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THE UNDERSTANDING OF THE CONCEPT OF TABARRU' AMONG TAKAFUL PARTICIPANTS IN SUNGAI PETANI, KEDAH

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Abstract*:* *Takaful is an industry that provides financial protection to the community based on Shariah principles, especially through the implementation of the concept of tabarru' as the basis for a mutual assistance system among participants. However, the level of understanding of the participants on the concept of tabarru' is still an important issue as a lack of understanding can lead to misunderstandings of the takaful system. Therefore, this study aims to assess the level of understanding of the concept of tabarru' among takaful participants in Sungai Petani, Kedah. This study used a quantitative approach through the distribution of online questionnaires using Google Form to 108 randomly selected respondents. The data collected was analysed using the Statistical Package for the Social Sciences (SPSS) to identify the level of respondents' understanding of the concept of tabarru' and the factors that influence it. The findings of the study show that the majority of takaful participants have a good level of understanding of the concept of tabarru'. However, there are still a few respondents who are not clear about the concept, thus showing the need for more effective information and education efforts. This study makes an important contribution to takaful operators and stakeholders in formulating more effective marketing and information delivery strategies to increase public awareness and understanding of the takaful system.*

Keywords*:* *Takaful, Tabarru' Understanding Level, Takaful participants*

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Introduction

Takaful is one of the alternatives offered to the Muslim community as a substitute for conventional insurance. It was developed as an Islamic financial system that is shariah-compliant and free from the elements of usury, gharar and maysir. Although conventional insurance has long been established in the financial industry, the existence of takaful opens up space for Muslims to obtain financial protection that complies with sharia principles. The monitoring and regulation of takaful operations by Bank Negara Malaysia (BNM) also plays an important role in ensuring that the takaful industry continues to grow rapidly in line with the growth of the conventional insurance industry (Riad, 2021).

Since its inception, the takaful sector has demonstrated successful growth by providing a variety of products that help those who suffer financial risks as a result of natural calamities. The Asia Pacific and Gulf Cooperation Council (GCC) area, which has a sizable Muslim population, saw notable growth in the takaful business (IMARC Group, 2020). This expansion corresponds with the advancement of Islamic banking and finance. For Muslims across the world, takaful products offer protection based on Shariah principles as an alternative to traditional insurance products. According to Islamic ideas and rules, this makes it the recommended method of risk management.

In addition, the takaful industry provides two main forms of protection, namely family takaful and general takaful. Takaful benefits are distributed to participants or family members in the event of calamities such as accidents and critical illnesses, while general takaful coverage covers the loss of property and assets of participants (Islam, 2013). Among the family takaful products offered include family protection takaful, medical and health takaful, education takaful and investment takaful. Each of these products contains certain benefits provided by takaful companies to meet the needs of the community (Ahmad, 2018).

One of the key elements that distinguishes takaful from conventional insurance is the concept of tabarru'. Tabarru' refers to sincere contributions or donations from participants that are channelled into the mutual fund to help other members who are affected by disasters. The main principle of takaful is based on the concept of risk sharing that is shared by participants rather than being transferred entirely, thus eliminating the element of gharar in financial contracts. This reflects Islamic values that emphasize the spirit of helping (*ta'awun*), brotherhood (*ukhuwah*), togetherness and cooperation (Erwin, 2024). Through the concept of tabarru', takaful stands as a financial instrument that is not only based on profit, but also prioritises the welfare and solidarity of fellow participants.

However, the level of public understanding of the concept of tabarru' is still not comprehensive. Most participants participate in takaful because of the financial protection benefits offered, but do not really understand the akad and principle of tabarru' which is the main pillar of takaful. This misconception has led some people to see takaful as just an Islamic version of conventional insurance, when the basis of the contract and philosophy are completely different.

In this regard, research on the understanding of the concept of tabarru' among the community is very important to be done. Through this study, the level of understanding of participants, prospects, and the general public can be identified, thus helping the industry to strengthen its Islamic financial education strategy. This study is also expected to contribute to increasing Islamic financial literacy as well as increase public confidence in the uniqueness and advantages of takaful compared to conventional insurance.

