-minority contexts.</p> <p>Expand TPB with additional factors (e.g., trust, culture).</p> <p>Larger, diverse samples to generalize findings.</p> <p>Explore why religious obligation reduces female purchase intent</p>
Abduh and Zein Isma (2017)	<p>Positive solvency drivers: Contribution growth, investment income, takaful leverage, and Islamic equity index boost solvency (measured by EAR/ETR).</p> <p>Negative solvency drivers: Company size, expenses, and profit rate reduce solvency.</p> <p>Mixed effects: Risk retention and liquidity show opposing impacts on EAR vs. ETR.</p>	<p>Limited sample: Only 6 Malaysian takaful firms (2008–2012); future studies should expand data (more firms, longer periods, quarterly/semi-annual analysis).</p> <p>Additional variables: Explore hibah (gift) or mudharabah (profit-sharing) effects on solvency.</p> <p>Broader context: Test findings in other Muslim-majority/minority markets.</p>
Baharin and Isa (2013)	<p>Efficiency gap: Takaful operators (60% cost efficiency) lag behind conventional insurers (80%) due to organizational structure (mutual vs. stock forms).</p> <p>Trends: Takaful efficiency improved over 2002–2010, while conventional insurers remained stable.</p> <p>Methodology: Stochastic Frontier Analysis (SFA) with Fourier Flexible form confirmed structural impacts on efficiency.</p>	<p>Limited scope: Only 7 Takaful vs. 12 insurers in Malaysia (2002–2010); expand to more regions/periods.</p> <p>Deeper analysis: Investigate why mutual forms (Takaful) underperform despite Shariah compliance.</p> <p>Policy focus: Explore regulatory/pricing strategies to bridge the efficiency gap.</p>
Ghazali et al (2012)	<p>The integration model in Family Takaful (combining Mudharabah and Wakala) offers more comprehensive benefits, including riders like health, accident coverage, and pension, compared to the existing model. It is also more affordable for clients, while the existing model favors Takaful companies with higher premiums but fewer benefits.</p>	<p>The study highlights the need for more inclusive and affordable Takaful products. Future research could explore:</p> <p>Expanding the integration model to cover more diverse income groups.</p> <p>Investigating the long-term financial sustainability of the proposed model.</p> <p>Assessing client satisfaction and market adoption of the new model</p>

Abdullah and Aziz (2010)	<p>Non-standardized nomination forms create ambiguity in nominee roles (executor vs. beneficiary).</p> <p>Hibah misuse violates Islamic law, as it takes effect posthumously instead of during the participant's lifetime</p>	<p>Legal reforms to clarify nominee status in the Takaf-ul Act 1984.</p> <p>Standardized Shariah-compliant forms for nominations and hibah.</p> <p>Alternative tools (e.g., wasiyyah) for posthumous distribution.</p> <p>Further studies on practical impacts to prevent disputes.</p>
Osman et al (2022)	<p>Service Quality: Only reliability and assurance improve corporate image; tangibility, sincerity, and personalization do not.</p> <p>Relationship Marketing: Islamic ethics, financial, and structural bonds enhance image; social bonds do not.</p> <p>Corporate Reputation: It mediates the link between image and loyalty; image alone doesn't directly boost reputation.</p>	<p>Test in other Gulf/multicultural contexts.</p> <p>Add religiosity to study loyalty and perceptions.</p> <p>Apply model in Islamic banking and other sectors.</p> <p>Examine fintech/AI for improving personalization and service.</p>
Ha (2018)	<p>Low Awareness: Southern Thailand Muslims show limited understanding of family takaful, especially its Shariah aspects.</p> <p>Perception Gap: Participants have better knowledge and views; non-participants lack awareness.</p> <p>Knowledge Drives Participation: Clear link between understanding and joining takaful.</p>	<p>Boost awareness through media and seminars.</p> <p>Empower Shariah advisors to clarify Islamic principles.</p> <p>Expand studies to other Muslim regions in Southeast Asia.</p> <p>Improve agent training and outreach strategies</p>
Aziz et al (2017)	The paper identifies DTPB as the best model to explain family Takaful adoption, combining attitude, social norms, and perceived control.	Limited DTPB application in Takaful; needs empirical validation and expanded variables (e.g., culture) for better strategies.
