Volume: 11 Issues: 85 Special Issue [August, 2026] pp. 741 - 764
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/JISED.118553

PEMAHAMAN DAN KEPUASAN PELANGGAN TERHADAP PRODUK TAKAFUL DI KUMPULAN AL-AMIN KUANTAN

CUSTOMERS UNDERSTANDING AND SATISFACTION WITH TAKAFUL PRODUCTS AT AL-AMIN GROUP KUANTAN

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Article history

Received date	**:**	25-7-2026
Revised date	**:**	26-7-2026
Accepted date	**:**	20-8-2026
Published date	**:**	26-8-2026

To cite this document:
Azahar, N. A. A., Kamal, A., Hasan, N. Z., & Ahmad, M. H. Q. (2026). Pemahaman dan kepuasan pelanggan terhadap produk takaful di Kumpulan Al-Amin Kuantan. *Journal of Islamic, Social, Economics and Development (JISED),* 11 (85), 741 – 764.

Abstrak*: Kajian ini mengkaji kefahaman dan kepuasan pelanggan terhadap produk takaful yang ditawarkan oleh Kumpulan Al-Amin Kuantan. Pertumbuhan pesat industri takaful di Malaysia menonjolkan kepentingan memastikan pelanggan memahami dengan jelas iklan konsep takaful berpuas hati dengan produk dan perkhidmatan yang disediakan. Pendekatan kajian kuantitatif telah diguna pakai dalam kajian ini, dan data dikumpul menggunakan soal selidik berstruktur yang diedarkan melalui Whatsapp kepada pelanggan Kumpulan Al-Amin. Selain itu, sejumlah 149 respons telah dianalisis menggunakan kaedah statistik deskriptif dan inferens. Analisis deskriptif dijalankan untuk menentukan tahap pemahaman pelanggan dan kepuasan pelanggan terhadap produk takaful, manakala analisis korelasi Pearson digunakan untuk mengkaji hubungan antara pemahaman pelanggan dan kepuasan pelanggan terhadap produk takaful yang ditawarkan oleh Kumpulan Al-Amin. Selepas itu, dapatan menunjukkan tahap pemahaman pelanggan adalah tinggi, dengan skor min keseluruhan 4.72. Walaupun kepuasan pelanggan juga tinggi, dengan skor min 4.91. Tambahan pula, keputusan menunjukkan hubungan yang positif dan signifikan antara pemahaman pelanggan dan kepuasan pelanggan. Penemuan menunjukkan bahawa pelanggan yang mempunyai pemahaman yang lebih baik tentang konsep dan produk takaful cenderung lebih berpuas hati dengan perkhidmatan takaful. Kajian ini memberikan pandangan yang berharga untuk agensi takaful untuk meningkatkan pendidikan pelanggan, meningkatkan kualiti perkhidmatan, dan mengukuhkan kepuasan cuatomer. penemuan juga menyumbang kepada literatur sedia ada mengenai takaful dan kewangan Islam khususnya dalam konteks tingkah laku pelanggan di peringkat agensi.*

Kata Kunci*: Takaful, Pemahaman Pelanggan, Kepuasan Pelanggan, Kumpulan Al-Amin*

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Abstract: *This study examines customers understanding and satisfaction with takaful products offered by Al-Amin Group Kuantan. The rapid growth of the takaful industry in Malaysia highlight the importanse of ensuring that customers clearly understand takaful concept ad are satisfied with the products and servoces provided. A quantitative research approach was adopted in this study, and data were collected using a structured questionnaire distributed trough Whatsapp to customers of Al-Amin Group. Beside that, a total of 149 responses were analysed using descrptive and inferential statistical methods. Descriptive analysis was conducted to determined the level of customer understanding and customer satisfaction with takaful products, while Pearson correlation analysis was employed to examine the relationship between customer understanding and customer satisfaction with takaful products that offered by Al-Amin Group. After that, the findings indicate that the level of customer understanding is high, with an overall meanscore of 4.72. While customer satisfaction is also high, aith a mean score of 4.91. Furthermore, the results reveal a positive and significant relationship between customer understanding and customer satisfaction. The findings suggest that customers who have a better understanding of takaful concepts and products tend to be more satisfied with takaful services. This study provides valueable insight for takaful agencies to enhancing customer education, improving service quality, and strengthening cuatomer satisfaction. the findings also contribute to the existing literature on takaful and Islamic finance particularly in the context of customer behaviour at the agency level.*

Keywords: Takaful, Customer Understanding, Customer Satisfaction, Al-Amin Group

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Introduction

Takaful is a version of Islamic insurance which is a cooperative financial system that is based on Islamic principles. Takaful comes from an Arabic word kafala, which means guaranteeing one another or jointly guaranteeing whereby participants put money into a pooled fund to protect one another from harm or loss (Ahmad, 2010; Saeed, 2019). Takaful functions on a risk sharing basis, with contributions seen as donations to the fund, in contrast to traditional insurance which contain aspects forbidden in Islam. The takaful industry has been rapidly growing in Malaysia alongside increasing public awareness about the importance of protections in accordance with shariah principles (Rubayah Yakob, 2019). Takaful, as an alternative to conventional insurance, offers unique risk management model based on the concept of tabarru' (donations) and principles of fairness, transparency and mutual responsibility (Aziz, 2025).

Takaful is a type of Islamic insurance based on the idea of mutual help and sharing among participants. Instead of moving risk to an insurer, customer contribute the fund are deployed if they incur certain kinds of loss and damage. This system follows Islamic laws, and forbids the haram practices like interest, gambling and uncertainty that are forbidden in Islam. There are family takaful, health takaful, and general takaful products which offer protection based on the Shariah (Kamaliah Abdul Karim, 2018). It is essential to first understand the way customer perceive takaful products, since perception greatly influences their purchase and use. A lot of people, or maybe even most people don't fully understand what takaful all is about, and this could result in confusion and perhaps a lack of satisfaction. when compared to dissatisfied customers their trust in the takaful provider is lower and they are more likely to terminate their coverage and not recommend others (Nur Syaya Sahira M.S et al., 2025). Therefore, researching on customer knowledge and satisfaction will enable takaful companies to improve their services and products.

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Thus, the purpose of this study is to evaluate takaful customers' understanding and level of satisfaction at Al-Amin Group Kuantan. It is expected that this research will offer transparent insight into customer perceptions and experiences, which can help the business improve service quality and customize products to better satisfy customers' needs and expectation.

Problem Statement

In Malaysia, the takaful sector has expanded dramatically as an alternative to insurance conventional, providing Islamic compliant products. However, despite this expansion, a lot of customers continue to have a poor grasp of the takaful concept and its offering. (Saeeda Lubaba, 2022). Customers may be hesitant or confused to buy takaful protection because of this ignorance, which could limit the market reach of takaful providers (Nasir, 2023). This lack of knowledge frequently leads to reluctance, false information or misunderstanding about the advantages or benefits and process of takaful, which can prevent customers from making wise financial planning decisions. Therefore, the ignorance may limit a carrier's ability to increase their market share by influencing their willingness to purchase or maintain takaful insurance.

The growth and longevity of the takaful industry are also significantly impacted by customer satisfactions. Customers service quickness, product transparency, the professionalism and expertise of takaful agents, and the products suitable for each customer unique financial protection needs are some of the factors that affect customer satisfaction (Sukriah Ismail et al., 2025). Customers discontent might result from these aspects not living up to expectations, which could lead to a declined in trust in takaful providers and a hesitation to renew policies or suggest the goods to others. In addition to raising acquisition costs and creating operating difficulties for takaful operators, such dissatisfactions can also result in increased loss of customers rates.