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Problem Statement

In this modern era, public awareness of takaful is still at a low level despite the rapid growth of the industry in Malaysia. According to Taman (2023), young people tend to prioritise savings over subscribing to takaful plans. This reflects a lack of understanding of the concept of tabarru' which is a key principle in the takaful system. This situation highlights the importance of implementing awareness programmes, such as short tutorial videos on social media, as young people are more attracted to interactive and engaging digital content (Nor Mukshar, 2023).

Moreover, as Nurmala (2023) points out, conventional insurance is prohibited in Islam because it contains elements of gharar (uncertainty) and usury (riba). Therefore, this prohibition emphasises the importance of takaful as a shariah-compliant alternative built on the principle of tabarru'. However, if participants do not understand the concept of tabarru' clearly, they may fail to appreciate the unique value and validity of takaful as an instrument of Islamic financial protection.

However, a significant problem is that the people living around Sungai Petani still pay less attention to takaful. This factor encourages them to get caught up in the currents of modernity and preference for other, more commercial financial instruments without assessing the importance of sharia-based protection. This lack of understanding not only affects the level of participation in takaful, but can also affect takaful's main goal which is to promote a spirit of cooperation and assistance among Muslims.

Therefore, this study was conducted to study the level of understanding of the concept of tabarru′ especially among takaful participants in Sungai Petani, Kedah. Sungai Petani was chosen as the location of the study because it is a rapidly developing urban area and is the focus of the middle to high income population. Additionally, the diversity of educational, occupational, and age backgrounds in this field allows researchers to obtain a more comprehensive sample. The selection of Sungai Petani also facilitates the data collection process as the level of exposure of urban communities to financial protection products such as takaful is higher. Through this study, the level of understanding of the urban community can be analyzed and compared with the rural community.

Finally, the study also aims to identify the factors influencing the level of understanding, as well as to provide a clearer picture to the takaful industry on the need to strengthen education strategies and raise awareness levels among the community.

Literature Review

Concept of Takaful

Takaful is an industry that offers financial protection to every person registered under it. The word "*Takaful*" is derived from a root word *kafala* which means guarantee or indemnity. Technically, takaful is a mutual insurance whereby a group of participants agree to contribute sum of donation to assist each other from a defined financial loss in the future arising from either catastrophe or misfortune.

Shariah basis of Takaful is mentioned in Quran (5:2), Surah al Maidah. Allah says "Help (*ta'awun*) one another in furthering virtue (*birr*) and God consciousness (*taqwa*) and do not help one another in furthering evil and enmity". In a hadith, the Prophet Muhammad (peace be upon him) says "tie the camel, then submit (*tawakkal*) to the will of God".

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In Malaysia, Takaful was introduced in November 1984 and was named Syarikat Takaful Malaysia Berhad (Che Mohd Salleh, 2020). The principle of Takaful is based on mutual cooperation, trust, helping each other and most importantly it is free from riba, gharar and maysir. In a Takaful plan, the contractual agreement between the Takaful company and the participants has a clear goal of helping each other. The participant must give part of their takaful contribution as tabarru'.

Additionally, the idea of takaful differs from traditional insurance, according to (Husin, 2019). In the context of takaful, the main difference is in the positive mutual relationship between the participants and the takaful operator. This is to satisfy the fundamental idea of cooperation. As previously mentioned, Islamic principles form the basis of the takaful contract. However, each contract varies according on the business strategy of the takaful operator.

Next, according to (Zain, 2022), the idea of takaful has developed into a tradable protection plan. To address the needs of modern human protection, a number of programs and packages have been made available. As a result, it is clear that takaful is a risk-reduction tool founded on shariah principles. For the Muslim community, takaful protection plans can therefore be an alternative to traditional insurance protection plans.

Finally, as explained in this article, one of the important factors that drove the existence of the takaful industry was the decision made by the National Fatwa Council of Malaysia, which stipulated that conventional insurance is an invalid contract. This is because takaful plays a role in preventing elements that are prohibited in Islam such as riba, gharar and maysir in each of its protection plans.

Concept of Tabarru’

One of the uniqueness of takaful is that it has a special fund for each participant. This fund is known as tabarru' where each participant has to make a small contribution and it will be used to help the other participants when disaster strikes. It is more of a concept of helping each other and opening the way for kindness for everyone to donate. This can indirectly strengthen the ukhwah among each other.