Htay et al (2013)	Shariah scholars permit underwriting but question fairness of factors like gender and family history. Takaful needs stronger alignment with Islamic principles.	Lack of scholar involvement in underwriting; need for Shariah-compliant frameworks and expanded research on group/general Takaful.
Mohd Fauzi and Laldin (2022)	<p>Micro-takaful schemes in Malaysia focus mainly on health, life, and family protection, with limited options for house and home content coverage for low-income groups.</p> <p>Current offerings are inadequate, and awareness among low-income households is low.</p>	<p>Lack of micro-takaful products for property protection.</p> <p>Need for collaboration between takaful operators, zakat/waqf authorities, and regulators to develop affordable schemes.</p> <p>Further research on scalable models to expand coverage for low-income households.</p>
Khan et al (2018)	Bangladesh's family Takaful lacks proper regulation, faces unethical practices, and has unskilled Shariah boards, limiting growth.	Need for Takaful-specific laws, better governance, and awareness programs to enhance trust and compliance.

Jamil and Akhter (2016)	<p>Shari'ah perception significantly increases satisfaction in Takaful but has minimal impact in conventional insurance.</p> <p>Customer satisfaction partially mediates switching intentions, with Takaful customers less likely to switch due to Shari'ah compliance</p>	<p>Expand scope: Larger, diverse samples and longitudinal studies.</p> <p>Add variables: Switching costs, service quality, and customer input.</p> <p>Increase awareness: Educate customers on Takaful principles.</p> <p>Cross-cultural studies: Compare Muslim and non-Muslim markets</p>
Sukmaningrum et al (2022)	<p>Indonesia: Family takaful firms averaged a TFPCH of 0.945 (below optimal), dragged by low technological change (TECHCH = 0.935). Only 2 of 10 firms improved productivity.</p> <p>Malaysia: Achieved TFPCH of 1.041, driven by efficiency gains (EFFCH = 1.038) and tech adoption (TECHCH = 1.003). 3 of 5 firms boosted productivity.</p> <p>Key Issue: Low pure technical efficiency (PTECH) in both countries highlights managerial gaps.</p>	<p>Expand to all ASEAN nations.</p> <p>Add macroeconomic factors.</p> <p>Use two-stage Malmquist analysis.</p>
Fikri et al (2022)	<p>Malaysia's micro-takaful rules support affordability and accessibility but face trust issues in distribution.</p> <p>Simplified agent requirements enable outreach but may compromise service quality.</p> <p>B40 households prefer life/disability coverage and direct operator engagement.</p>	<p>Address trust gaps in distribution channels</p> <p>Develop hybrid models with zakat/waqf integration</p> <p>Compare frameworks across Islamic economies</p>
Bangaan Abdullah et al (2022)	<p>Gender and knowledge of micro-family takaful benefits significantly influence adoption among low-income earners, with married, employed women more likely to participate. Other factors (income, education, etc.) showed no significant impact.</p>	<p>Limited studies on demographic dimensions and knowledge components (concept, importance, benefits). Future research should explore cultural/behavioral factors, broader regions, and improved product accessibility.</p>
Abduh and Isma (2016)	<p>Takaful solvency is driven by company size, contribution growth, leverage, and expenses. For insurers, key factors are size, investment income, liquidity, and expenses.</p>	<p>Expand studies to include macroeconomic factors, non-life sectors, and cross-country comparisons for broader insights.</p>
Salman et al (2018)	<p>Experts confirm Takaful is viable in India, favoring the hybrid Wakalah-Mudarabah model. Key hurdles are regulatory barriers and low awareness.</p>	<p>Need studies on non-Muslim acceptance and tailored product designs for India's market.</p>
Soualhi (2016)	<p>IFSA 2013 allows nominees to be executors (inheritance distribution) or sole beneficiaries (conditional hibah), but debates remain on Shari'ah compliance of ownership transfer.</p>	<p>Clarify conditional hibah revocation and qabd validity. Standardize nomination practices and align legal/Shari'ah frameworks.</p>
Saputra et al (2017)	<p>Developed a Shari'ah-compliant premium model for takaful using equity-linked policies.</p> <p>Introduced a mortality derivative to eliminate gharar/maysir and adapted Black-Scholes for Islamic finance.</p> <p>Simulations confirmed fair, flexible premiums aligned with mudarabah and tabarru' principles</p>	<p>Existing models ignore dynamic risks and surrender options.</p> <p>Future research: Test stochastic mortality, multi-asset strategies, and empirical validation.</p>



Rahman et al (2023)	Hibah al-‘umra ensures takāful benefits reach intended beneficiaries (e.g., surviving family) and avoids inheritance disputes.  Conditional hibah aligns with takāful goals and Malaysian law (IFSA 2013).	More research needed on practical implementation.  Standardize contracts and resolve juristic differences.