In certain places, like Kuantan, where distinct demographic, cultural, and economic circumstances affect consumer attitudes and behaviours, the problems of comprehension and satisfaction could be especially noticeable. As a regional takaful supplier, Al-Amin Group Kuantan must successfully adapt its goods and services to meet the demands of its local customer. Nevertheless, it seems that there is not much of comprehensive research that focusses especially on the understanding and satisfaction levels of customer in this area. Without focused data and insights, the study could find it difficult to recognise and resolve important problems impeding customer acquisition and retention, which would reduce its competitiveness and capacity for innovation in the regional market (Durmuş, 2020).

Although takaful is becoming increasingly well liked as a wholesome substitute for conventional insurance, customer comprehension and satisfaction are still major obstacles to the long-term expansion of the takaful sector. According to journal of "Determinants of Customer Satisfaction in Takaful (Islamic Insurance) Services in Malaysia" by Zaida Farhana Mohd Shaladdin (2018) even though the takaful industry customer satisfaction index is improving it reached a score of 88 in 2024 significant dissatisfaction still exist because of problems like ineffective claims procedures and inadequate customers support service. Furthermore, about 43% of takaful customers struggle with low savings and poor financial understanding, which prevents them from fully understanding and utilising takaful products. additionally, research show that aspects of service quality, such as responsive, empathy, and knowledgeable agents, have a significant impact on customer satisfaction and loyalty in takaful services. Takaful companies face the risk of losing customers trust and retention if these knowledge and satisfaction gaps are not filled, which would limit the industry potential for

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growth. Therefore, to identify these problems and create strategies to improve customers experience and support the sustainability of the takaful industry, a focused study on customers understanding and satisfaction with takaful is important (Zaida Farhana Mohd Shaladdin, 2018).

Even though takaful is a popular substitute for insurance conventional, its long-term expansion is hampered by issues with customer knowledge and satisfaction. Even though customers satisfaction in Malaysia, takaful sector increased to a score of 88 in 2024, major problems like in efficient claims processing and inadequate customer service still exist, according to Zaida Farhana Mohd Shaladdin (2018). Furthermore, 43% of customers lack savings and financial literacy, which restrict their capacity to make the most of takaful products. Customers satisfaction and loyalty are significantly impacted by aspect of service quality such as responsiveness, empathy and agent knowledge. Takaful businesses run the risk of losing customers loyalty and trust if these gaps are not filled, which could impede industry expansion. Therefore, in order to create successful strategies for enhancing the takaful experience and maintaining the industry, targeted research on customer understanding and satisfaction is essential (Zaida Farhana Mohd Shaladdin, 2018).

The purpose of this study is to fill up these gaps by thoroughly examining the present understanding and satisfaction levels of Al-Amin Group Kuantan's takaful customers. Actionable insights for improving customer education, service delivery, and product offerings will be provided by the research by pinpointing the precise areas where customers are ignorant or dissatisfied. Finally, by enhancing customer loyalty and trust, these enhancements can support the long-term expansion and prosperity of takaful companies in Kuantan and comparable markets.

Literature Review

Overview Of Takaful Industry

The takaful sector, which has its roots in Islamic finance, provides a omoral substitute for conventional insurance by upholding the ideas of shared responsibility, mutual cooperation (ta'awun), and the prohibition activities like riba (interest), maisir (gambling), and gharar (uncertainty) (Wan Noor Hazlina, 2022). Participants in this particular risk sharing model contribute to a pool of money that is used to cover losses and give members financial support when they need it (Salman, 2021). Takaful operators ensure compliance with shariah law by acting as managers or agents of the fund rather than taking on risk ownership, in contrast to conventional insurers. Conventional insurance structures with risk transfer as the fundamental principle are compared to this mutual arrangement where Muslim customers receive not just material but also moral rehabilitation. Moreover, this mutual insurance scheme aligns with the Islamic ethics and principles.

Malaysia takaful industry has developed and expanded as it was first introduced in the middle of the 1980s and has since developed into a very important component within Malaysia's financial services industry. But with the establishment of Syarikat Takaful Malaysia Berhad, there came official takaful requirements that took into consideration the structural act within the Malaysia regulatory system, like the Islamic Financial Services Act 2013. Through the guidance and regulation set by Bank Negara Malaysia, there has been great development in ensuring that takaful companies are firmly in place with respect to ensuring consistency and stability within takaful undertakings, consistency to the Sharia principles, and the overall

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development aimed at ensuring that there is a high level of customer protection in Malaysia's takaful industry (Jusoh, 2023).

Taking all things into consideration, the takaful industry in Malaysia in 2025 represents a well-balanced blend of strong regulatory support, innovative marketing methods, and adaptability to the predominantly Muslim community there. It remains a strong backbone for the countries Islamic financial infrastructure and will certainly grow even further with the help of novel applications and increased financial literacy. Takaful has been transforming itself from a specific ethics related offering to a more mainstream kind of insurance offering value, meaning, and relevance to an ever-expanding set of customers as a consequence of the ever-changing scenario being created by that shift (Ali Coskun, 2021).

Differences Between Conventional Insurance and Takaful

Before digging into the precise distinctions between takaful and traditional insurance, it's important to realise that, even though both programs seek to provide financial protection against risks, there are substantial differences between their underlying theories and methods of operation. According to Hassan (2023) these distinctions arise from fundamental moral, legal, and religious precepts that influence how risk is controlled, how money is owned and distributed, and how surpluses or profits are handled (Hassan M. Z., 2023). Customers who want to match their insurance decisions with their moral convictions and financial objectives must be aware of these differences.

1. Principle And Concept

Basically, the philosophy and concept of conventional insurance and takaful are pretty different and reflect the different philosophical and ethical frameworks governing these two (Ishak, 2023). Conventional insurance is based on the principle of risk transfer. One pays a predetermined premium to shift their potential financial loss to the insurer according to this system. If a specific loss or event such as damage, illness, or death occurs, the insurer agrees to pay the policyholder. In essence, the premium is the fixed cost for uncertainty coverage, and the insurer takes on the financial burden in return (Nor Razinah Mohd Zain, 2022). By shifting this risk to a specialised organisation, this procedure enables people and companies to safeguard themselves against potentially disastrous financial consequences. By pooling the premiums of numerous policyholders, the insurer spreads the risk over a sizable group. Statistical methods and the law of large numbers are used to forecast losses and adjust premium rates appropriately. Since the insurer is a profit-seeking business and owns the premiums, policyholders are not entitled to a portion of the insurers gains or losses.

This system does not transfer risk but is rather an arrangement where a community of participants mutually agree to support each other. The takaful operator, without actually owning the fund, manages it and facilitates claim payments as a fund manager or agent, also referred to as wakeel (Muhammad Zuki, 2024). The notion of mutual responsibility is further enshrined in this system in as much as any residual money, after paying claims and costs, belongs to the participants and may be refunded to them or utilized for their benefit. This model best fits Shariah law, shunning those practices usually found in conventional insurance contracts such as maisir (gambling), riba (interest), and gharar (excessive uncertainty). Takaful combines Shariah compliant contracts and governance that help in facilitating openness, equity, and moral conduct of behavior.

In the brief summary above, while takaful insurance works on the basis of cooperation among the participants, sharing responsibilities in the form of risk and liability for insurance coverage that is compatible with the ethical standards of Islam,conventional insurance entails an agreement whereby the responsibility of the risk being transferred from the subscriber to the insurance company in exchange for premiums.Customers seeking insurance options that are social and religiously responsible will find the principles of takaful most attractive given the before mentioned difference. (Azhar Alam et al., 2023).