According to (Yulistasari, 2016), tabarru' fund refers to the money collected from the contributions of takaful participants, where the contract is made primarily for mutual assistance when one of the policyholders faces a disaster. This is the main distinction between the practice of sharia insurance and conventional insurance. Sharia insurance is rooted in Islamic literature, with a focus on social values rather than economic or business profit. This is because the core principle of sharia insurance is mutual help, which aligns with Islamic teachings.

Lastly, the tabarru' fund, according to different perspectives, is a collection of donations made by participants and is intended to support one another in times of need or calamity. This fund prioritizes social welfare over financial gain, reflecting the fundamental Islamic values of solidarity and collaboration. Shariah compliance insurance combines ethical, social, and spiritual aspects into its operating framework, whereas conventional insurance focuses mostly on risk transfer and contractual duties (Wahyuni, 2024). The unique characteristics of Shariah insurance is defined by this dual objective of finding a balance between social ideals and economic sustainability (Ulpah, 2021).

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Demographic Factor Influencing the understanding of the Tabarru' concept

There are several factors that drive the importance of understanding the concept of tabarru'. These factors should be analyzed and given attention to further expand public knowledge about the concept. Among the factors studied included age, occupation, gender, income and education level.

By obtaining this information, comparisons can be made to identify the main factors that contribute to the lack of understanding of the concept of tabarru'. This is in line with the findings of past studies which show that demographic factors play an important role in determining an individual's decision to choose takaful. Factors such as age, gender, income, education level and marital status were found to have a significant influence on takaful choice (Muhammad, 2020).

- **Age:** Age is also an important factor because as we age, individuals tend to face more health problems as well as face higher risks. Older individuals tend to demonstrate greater awareness of takaful. Similarly, Md Husin (2013) highlighted that behavioural intentions are significantly influenced by age. In contrast, Abu Hassan (2013) found that individuals aged between 26 and 40 show higher levels of awareness towards family takaful.
- **Gender:** There are differences between men and women in choosing takaful. In general, men may be more inclined to take takaful than women, which may be due to the responsibility of being the main breadwinner in the family.
- **Education:** Education level has also been found to be an influential factor in the demand for family takaful (Md Husin, 2016). Emphasis on education is crucial, as it can enhance consumer awareness of both life insurance and family takaful. Typically, consumers prefer to engage with takaful agents who possess sufficient knowledge of the takaful concept (Loke Ke Wei, 2017). Therefore knowledge plays a vital role in determining consumer participation in family takaful.
- **Income**: Another important factor that influences the decision to purchase a takaful policy. Individuals with higher income levels are more likely to participate in takaful, as they have greater investment capacity and are more willing to seek financial protection through such policies.
- **Occupation**: Employment is one of the important information in the takaful policy arrangement. This is because each type of job has a different level of risk; For example, individuals who work in buildings are exposed to lower risks than those who work on oil rigs, who face higher risks. Therefore, the protection provided to high-risk groups is usually greater or different than other occupations.

Strategies to enhance the understanding of tabarru' among takaful participants

To increase the understanding of the concept of tabarru' among takaful participants, several strategies need to be formulated and empowered so that knowledge about this concept can be extended comprehensively to the community. Among the strategies that we can do is to hold awareness campaigns or seminars involving university students and the general public. For example, opening a booth by providing various attractive prizes. In addition, diversifying the methods of information delivery which we need to take advantage of the use of this sophisticated technology. A study by (Musa, 2022) found that social media campaigns significantly increased the understanding and interest in takaful and counted as an integral part of marketing strategy, leading to a paradigm shift in this area. This can be highlighted by placing interesting animations on each video or poster that you want to share.

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Next, conduct training to train agents to stay more proactive. These people need to add knowledge from time to time. Takaful agents play an important role as intermediaries of knowledge to participants. Training that focuses on the ability to explain the principles of tabarru', its advantages and disadvantages will ensure that clients get correct and transparent information.