Zakaria et al (2019)	The study proposes a waqf-based takaful fund to support Malaysia's B40 group, leveraging underutilized waqf assets and hybrid models from other Muslim countries.	Gaps: Lack of empirical data on B40 participation and governance flaws in past models.  Future: Develop affordable takaful products, improve governance, and explore fintech solutions.
Lee et al (2019)	The Risk-Based Capital Framework for Takaful (RBCT) improved cost efficiency and competitiveness among Malaysian Family Takaful Operators (FTOs) post-2014.  Productivity increased due to better efficiency but lagged in technological adaptation.  The market shifted from monopoly to monopolistic competition after RBCT.  Efficiency and competitiveness were positively linked post-RBCT, suggesting regulatory benefits.	Limited post-RBCT data and cross-country comparisons.  Weak technological progress in Takaful firms.  Expand studies to international Takaful markets.  Explore fintech integration to boost efficiency and innovation.  Assess long-term RBCT impacts on sustainability and market stability.
Mohamad et al (2018)	System Dynamics (SD) effectively models complex cash flows in Family Takaful, supporting profit analysis under different scenarios.  Hybrid (Wakalah-Mudharabah) models show resilience to economic stress like inflation and competition.  SD simulations suggest limited long-term profit loss, aiding pricing and risk decisions.	Lack of real-world SD validation; absence of behavioral factors (e.g., trust).  Integrate regulatory/Shariah shifts; test SD across multiple Takaful markets.
Abubakar et al (2014)	Nominee Status: Two juristic views exist—nominees as trustees (distributing benefits via Islamic inheritance laws al-mirāth and al-wasiyyah) or as beneficiaries (via hibah, conditional gift).  Insurance Act 1996/Financial Services Act 2013: Treats Muslim nominees as trustees.  Islamic Financial Services Act 2013: Allows nominees to be beneficiaries under conditional hibah in family takaful.  Shari'ah Compliance: Treating nominees as trustees aligns better with maqāṣid al-Shari'ah (objectives of Islamic law), avoiding disputes over hibah validity.	Gaps:  Ambiguity in conditional hibah's compliance with Shari'ah principles.  Lack of uniformity in takaful operators' practices regarding nominee status.  Future Research:  Explore harmonization of nominee status across takaful and insurance laws.  Investigate socio-legal impacts of conditional hibah on Muslim families.
Ishak and Saraih (2021)	Word of Mouth (WOM) and trust significantly impact customer satisfaction in Malaysia's Family Takaful industry.  WOM influences expectations and post-purchase experiences, while trust ensures long-term relationships and adherence to Sharia principles.	Limited data from diverse Takaful companies in Malaysia.  Need for broader validation and generalization of results.  Suggests replicating the study with larger, varied samples to strengthen findings.