2. Ownership Of Funds

In conventional insurance, According to Abdul Razak (2021) the insurance company owns the premiums that policyholders pay. This indicates that all underwriting risks related to the policies are taken on by the insurance company, which also owns the funds. These funds are managed and invested by the insurer in order to produce profits, which are fully owned by the company's shareholders. Beyond the contractual coverage, policyholders have no ownership rights over the premiums they pay, the insurer keeps any excess after claims and expenses as profit (Abdul Razak, 2021). On the other hand, the insurer uses its reserves or capital to cover deficits and also bears any underwriting losses.

According to kawata (2022) since takaful is based on mutual cooperation, the money that participants (policyholders) contribute is owned by all of them together, not just the takaful operator. To pay claims and cover group risks, participants put money into a common pool known as the Takaful fund. In accordance with Shariah principles, the takaful operator administers the fund and oversees its investments in the capacity of a manager or agent (wakil). It neither directly assumes underwriting risks nor owns the fund. Instead, under certain contract terms like wakalah (agency) or mudarabah (profit sharing) contracts, the operator receives a management fee or a portion of investment profits (Saeed, 2019).

Thus, takaful ownership structure upholds the moral and religious principles of solidarity and mutual support, guaranteeing that the fund serves participants interests and complying with Islamic prohibitions on interest, uncertainty, and gambling (Kawata, 2022). Because participants are essentially the fund owners and hold the operator to a fiduciary standard, it also encourages accountability and transparency. Conventional insurance, on the other hand, functions in a commercial, profit driven manner, clearly separating the assets of the policyholders from those of the company.

In conclusion, takaful participants mutually own the fund, share the risks and surplus, and have the takaful operator manage the fund on their behalf in exchange for fees or profit-sharing, whereas a conventional insurance company owns and controls the fund and its shareholders profit from its profits. This ownership gap has a direct effect on how money is invested, managed, and how risks and rewards are distributed.

3. Profit And Surplus Sharing

In conventional insurance, the insurance company takes full ownership of the risk fund and the premiums are collected as its property. The insurer is in charge of paying claims, and any money that remains over after expenses and claims are covered is kept by the business as a whole (Rahama, 2023). Policyholders merely transfer their risk in return for coverage and premium payments, they do not have any rights to this excess. Policy dividends and bonuses are occasionally offered by certain life insurance products, but they are infrequent and do not reflect a portion of the real surplus produced by the insurer's entire portfolio.

Takaful, on the other hand, uses a cooperative risk sharing model that is based on the Islamic principle of mutual aid. Contributions are made to a common fund, called the participants takaful fund, which is only meant to assist in covering losses within the participant community (Devi, 2023). Although they administer the fund for a set fee or profit sharing arrangement, the takaful operator serves as an agent or manager and does not actually own the fund. Important enough, all remaining funds go to the participants. These remaining funds can be reinvested for their benefit, applied as a deduction for their contributions, and given back to the participants in their rightful share. This provision avoids any possibility of unjustified enrichment among the operator and investor and fulfills fairness as dictated by Shariah laws. To ensure the interests of both the participants and the operator are in sync, the profit-sharing structure of takaful will often include an agreement in terms of wakalah/agency fee and mudarabah/profit sharing contract (Mutaluv, 2024). As participants share in both the success and risks of the fund, they promote accountability and transparency in it. This is directly opposed to the profit for pay system that conventional insurance offers because it does not share risks and returns to participants.

In conclusion, takaful promotes equal sharing of surplus funds for participants, as opposed to conventional insurers who accumulate surplus funds to distribute as dividends to their shareholders. This surplus sharing in takaful promotes prudent handling of funds, builds a feeling of togetherness in takaful, and also provides an opportunity forparticipants to gain financially despite the act of mitigating risks (Yazbek, 2022).

4. Investment Restriction

The provisions specified by Shariah, according to Kassim (2020), are the guidelines for takaful investment, ensuring a set of specific and defined ethical and legal requirements that categorically differentiate takaful investments from conventional investments for standard insurance, as specified by Kassim (2020). Takaful companies must ensure that all their investments are Shariah compliant, ruling out any involvement with activities and financial instruments that can be attributed to maisir, gharar, or riba. What this means for takaful investments, therefore, is that they must not invest in interest bearing instruments, conventional debt securities, or any company that carries out haram, or forbidden, activities like alcohol, gambling, tobacco, pork, or any that forbidden by Islamic financial services.

According to Mohd Arif (2024) takaful companies strictly filter the investments they make using Shariah compliance filters that are established by internal Shariah committees and the Securities Commission Malaysia's Shariah Advisory Council in order to meet these requirements (Mohd Arif et al,. 2024). These organisations keep an eye on securities and conduct regular reviews to make sure they continue to adhere to Shariah. Takaful companies are required to dispose of investments that were initially classified as compliant within a certain timeframe or manage them in a way that eliminates any benefits derived in violation of Shariah if a security becomes non-compliant, for example, as a result of changes in regulations or business models (Mohamed Yusof et al,. 2024). To ensure that participants in takaful funds do not profit from illegal income, for instance, gains from non-compliant investments must be purified by allocating profits to charitable causes.

Takaful operators have fewer investment options than conventional insurance companies, which are free to allocate premiums across a variety of financial products without regard to religious beliefs. The focus is on ethical investing that backs businesses that are socially conscious and sanctioned by Shariah, like the production of halal food, renewable energy, and

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Islamic banking. The types of contracts used in investment instruments also adhere to Shariah, for example, interest-based fixed income instruments are not preferred over mudarabah (profit-sharing) or musharakah (partnership) contracts (Hasangholipoure et al,. 2021).

In this regard, the investment restrictions imposed on takaful ensure that the funds are not only prudently invested on the financial front but on the religious front as well, thus strengthening the ethical basis of the takaful concept. The adherence to the Shariah compliant investment mechanism sets the structure of takaful apart from conventional insurance practices and has an impact on the portfolio and risk management aspects of the operations of conventional insurance entities as well.

Challenges of Takaful

There are a number of challenges currently facing the takaful sector. According to Jusoh (2023), market penetration is one of the major challenges. Although the sector has continually experienced steady growth since inception, it is a fact that the overall level of market penetration remains considerably low in comparison with conventional insurance. The methods of operation and the nature of the products offered in the takaful sector are not well known. As a matter of fact, the overall knowledge of the Malaysia populace regarding the topic is scant. As a consequence thereof, the particular merits of the product are difficult to appreciate. This lack of knowledge makes it difficult for customers to recognise the special advantages of takaful, which leads to cautious adoption and a preferences for dependable onventional insurance (Sim, 2016).

Furthermore, the takaful operators face operational issues. According to Suriadi Uddin (2024), the challenges in the industry are a result of a lack of competent and knowledgeable individuals in the field of takaful and the inability of these individuals to communicate the product effectively. For an industry or company that wants its customers or consumer to exemplify the qualities of Islamic practices and principles in its engagement with the product or services offered by the company, the agents or marketers are required not only to be knowledgeable in terms of the technical and religious aspect of the product but are also required to have profound knowledge in the fields of market and customer service skills (Suriadi Uddin, 2024). Contemporary with the needed advancement in the technology sector is the need for improvement in the digital platform necessary for the online handling of its marketing and customer services (Abd. Latif et al., 2023). For the industry or company not to become obsolete or irrelevant in the eyes of its target audience in the future or in the coming decades, investment in the digital platform will be necessary with focuses on the online handling of customer services in terms of claims.