Furthermore, another strategy that can be developed is to produce a minibook that contains complete and clear information related to takaful. This minibook can be creatively designed to suit the needs and interests of today's society. Through this initiative, the public can be encouraged to read and acquire basic knowledge about takaful more easily and effectively

Overall, the implementation of these strategies is believed to strengthen the public's understanding of the concept of tabarru' as well as encourage wider participation in takaful in the future.

Research Methodology

In this research, the method used is the quantitative method. The quantitative approach was chosen because it can assess the statistical relationship between the dependent variables and the independent variables used (Pratama & Suprayogi, 2020). Quantitative studies emphasize objective measurements and use statistical methods to make inferences. This approach is also widely applied in various disciplines, including education and health, to measure attitudes and behaviors (Ghanad, 2023).

Next, data were collected through the use of a questionnaire. This instrument was distributed using the Google Form platform to takaful participants living around Sungai Petani, Kedah. This method was chosen because it is more practical and saves cost, time and energy. Furthermore, by simply using devices such as smartphones, tablets, or laptops, respondents can access and complete the questionnaire whenever and wherever they are. Next, data were collected were analysed using the Statistical Package for Social Sciences (SPSS).

Results and Discussions

Participants Demographic Profile

Gender

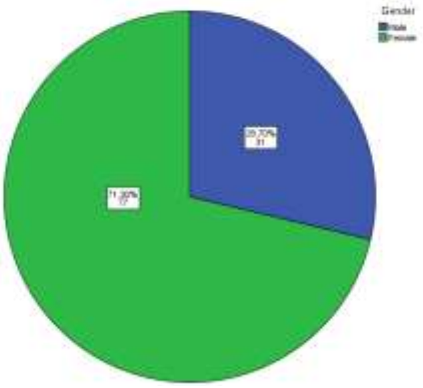

Figure 1: Participant's Gender

Volume: 11 Issues: 86 [September, 2026] pp. 649 – 671
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The figure above show the number of male and female respondents among the 108 takaful participants residing around Sungai Petani, Kedah. The results of the study found that the number of male respondents was low compared to female respondents which was 28.7% (31 male participants) while female respondents were 71.3% (77 female participants). The percentage difference between male and female respondents was 42.6%. This shows that the majority of takaful participants in Sungai Petani, Kedah consist of females. This situation is considered normal because women are usually more sensitive to financial planning and future protection.

The findings of the study show that women are more likely to participate in takaful coverage than men. This situation is in line with past studies that stated that men and women have differences in financial management as well as the process of making purchasing decisions (Lazuardi, 2022). The same view is also supported by (Potrich, 2024), who found that women are more proactive in financial planning.

Nowadays, women are often seen to play an important role in family financial management, including budget planning and investment (Zaimah, 2023). In addition, women are also more cautious in their retirement planning because of their longer life expectancy than men (Berita Harian,2022). Furthermore, women need more comprehensive financial planning to cover healthcare costs, including expenses related to pregnancy and family health.

In addition, women are found to be more prone to various critical diseases such as cancer which require high treatment costs. If takaful coverage is not in place, individuals are forced to use personal savings or monthly income to cover the cost of treatment, which in turn can affect financial stability and daily expenses. Therefore, financial education is very important for men and women to increase their understanding of the basics of financial management such as budget management, debt management and investment planning (Zaimah, 2023).

Both genders also need to understand the appropriate types of investments and actively engage in learning about the financial markets (Eza, 5 Mac 2020). Since each individual has different financial circumstances and living needs, financial management needs to be tailored to their goals and situations regardless of gender. Therefore, takaful protection can be used as one of the important alternatives in supporting long-term financial well-being.

Level of Education

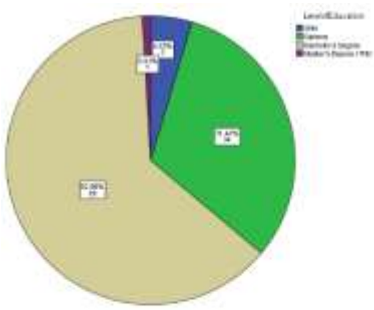

Figure 1: Participant's Level of Education

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Based on the figure above, the number of respondents with different educational backgrounds can be identified. The results of this study showed that most of the respondents who took takaful coverage were from the Bachelor's education level, which was 68 respondents (63.0%). This was followed by 34 Diploma graduates with 34 respondents (31.5%) and 5 Malaysian Higher Education Certificates (SPM) graduates (4.6%). However, the participation of respondents with Master's/PhD level of education was the lowest compared to other levels of education.