Rahman et al (2009)	<p>The goods market (real income/GDP) is the most significant factor in promoting family Takaful demand in Malaysia, both in the short and long run.</p> <p>Money and securities markets (conventional and Islamic) have minimal impact on Takaful demand.</p>	<p>Limited sample size and timeframe (1999–2006) restricts generalizability.</p> <p>Suggests future studies explore the role of the Islamic money market and expand data coverage for more robust insights.</p>
Abdullah et al (2021)	<p>Perceived value of life insurance is the most influential factor driving iGeneration's purchase behavior.</p> <p>Service quality of insurance companies also significantly impacts their decision.</p> <p>The role of agents has minimal effect, as iGeneration relies more on digital information.</p>	<p>Limited focus on digital marketing strategies tailored to iGeneration.</p> <p>Suggests further research on insurance companies' plans to engage iGeneration via social media and online platforms.</p>
Aziz and Husin (2023)	<p>Attitude and subjective norms significantly influence the intention to purchase family takaful policies in Pakistan.</p> <p>Perceived religiosity and knowledge positively shape attitudes toward takaful.</p> <p>Trust mediates the relationship between religiosity and attitude.</p> <p>Media referents and word of mouth enhance subjective norms.</p> <p>Financial self-efficacy and resource availability affect perceived behavioral control, but PBC itself does not significantly predict purchase intention.</p>	<p>Limited variables studied, generalization issues (Pakistan-only focus), and lack of supply-side analysis.</p> <p>Expand to other countries and include macroeconomic factors (e.g., pricing, government policies).</p> <p>Study online takaful adoption (e.g., mobile marketing, perceived security).</p> <p>Qualitative methods (interviews) to deepen understanding.</p> <p>Explore new customer segments (e.g., students, single parents).</p> <p>Investigate risk perception's role in trust and intention.</p>
Saputra et al (2021)	<p>The study developed a Shariah-compliant premium model for Family Takaful, combining Tabarru and Mudarabah, proving more profitable and transparent than conventional methods.</p>	<p>Current surplus-sharing practices lack clarity. Future research should refine profit-sharing mechanisms and expand the model's applicability.</p>
Jamaludin et al (2020)	<p>The study confirmed that perceived service quality significantly boosts customer satisfaction, which in turn enhances loyalty in Malaysia's Family Takaful industry. However, no direct link was found between service quality and loyalty satisfaction fully mediated this relationship.</p>	<p>Limited to Pahang's university staff; future research should expand to diverse demographics and test formative models for broader insights.</p>
Rahman et al. (2019)	<p>The study validated umra and ruqba (conditional hibah) as Shariah-compliant methods for disbursing Family Takaful benefits, ensuring proceeds go to beneficiaries only upon the participant's death, avoiding contentious returns to donors.</p>	<p>Further research needed on practical implementation and standardization of umra/ruqba in Takaful contracts, addressing juristic nuances and operational frameworks.</p>
Saidon et al (2019)	<p>Benefits, product features, and service quality drive family takaful demand, but agents' knowledge gaps and lower financial support limit growth.</p>	<p>More research on takaful's financial support and better agent training to boost demand.</p>
Rusuli et al (2019)	<p>Marketing mix elements (Product, Pricing, Promotion, People, Process) significantly influence customer satisfaction in family takaful, with Process being the most critical factor.</p>	<p>Limited focus on takaful's growth despite market potential; future research should explore strategies to enhance customer trust and market penetration, especially in underserved regions.</p>
Baharin (2018)	<p>The Takaful industry in Malaysia has lower cost efficiency (66.87%) compared to conventional insurance (88.47%), attributed to organizational structure, technology gaps, and suboptimal input-output combinations.</p>	<p>Limited studies on Takaful efficiency using parametric methods; future research should explore international competitiveness and technology adoption to bridge efficiency gaps.</p>

Soualhi and Djafri (2021)	Mortality/morbidity assumptions in family takaf-ul pricing align with Shari'ah via ibahah and maslahah. However, investment return assumptions may disadvantage shareholders, and charging extra for family medical history raises fairness issues. Time value of money is accepted.	Shari'ah analysis of pricing components like loadings and qard costs is limited. Future studies should explore fairer regulations and alternative models like waqf-based subsidies.
Magomadov et al (2017)	Three scenarios for introducing takaful in Russia are proposed. The moderate scenario, needing minimal legal changes, is most feasible. Takaful fits within mutual insurance laws but full integration needs legal updates for profit-sharing and Sharia-compliant investments.	Few studies address takaful regulation in non-Muslim countries. Future research should explore legal reforms and market demand in Muslim-populated regions of Russia.