In addition, according to Tajuddin (2019) there are structural issues in coping with the ever changing demands and demands of regulations (Tajuddin, 2019). More specifically, in the family takaful segment, especially in which there is rising demand for critical illness and life coverage, there are rising demands for more individualized takaful schemes. In other words, in order to cater to the various demands, ranging from those classified as lower income groups who may currently be underserved, there is a need for innovation in the takaful product offerings. It requires highly sophisticated risk management strategies, as well as cost management strategies, such as co-pay plans, in which there has to be a balance between cost-effectiveness and full coverage, especially in view of rising health care costs.

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To sum up, there are a number of significant barriers that currently impede the takaful industry growing and realizing its full potential. The lack of public awareness and understanding of takaful products, requiring constant education and effort in this regard, can be considered a huge factor in hindering the growth of this sector (Md Ariffin, 2023).. Industry players are also challenged in this regard, specifically a lack of qualified and educated personnel who can adequately spread information and support the quality service of takaful. On the other hand, effective and continuous innovations in meeting the evolving demands of customers and increased regulatory complexity are needed in this sector for healthy and continuous growth and development.

Result And Discussion of Findings

Section A: Demograhics Profile of Respondents

This section presents the demographics characteristic of the respondent involved in this study. A total of 149 questionnaire were successfully collected and analysed.

Gender

Table 1: Gender of respondents

Gender of respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	76	50.7	51.0	51.0
	Female	73	48.7	49.0	100.0
	Total	149	99.3	100.0	
Missing	System	1	.7		
Total		150	100.0		

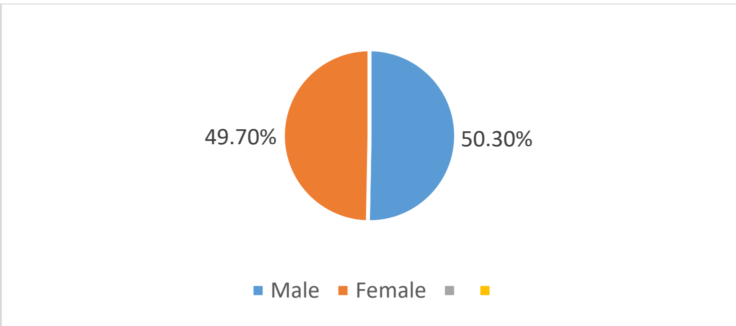

Figure 1: Gender of Respondents

Table 1 shows the distribution of respondnets based on gender. The finding show that 50.7% of the respondents were male, while 48.7% were female. This indicate that the majority of respondents involved in this study were male.

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Age

Table 2: Age of Respondent

Age of respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 years old - 29 years old	49	32.7	32.9	32.9
	30 years old - 39 years old	61	40.7	40.9	73.8
	40 years old - 49 years old	23	15.3	15.4	89.3
	50 years old and above	16	10.7	10.7	100.0
	Total	149	99.3	100.0	
Missing	System	1	.7		
Total		150	100.0		

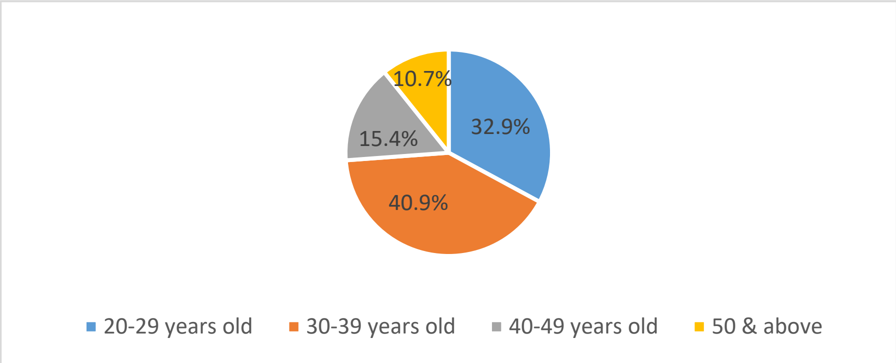

Figure 2: Age of Respondent

Table 2 show the age distribution of respondents. The results indicate that the majority of respondents were age between 30 years old – 39 years old accounting for 40.7% of the total respondents. This is followed by respondents aged 20 years old – 29 years old with 32.7%, while the smallest propotion of respondents were aged 50 years old and above.

Occupation

Table 3: Occupation of Respondents

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Private Sector	54	36.0	36.2	36.2
	Public Sector	61	40.7	40.9	77.2
	Self Employeed	30	20.0	20.1	97.3
	Unemployeed	4	2.7	2.7	100.0
	Total	149	99.3	100.0	
Missing	System	1	.7		
Total		150	100.0		

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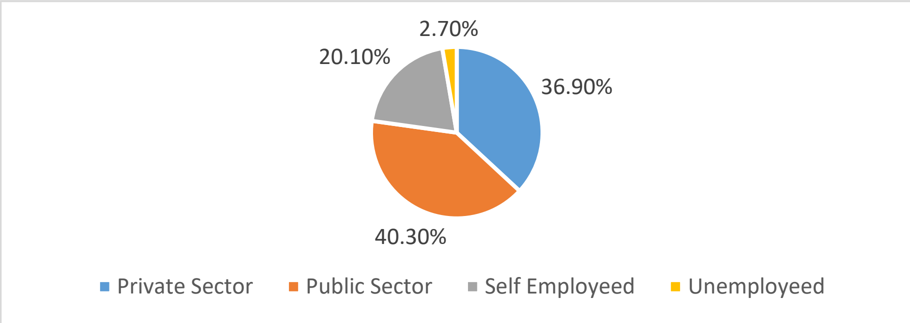

Figure 3: Occupation of Respondents

Table 3 presents the occupational background of the respondents. The findings indicate that 40.7% of respondents were employed in the public sector, followed by 36% who were private sector and meanwhile 20% were self employeed. This show that the respondents came from diverse occupational background.

Types of takaful

Table 4: Types of Takaful

Types of Takaful

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Medical Card	97	64.7	65.1	65.1
	Hibah	41	27.3	27.5	92.6
	Critical Illness	4	2.7	2.7	95.3
	Others	7	4.7	4.7	100.0
	Total	149	99.3	100.0	
Missing	System	1	.7		
Total		150	100.0		

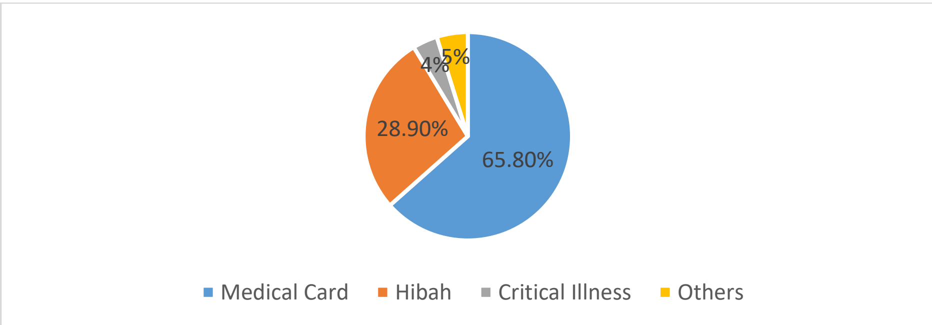

Figure 4: Types of Takaful

Table 4 show the distribution of respondents based on the the types of takaful products owned. The result reveal that the majority of respondents were enrolled in medical card accounting for 64.7% of the total respondents, followed by Hibah accounting for 27.3. This indicates that medical card are commonly used among respondents.