In addition, the level of education plays an important role in influencing a person to make takaful as a form of protection in the future. For example, if someone is in an accident and needs treatment in the hospital, the amount of medical bills incurred may be too high. However, with the availability of a medical card, the individual does not need to make any payment because the cost of treatment is fully covered by the takaful company that we have obtained. Past study by (Zuriah Abdul Rahman, 2008) shows that there is a positive relationship between education level and life takaful use. Furthermore, (Rubayah, 2006) said that a higher level of education can help in risk reduction as well as raise awareness of the importance of takaful through the offering of a wide range of products that cater to individual needs.

Occupation

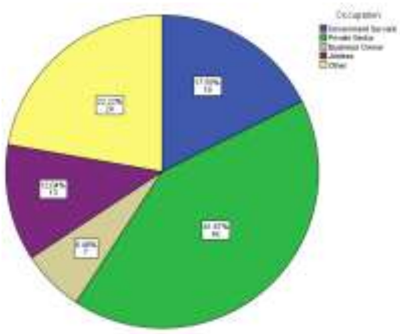

Figure 2: Participant's Occupation

The figure above show the distribution of employment types among the 108 takaful participants in Sungai Petani, Kedah. The results of the study showed that the number of business owners participating in takaful was the lowest compared to other employment sectors at 6.5% (7 respondents) followed by the unemployed at 12.0% (13 respondents). In addition, government employees who are takaful participants recorded 17.6% (19 respondents). The sector that recorded the highest number of respondents was the private sector at 41.7% (45 respondents). Furthermore, 22.2% (24 respondents) of the respondents who classified their jobs as others consisted of university students and takaful advisors around Sungai Petani, Kedah.

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Duration of Takaful Participants

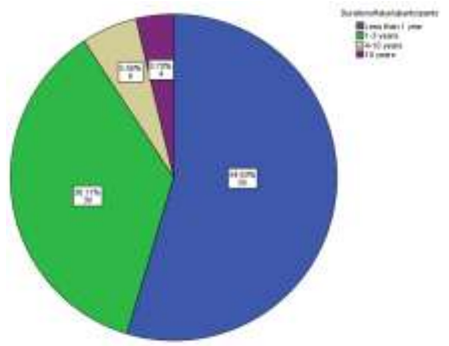

Figure 3: Duration of Takaful Participants

The table and figure above show the respondents' participation period among takaful participants. The participation period is divided into four categories, namely less than 1 year, 1-3 years, 4-10 years, and 10 years. The findings showed that Respondents with a 10-year participation period were the lowest, at 3.7% (4 respondents). Furthermore, respondents who participated in takaful within 4 to 10 years recorded 5.6% (6 respondents) while the participation period of 1-3 years was 36.1% (39 respondents). In addition, the majority of respondents were found to have only taken out takaful coverage in less than 1 year, which is 54.6% (59 respondents). The findings of the study show that the level of public awareness of the importance of takaful as a protection and savings for the future is increasing.

Types of takaful

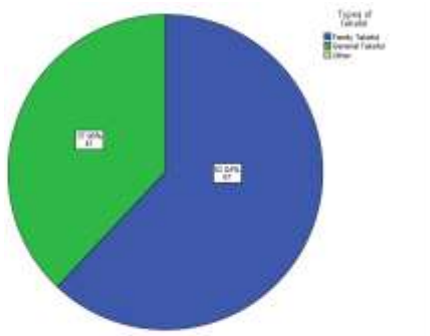

Figure 4: Types of takaful taken by respondents

There are two types of takaful that have been introduced, namely family takaful and general takaful. Family takaful focuses on health, life, education and long-term savings protection. Family takaful comprises on two chief features namely protection and long-term savings. Beneficiary through this family takaful gets financial benefits in case of tragedy along with long term personal savings and investment returns (Dahnoun, 2018).