Riaz et al (2021)	Religious adherence, reputation, and product awareness significantly drive family Takaful demand in Pakistan, while marketing efforts have little impact. Shari'ah compliance and public awareness are key to adoption.	Few studies explore demand factors in Pakistan. Future research should cover more cities, add variables like risk aversion and financial literacy, and use longitudinal data.
Zuki and Abu Bakar (2023)	Institutional trust significantly influences the intention to participate in Family Takaful (Solidarity) products among academicians in Malaysia.  Attitude, subjective norms, and perceived behavioral control (based on the Theory of Planned Behavior) also positively affect participation intentions.  The study validates the reliability and applicability of the proposed model for predicting Takaful adoption.	Gaps: Limited focus on institutional trust in Islamic finance; sample restricted to academicians, limiting generalizability.  Future Directions: Expand to diverse demographics (e.g., private-sector employees), conduct longitudinal studies to track behavioral changes, and test the model in other Islamic financial contexts.
Madahi and Ismail (2021)	COVID-19 impacted Malaysia's Takaful market through liquidity strains and solvency risks. Relief measures aligned with Shari'ah principles helped policyholders.	No dedicated pandemic reserves; reliance on IBNR is insufficient.  Need for pandemic-tailored Takaful products and regulatory updates.  Research on Shari'ah-compliant risk models for future crises.
Sum et al (2018)	Insurable interest in insurance/takaful is only required at contract start, not death, risking abuse.  Malaysia's laws allow claims even if interest lapses (e.g., after divorce).  Shariah rules conflict with IFSA 2013 on maintaining interest until claim.	Fix loopholes allowing claims without current interest.  Make nominee trustees mandatory for divorced/minor cases.  Resolve Shariah disputes on benefit distribution.  Strengthen laws to prevent exploitation.
Ismail (2014)	Linear tabarru' rates provide better fund stability and higher maturity balances than flat rates.  Model ensures tabarru' funds precisely cover death benefits per Shariah principles.	Add variable investment returns  Test with more mortality data  Explore hybrid takaful models
Ismail (2013)	The study demonstrates that a linear tabarru' rate in family takaful plans adheres best to actuarial equivalence principles, avoiding negative fund balances and ensuring fair surplus distribution, unlike flat or modified first-year rates.	Further research is needed to address deterministic limitations, such as incorporating stochastic models for adverse mortality and investment risks, and exploring hybrid takaful models for enhanced robustness.
Dusuki et al (2012)	The study establishes Shari'ah-compliant parameters for wadi'ah-based family takaful, enabling guaranteed benefits (e.g., cash surrender values) while ensuring fund segregation, transparency, and avoidance of riba.	Further research needed on operational risks of wadi'ah fund guarantees and hybrid contract enforceability across jurisdictions.

Zainordin et al (2024)	Performance expectancy, effort expectancy, hedonic motivation, and price value significantly influence Malaysian consumers' intention to adopt family takaful, while social influence has no impact.	Study excludes religiosity and technology ease-of-use; future research should integrate these factors to better predict takaful adoption.
Ishak et al (2023)	Service quality and word of mouth significantly enhance customer satisfaction in Malaysia's family takaful industry, with service quality having a stronger impact.	Study limited to Peninsular Malaysia; future research should expand geographically and explore additional factors like digital engagement.
Arifin (2024)	The study validated a reliable scale (Cronbach's Alpha >0.70) to measure family takaful awareness, identifying attitude, subjective norms, and product knowledge as key determinants among Malaysian administrative staff.	Limited to public universities; future research should expand to diverse sectors and regions to generalize findings and explore additional influencing factors.
Mahsyar and Aslan (2023)	The study found that profitability, investment ratio, liquidity, and firm size positively and significantly influence the solvency of family takaful firms in ASEAN, while wakalah fees have a negative impact. GDP and inflation showed no significant relationship with solvency.	The study was limited to three ASEAN countries due to data constraints. Future research could expand to include more countries and examine both family and general takaful for broader insights. Additionally, deeper analysis of wakalah fees' impact is recommended.

Sources: Author's own (2025)