The respondents' demographic profile offers a crucial context for comprehending the study's conclusions. The majority of respondents are in the productive age range and they actively

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DOI: 10.55573/JISED.118553

participate in financial planning and are typically able to assess takaful products according to their requirements and expectations. Furthermore, the majority of respondents prioritize long-term financial security and can afford takaful contributions because they have a steady source of income, which may affect how satisfied they are. Owing to the elements and existing level of trust between the parties, the respondents with experinces in the field of takaful are robably going to display greater levels of satisfaction. Taken together, the demographics variables suggest the suitability of the sampling methods with regards to the achievements of the objectives set in the study.

Section B: Research Customer Understanding of Takaful Products.

Objective 1: To Evaluate Customer Understanding of Takaful Products.

Table 5: Level of Customer Understanding towards Takaful Products

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
I understand the main differences between takaful and conventional insurance.	149	3.00	5.00	4.6846	.54633
I know the protection benefits offered in my plan.	149	3.00	6.00	4.7181	.48044
I understand that takaful involves the concept of helping each other (ta' awun).	149	4.00	5.00	4.6443	.48034
I understand that there are no elements of riba, gharar and maisir in takaful.	149	3.00	5.00	4.8792	.34705
I understand what the function of the tabaru' fund is.	149	3.00	5.00	4.6711	.51258
Valid N (listwise)	149				

Table 5 presents the descriptive analysis of customer understanding towards takaful products. the overall mean score for customers understanding is 4.72, which indicates a moderate level of understanding among respondents. Among the items analysed, the highest means score was recorded for “I understand that there are no elements of riba. Gharar and maisir in takaful”, indicating that respondents generally understand this aspect of takaful products. in contrast, the lowest mean score was observed for “ I understand that takaful involves the concept of helping each other (ta’wun)”, suggesting that respondents have limited understanding in this area. Overall, the finding show that respondents possess a general understanding of takaful products. A high level of understanding reflects customers’ awareness not only of products features but also of their rights and responsibilities as takaful participants.

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Question 1: I understand the main differences between takaful and conventional insurance.

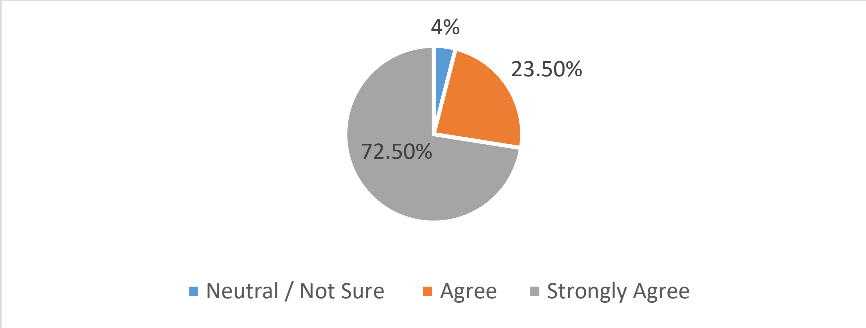

Figure 5: Section B, Question 1

Based on the figure of pie chart above, the data highlight the respondents understanding the basis of the differences between takaful and insurance conventional. The data show that 6 of respondents (4%) are answered neutral / not sure, because they feel hesitant and unsure about their understanding of the differences between takaful and conventional insurance. Meanwhile 108 of respondents (72.5%) and 35 of respondents (23.5%) are answered strongly agree and agree with their understanding. This show that they have an understanding and awareness that there is a difference between takaful and insurance conventional. Understanding the difference between the takaful and insurance conventional is very important because it plays an important role for customers to organize their financial management according to Shariah regulations (Alam, 2020). This is because these two have different concepts, principles and operating principles even though they appear to be the same as financial protection instruments.

Question 2: I know the protection benefits offered in my plan.

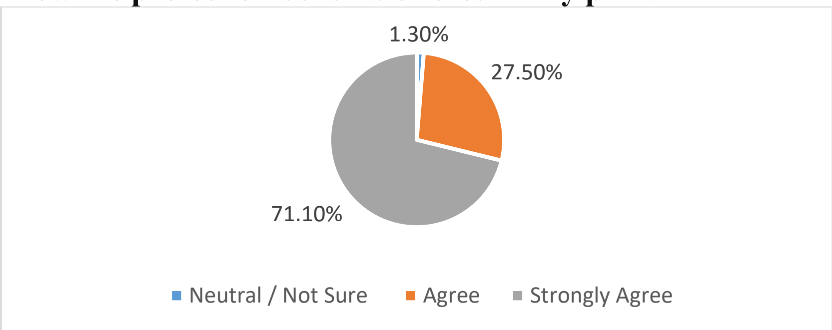

Figure 6: Section B, Question 2

Based on the figure of pie chart above, the data highlight the respondents understanding about their protection benefits offered. The data show that, 2 of respondents (1.3%) answered neutral / not sure show low understanding and unsure of the benefits protection received. Beside that, 106 of respondents (71.1%) and 41 of respondents (27.5%) who is answered strongly agree and agree about the protection benefits that is offered in their plan. It is important for customers to understand the protection benefits offered by takaful to ensure that the protection taken truly meets the financial needs and risks faced. Without a clear understanding, customers may join a takaful plan without knowing the type of protection and benefits they are eligible to claim. This finding supports the study by Kumalahayati and Remli (2024) which emphasizes that lack of knowledge is one of the main factors affecting customer participation and satisfaction with takaful products (Kumalahayati, 2024).This situation can lead to misunderstandings and

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disappointment towards the takaful industry when the benefits received are not in line with customer expectations.

Question 3: I understand that takaful involve the concept of helping each other (ta'awun).

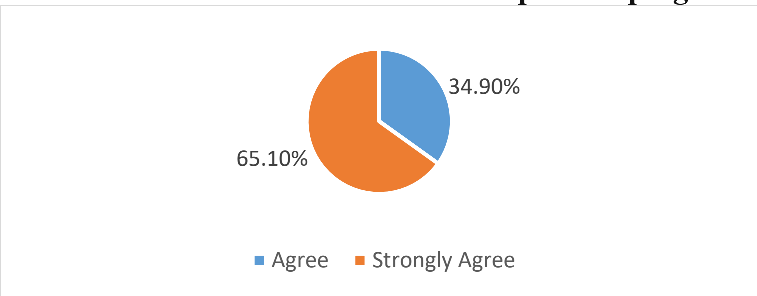

Figure 7: Section B, Question 3

Based on the figure of pie chart above, the data highlight the respondents understanding about the takaful have the concept of helping each other which is ta'awun. The data show that 97 of respondents (65.1%) are strongly agree with the concept of helping each other (ta'awun). Likewise the 52 of respondents (34.9%) are answered agree with the understanding of helping each other. This concept is different from conventional insurance which is based on transferring risk to a company, where participants share responsibility through contributions to the tabarru' fund to help other participants who have been affected by disasters (Aziz, 2025). Therefore, understanding the concept of ta'awun can help customers realize that takaful is not solely for personal gain, but a form of shared responsibility.

Question 4: I understand that there are no elements of riba', gharar, and maisir in takaful.