General takaful focuses more on the protection of property, vehicles, marine and business. In general takaful plan, contribution of participants will directly go in participants special account (PSA) which is also invested. Profit from investment and amount of investment both will be used for payment of claims and expenses. Some amount from available amount in PSA will be retained as reserve for future. Any surplus after all payments will be shared between participants and takaful operator basis on agreed ratio (Akhter, 2010).

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From the figure and table above, the majority of respondents chose family takaful, which is 62.0% (67 respondents). While 38.0% (41 respondents) chose general takaful. Despite this, both types of coverage offer good benefits to participants according to their respective needs.

Source of takaful plan

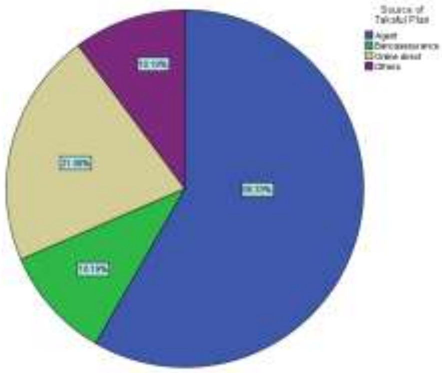

Figure 5: Source of Takaful Plan

Based on the table and figure above, the source of information obtained by the respondent to obtain a takaful plan can be identified. Around Sungai Petani there are several registered takaful agencies such as PruBSN Takaful, Great Estern Takaful, AIA Takaful and Etiqa Takaful. Each agency has an agent who has been trained as a financial advisor to ensure that the public understands the importance of takaful for future well-being according to their monthly budget affordability.

From the analysis, it was found that 63 respondents (58.3%) obtained takaful plans through agents, while 10.2% (11 respondents) through bancassurance. In this digital era, people can also use smartphones to manage various matters including vehicle road tax payments and get information about takaful products through social media. A total of 23 respondents (21.3%) sought their protection through online platforms only while another 10.2% (11 respondents) used other sources or platforms.

Understanding of Takaful Participants regarding the Concept of Tabarru'

Question 1: Tabarru' means voluntary contribution by participants to help other

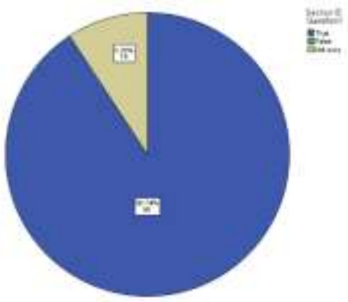

Figure 6: Question 1

Based on the figure above, the data shows the respondents' perception of the meaning of tabarru'. The majority of respondents agreed that the statement "Tabarru' means voluntary contribution by participants to help others" is accurate, with 98 respondents (90.7%). These

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findings show that the level of respondents' understanding of the concept of tabarru' is high among takaful participants.

According to (Abdullah, 2023), understanding and knowledge related to takaful has a close relationship with the operational aspects of takaful, including its implementation mechanism as well as the Shariah concepts and principles used in takaful practices. Sufficient knowledge in this aspect can contribute to a deeper understanding of takaful as a whole.

However, there were a small number of respondents, namely 10 people (9.3%) who expressed uncertainty about the meaning of tabarru' as stated in the questionnaire. However, these findings as a whole show that the level of understanding of the respondents on the concept of tabarru' is high and any minor confusion that exists can still be addressed through continuous explanation and education efforts among takaful participants.

Question 2: The main purposes of tabarru' is mutual assistance among participants, not solely for company profit.

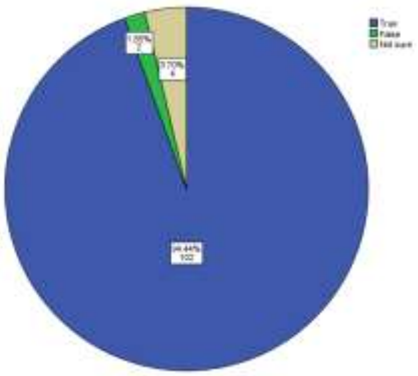

Figure 7: Question 2

Based on the figure above, the data shows the respondents' perception of the question related to the purpose of tabarru' in takaful, namely "The main purpose of tabarru' is to help each other among the participants and not solely for the benefit of the company". The results of the study found that a total of 2 respondents (1.9%) stated that the statement was inaccurate while 4 respondents (3.7%) expressed uncertainty about the purpose of the tabarru'. In addition, the majority of respondents, a total of 102 people (94.4%) agreed that the statement was true.