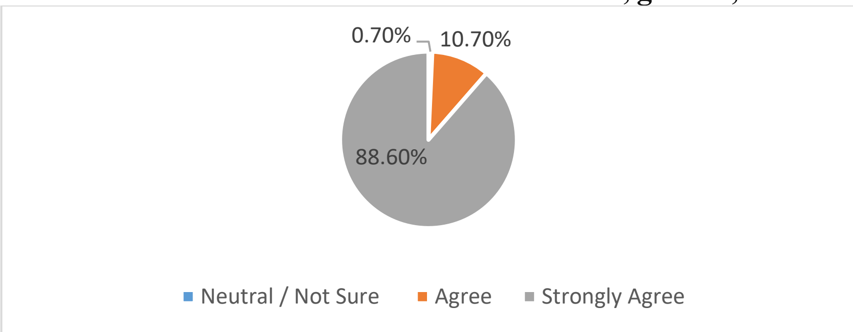

Figure 8: Section B, Question 4

Based on the figure of pie chart above, the data highlight the respondents of understanding about the elemnts that are prohibited in Shariah principles. The data show that 132 of respondents (88.6%) and 16 of respondents (10.7%) that are answered strongly agree and agree with the understanding that are established prohibitions. But there are also those who are not sure about these elements, 1 of respondents (0.7%) answered neutral / not sure. When customers understand the prohibited elements, they are more confident that their participation in takaful is in line with Islamic principles and does not conflict with Islamic law. This confidence increases customer trust in the takaful system as a Sharia-compliant financial protection alternative. A study by Aziz et al. (2025) also found that awareness and understanding of Sharia principles has a positive impact on the acceptance of takaful among customers (Aziz et al., 2025).

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Question 5: I understand what the funtion of tabarru' is.

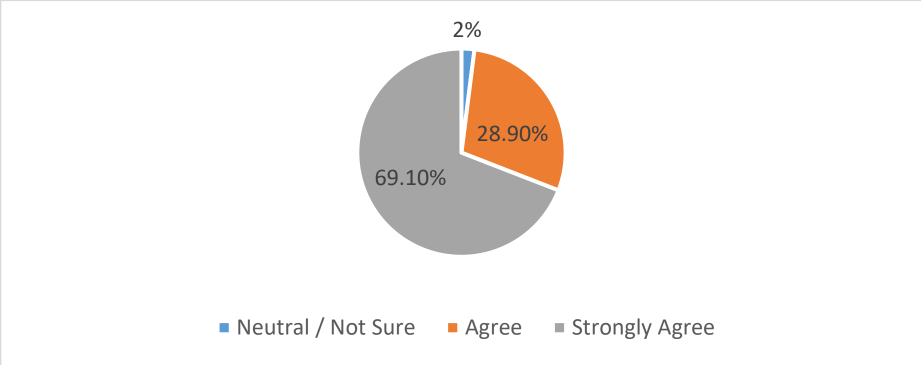

Figure 9: Section B, Question 5

Based on the figure of pie chart above, the data highlight the respondents of understanding about the function of tabarru' fund. The data show that, 3 of respondents (2%) answered neutral / not sure about the function of the fund. Meanwhile, 103 of respondents (69.1%) and 43 of respondents (28.9%) are strongly agree and agree with the understanding function of tabarru' fund. By understanding the role of the tabarru' fund, participants will be more aware that their contribution is a form of donation (tabarru') and not a premium payment as in conventional insurance. This understanding can increase trust, transparency, and ethical awareness among takaful participants. This finding is in line with recent studies which emphasize that understanding the structure and principles of takaful plays an important role in increasing customer acceptance and confidence in takaful products (Mohd Damit & Mohammed, 2025).

Section C: Research Customer Satisfaction of Takaful Products

Objective 2: To measure customer satisfaction of takaful products

Table 6: Level of Customers Satisfaction Towards Takaful Products

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
I am satisfied with the easy registration process.	149	4.00	5.00	4.9128	.28315
I am satisfied with the convenience of contribution payment (online/auto debit).	149	3.00	5.00	4.8859	.33952
I feel the claim process is not complicated.	149	4.00	5.00	4.8792	.32700
I feel my Takaful Consultant is easy to contact when I need help.	149	4.00	5.00	4.9060	.29276
I feel the agent really understands my financial needs before proposing a plan.	149	4.00	5.00	4.9664	.18069
Valid N (listwise)	149				

Table 6 presents the descriptive analysis of customer satisfaction towards takaful products. the overall mean score for customer satisfaction is 4.91, which reflects a high level of satisfaction among respondents. The results indicate that respondents were most satisfied with "I feel the agent really understands my financial needs before proposing a plan", while the lowest satisfaction level was related to "I feel the claim process is not complicated". These findings

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suggest that while respondents are generally satisfied with takaful products and services, certain aspects may require further improvement.

Question 1: I am satisfied with the easy registration process.

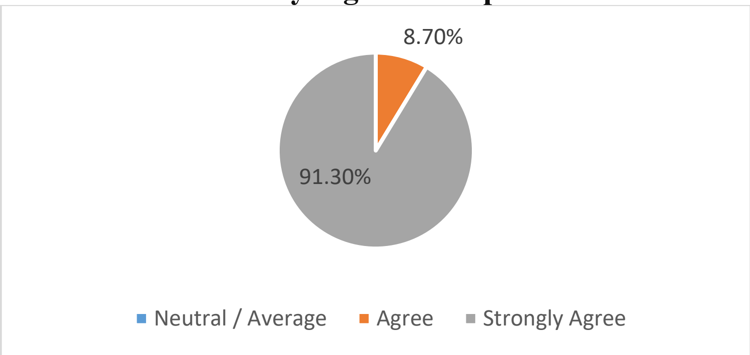

Figure 10: Section C, Question 1

Based on the figure of pie chart above, the data highlight the respondents of satisfaction about the easy registration. The data show that 136 of respondents (91.3%) and 13 of respondnets (8.7%) answered strongly agree and agree with the easy registration process. A simple and clear process helps customers understand their basic needs without having to go through lengthy or burdensome procedures. This convenience enhances the user experience and provides a positive initial impression of takaful services. This finding found that process convenience and service efficiency are important factors in increasing customer satisfaction with Islamic financial services (Mohd Damit & Mohammed, 2025).

Question 2: I am satisfied with the convenience of contribution payment (online / auto debit).

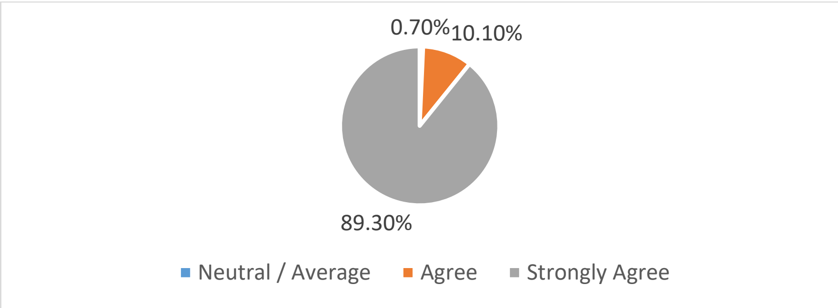

Figure 11: Section C, Question 2

Based on the figure of pie chart above, the data highlight the respondents of satisfaction with the convenience of contribution payment through online or auto debit. The data show that, 133 of respondents (89.3%) and 15 of respondents (10.1%) show that strongly agree and agree with the payment through online or auto debit. Meanwhile there 1 of the respondents (0.7%) show that unsure about the online payments. Flexible and convenient payment methods allow customers to manage their finances more systematically and avoid payment delays. This factor is very important in ensuring continuity of coverage and reducing customers' financial burden. This factor not only ensures continuity of protection, but also contributes to customer satisfaction (Aziz et al., 2025).