These findings show that most takaful participants have a high level of awareness of the concept of tabarru' as a mutual assistance mechanism in takaful. However, there are still a small number of respondents who have not fully understood this concept.

Next, according to (Khan, 2018), takaful is an agreement where participants agree to support each other against losses arising from certain risks. This agreement involves a commitment in the form of a charitable contribution to a takaful fund known as tabarru' which serves to provide financial assistance and mutual support to the participants in predetermined situations, based on the principles of brotherhood, unity and mutual assistance (AlBarrak, 2016).

In the context of takaful, participants voluntarily agree to contribute to the fund to support the needs of the group based on the principles of cooperation and mutual responsibility (Salman,

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Journal website: academicinspired.com/jised
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2019). Unlike conventional insurance, takaful is developed based on the principle of risk sharing and the distribution of funds into risk funds and investment funds to avoid the element of uncertainty in takaful contracts (Ariff, 2019). As such, takaful is a unique and shariah-compliant protection scheme that emphasizes the concept of mutual cooperation, shared responsibility and charitable contributions through tabarru' funds, thus distinguishing it from the conventional insurance model which is based on risk transfer.

Question 3: I have a clear understanding of the concept of tabarru'

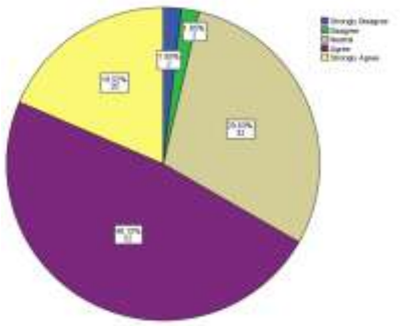

Figure 9: Question 3

The figure above show that the majority of respondents agree that they have a clear understanding of the concept of tabarru', with 48.1% which is 52 respondents and followed by neutral with 29.6% which 32 respondents and then strongly agree with 18.5% which is 20 respondents. Meanwhile, only 1.9% (2 repondents) disagree and 1.9% (2 respodentns) strongly disagree with the statement. We can see that majority respondent have clear understanding about the concept of tabarru'.

The concept of tabarru, is based on mutual cooperation, mutual responsibility and mutual protection of fellow human beings who are afflicted by hardship (Mustafa, 2015). The term tabarru' which is a gift without reply is also related to aspects of Islamic generosity such as waqf, zakat. This is because the concept of Islamic philanthropy is one of the mechanisms aimed at fulfilling the interests of the community (Don, 2020).

Question 4: The concept of tabarru' made me more confident in choosing takaful over conventional insurance.

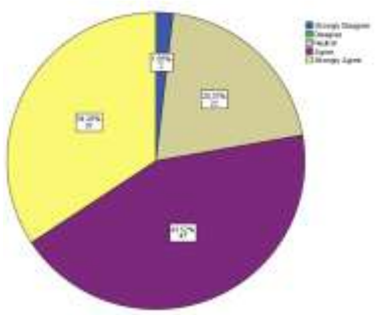

Figure 10: Question 4

Volume: 11 Issues: 86 [September, 2026] pp. 649 – 671
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/ JISED.118644

Based on the figure above, the majority of respondents agree with the statement, "The concept of tabarru' made me more confident in choosing takaful over conventional insurance". Specfically, 43.5% of respondents agreed and 34.3% strongly agreed, resulting in a total agreement rate of 77.8%. In addition, 20.4% of respondents selected the neutral option while only 1.9% strongly disagreed. This distribution suggests that respondents who were neutral or disagreed may have a limited understanding of the fundamental differences between takaful and conventional insurance.

In takaful management, a fund known as the tabarru' funds is established through participants' contributions based on mutual agreement with the purpose of providing financial assistance to participants who are hit by unexpected calamities. Through this fund, values such as compassion, cooperation and mutual assiatance are fostered among takaful participants. Unlike conventional insurance, takaful operates based on the principle of risk sharing and separate funds into risk and investment funds to avoid the element of uncertainty in takaful contracts (Ariff, 2019).