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Question 3: I feel the claim process is not complicated.

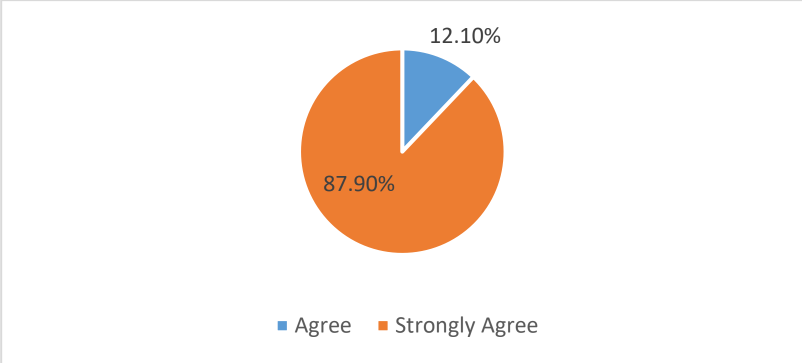

Figure 12: Section C, Question 3

Based on the figure of pie chart above, the data highlight the respondents of satisfaction with the claim procedd. The data show that, 131 of respondents (87.9%) and 18 of respondents (12.1%) are answered strongly agree and agree with the claim process. A clear, fast and documentation free claims process can reduce customer stress, especially when they are in an emergency or disaster situation. Efficiency in claims management reflects the reliability and professionalism of the takaful operator. This is also supported by Kumalahayati and Remli (2024) who assert that transparency and efficiency of claims influence customers' positive perceptions of takaful (Kumalahayati & Remli, 2024).

Question 4: I feel my takaful consultant is easy to contact when I need help.

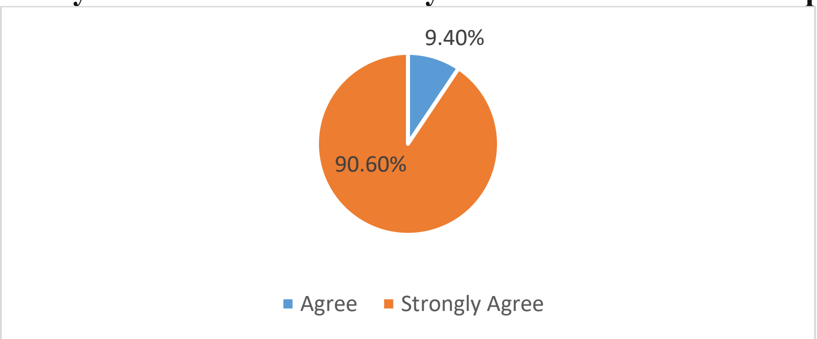

Figure 13: Section C, Question 4

Based on the figure of pie chart above, the data highlight the respondents of satisfaction with the takaful consultant services. The data show that, 135 of respondents (90.6%) and 14 of respondents (9.4%) that are satisfied with their takaful consultant when they are need the help from the takaful consultant. Easy to reach consultants provide ongoing support, answer questions quickly and help resolve problems faced by customers (Megat Laksana, 2025). This good communication relationship creates a sense of security and trust in takaful services.

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Question 5: I feel the agent really understand my financial needs before proposing a plan.

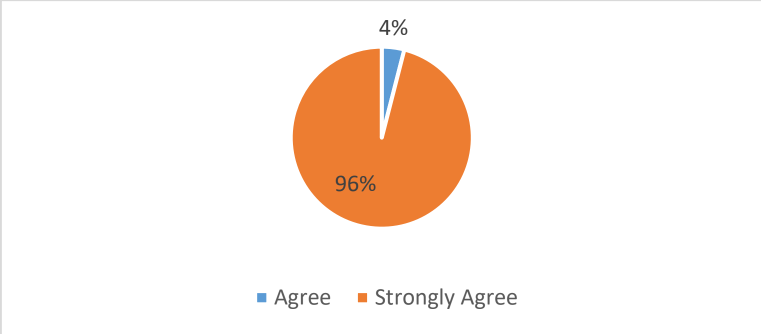

Figure 14: Section C, Question 5

Based on the figure of pie chart above, the data highlight the respondents of satisfaction with the takaful agent services. The data show that, 143 of respondents (96%) and 6 of respondents (4%) that are satisfied with their agent when proposing a plan that are allign with their financial needs. This personal and ethical approach ensures that the proposed plan is in line with the customers financial capabilities, lifestyle and protection needs. This approach shows that agents are not only focused on sales, but also take into account the welfare and interests of customers (Amin, 2017). This not only increases customer satisfaction, but also strengthens the long term relationship between the customer and the takaful agent.

Section D: Research the Relationship Between Customer Understanding and Customer Satisfaction

Objective 3: To analyze the relationship between customer understanding and customer satisfaction

Table 7: Pearson Correlation between Customer Understanding and Satisfaction

Variables	Customer Understanding	Customer Satisfaction
Customer Understanding	1	4.91
Customer Satisfaction	4.72	1

Table 7 shows the relationship between customer satisfaction and customer understanding was investigated using Pearson correlation analysis. Customer satisfaction and customer understanding have a positive and significant relationship, according to the results ($r = 0.723$, $p < 0.01$). This implies that greater comprehension is linked to higher customer satisfaction levels.

Customers who have a better understanding of takaful products are likely to be more satisfied with their takaful experience, according to the positive and significant relationship between customer satisfaction and understanding. This could be because a better understanding lowers uncertainty about the benefits and coverage of a product and helps customers set reasonable expectations. This result is in line with earlier research showing that customer satisfaction in Islamic financial services is positively impacted by customer knowledge.

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Question 1: The more I understand my takaful plan, the more satisfied I feel with it.

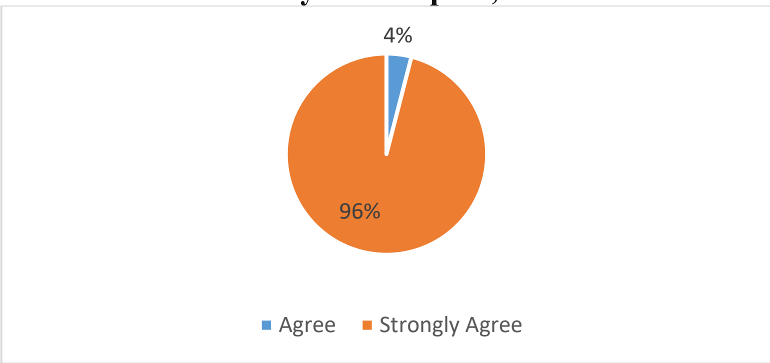

Figure 15: Section D, Question 1

Based on the figure of pie chart above, the data highlight the satisfaction when understand takaful plan. The data show that, 143 of respondents (96%) and 6 of respondents (4%) that are satisfied when they understand the concept of takaful plan. The higher the level of understanding customers have about the takaful plan they are participating in, the higher the level of satisfaction they feel. A clear understanding of the plan structure, scope of coverage and benefits offered helps customers realize the true value of the coverage they are getting. When customers understand what they are paying for and what they will receive, they tend to feel more confident and satisfied with the takaful plan. This finding is consistent with recent studies showing that understanding benefits increases customer satisfaction and willingness to maintain a takaful plan (Aziz et al., 2025).

Question 2: My understanding of takaful makes me more confident in continuing the plan.

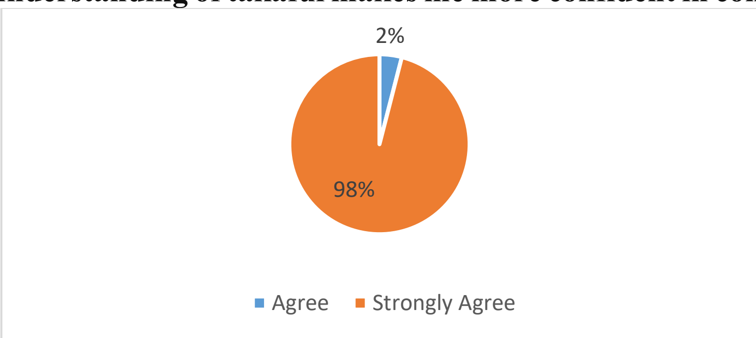

Figure 16: Section D, Question 2

Based on the figure of pie chart above, the data highlight the respondents of continuing the takaful plan when understand the takaful. The data show that, 146 of respondents (98%) and 3 of respondents (2%) that are confident to continuing the takaful plan when understand more about the takaful plan. A good understanding of the concept and operation of takaful increases customer confidence in continuing to participate in takaful plans (Mohd Damit & Mohammed, 2025). This confidence encourages customers to maintain the takaful plan in the long term and reduces the tendency to cancel contributions.

Question 3: When I clearly understand the benefits, I fell more satisfied with my contribution payments.

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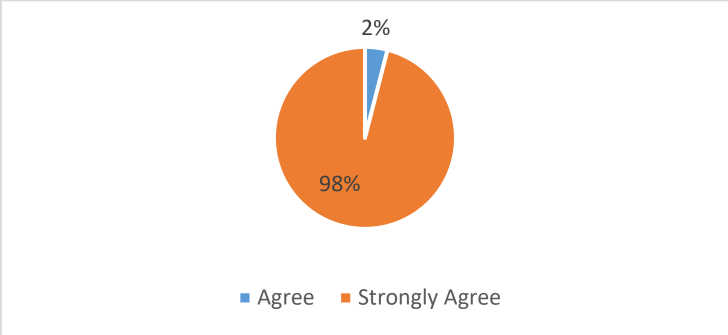

Figure 17: Section D, Question 3

Based on the figure of pie chart above, the data highlight the respondents that are satisfied when clearly understand the benefits. The data show that, 146 of respondents (98%) and 3 of respondents (2%) that are satisfied with the benefits that offered when they are clearly understand about the benefit of the plan that they are contributed. A clear understanding of the benefits offered also has a direct impact on satisfaction with the contribution payments. When customers know the benefits correspond to the amount of contributions paid, they do not consider the payment as a burden, but rather see it as a worthwhile investment in protection (Mohd Damit & Mohammed, 2025). This situation increases satisfaction with the financial commitment made.

Question 4: A clear explanation from my takaful consultant increases my satisfaction as a customer.

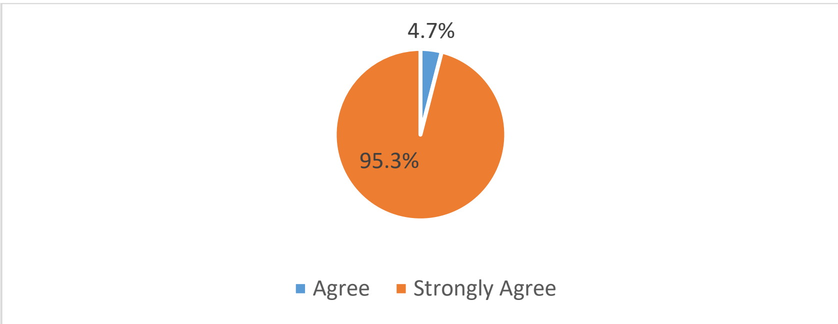

Figure 18: Section D, Question 4

Based on the figure of pie chart above, the data highlight the respondents of satisfaction with the takaful consultant services. The data show that, 142 of respondents (95.3%) and 7 of respondents (4.7%) that are satisfied with the takaful consultant that are give a clear explanation to the customers. Clear and effective explanations from takaful consultants play an important role in increasing customer satisfaction levels. Consultants who are able to explain takaful plans in easy to understand language help customers make more confident and informed decisions. This transparent and comprehensive explanation not only increases understanding, but also strengthens customer satisfaction and trust in takaful services as a whole. This finding is in line with research that emphasizes the importance of effective communication and trust in increasing customer satisfaction with takaful services (Kumalahayati & Remli, 2024).

Recommendations

Based on these identified limitations, several recommendations are suggested for future research. Future studies may consider increasing the sample size and include participants from different takaful providers and agencies across diverse geographical regions. Future research

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using a more varied sample could enhance generalisability of results and provide meaningful comparisons across agencies, providers or regions. Such comparison in the takaful industry may be beneficial in disaggregating region-specific differences in consumer understanding, satisfaction and variation in behaviour (Rafidah Herawati et al., 2024).

Qualitative or mixed-methods approaches may also be employed in the future to capture much-needed depth and nuance in customers' perceptions and experiences. Techniques such as focus groups or in-depth interviews may yield a more complete understanding of customer expectations, motivations, and concerns than can be elicited through structured questionnaires. Of course, these qualitative insights can help to provide a fuller understanding of consumer behaviour when used in tandem with quantitative findings (Jamaludin et al., 2020).

Future research may also focus on other factors such as trust, perceived value, service quality, agent professionalism, and customer loyalty which can influence customer satisfaction. These variables can be included to obtain a more complete and inclusive model of consumer behavior in the takaful sector. Future research may also investigate the role of these.

Finally, future research could consider adopting a longitudinal research design to examine changes in customer satisfaction and understanding over the years. In a bid to comprehend customer retention and long-term engagement with the takaful sector, longitudinal research could offer valuable information regarding changes in customers' perception while using takaful products (Hamid El Boudaly, 2025).

Conclusion

This study, therefore, attempts to evaluate the understanding of and customer satisfaction with takaful products in the context of Al-Amin Group Kuantan. Since the takaful industry is still in its growth stage in Malaysia, there is an imminent need for localized and empirical research into perceptions and experiences of consumers. Customer understanding of the concept and products of takaful is an important issue since such understanding will influence their decision to purchase, use, be satisfied with, and remain loyal to the services (Mbeya, 2024). This becomes even more important in the context of the current competitive environment for insurance providers, whereby conventional solutions are the standard and solutions that win the customers loyalty are hard to come by. In light of the rather special nature of the takaful offering in that it is Shariah compliant and based on the concept of risk sharing, consumer knowledge and satisfaction levels are crucial to enhance the offering and quality of service delivery (Alam, 2020). The issues posed by a lack of public knowledge, misconceptions about takaful, and operational issues encountered by those who supply takaful solutions make it necessary for there to be specific research conducted on this topic. Through a quantitative method conducted by structured questionnaires, it is hoped that this study will be able to provide some valuable information on customer perceptions.

The results that have emerged from this study have the potential to play a very important role in the development of the takaful industry. Through the use of the recommendations that have emerged from this study, the takaful industry operator, including the Al-Amin Group, will be in a position to develop customer-centric products (Sukriah Ismail et al, 2025). Moreover, it highlights the need for perpetual education and involvement of the customers with the aim of achieving their higher adoption and preference for takaful services. Generally, the study plays a pivotal role in facilitating the development of the takaful industry within the overall context of ensuring the sustainability and competency of the Islamic insurance industry within Malaysia.

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Journal website: academicinspired.com/jised
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