This unique structure represents one of the key advantages of the takaful system as conventional insurance, does not have a dedicated welfare fund and any surplus or profit usually belongs to the insurance company. In addition, the elimination of gharar can be achieved through clear and transparent disclosure of all relevant information to policyholders (Yuldashev, 2023). Therefore, a clear understanding of the tabarru' concept and its underlying principles may enhance participants' confidence in choosing takaful over conventional insurance, which explains the high level of agreement observed among respondents.

Demographic Factors Influencing the Understanding of Tabarru'

Question 1: I have studied or attended briefing related to the concept of tabarru' either in educational institutions or takaful courses.

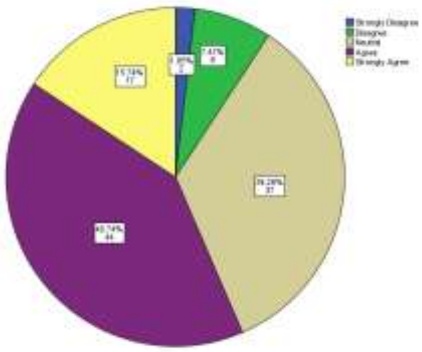

Figure 8: Question 1

Based on the data displayed in the figure above, it shows the number and percentage of respondents who have studied or attended briefings related to the concept of tabarru' either in educational institutions or takaful courses. The results of the study found that a total of 44 respondents (40.7%) agreed with the participation. In addition, 17 respondents (15.7%) strongly agreed, bringing the total number of respondents who agreed to 61.

This situation shows that most takaful participants have been exposed to the concept of tabarru' either through learning the subject of takaful at university or involvement in programmes

Volume: 11 Issues: 86 [September, 2026] pp. 649 – 671
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/ JISED.118644

organised by relevant associations or clubs. This exposure can indirectly provide basic knowledge and increase their understanding of the concept of tabarru'.
However, there were also respondents who gave a neutral response with a total of 37 people (34.3%). Furthermore, a total of 8 respondents (7.4%) stated that they did not agree while only 2 respondents (1.9%) strongly disagreed with the statement. These findings show that there are still a small number of participants who are less or never exposed to learning or briefing related to the concept of tabarru'.

Question 2: The takaful company or agent provides a clear and easy to understand explanation of the concept of tabarru'.

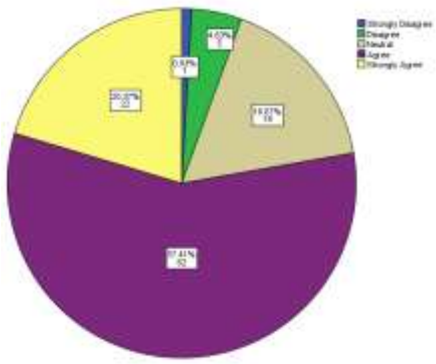

Figure 9: Question 2

The figure above show the number of respondents who gave feedback on the statement "The takaful company or agent provides a clear and easy to understand explanation of the concept of tabarru'." Based on the results of the study, the majority of respondents agreed with the statement, which 62 respondents (57.4%), while 22 respondents (20.4%) strongly agreed. The total number of respondents who gave positive feedback was 84 people.

These findings show a positive assessment of takaful companies and takaful agents, with the majority of participants satisfied with the information they provided. This clear and easy to understand explanation is important to increase participants' confidence in the takaful products offered.Therefore, knowledge is essential to demonstrate the effectiveness of the agent when dealing with customers (Boles, 2000). The agent's understanding and knowledge of takaful products is very important because the objective of takaful is the same as conventional insurance which is to offer services to policyholders (Noor, 2010).

In addition, there are also a small number who give moderate and negative feedback. A total of 18 respondents (16.7%) chose neutral, followed by 5 respondents (4.6%) who disagreed and only 1 respondent (0.9%) strongly disagreed with the statement. This shows that there is still room for improvement that needs to be addressed, especially in terms of attitudes, communication skills as well as the method of conveying information by agents and takaful companies so that the explanation of the concept of tabarru' can be conveyed more effectively to all participants.

Volume: 11 Issues: 86 [September, 2026] pp. 649 – 671
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/ JISED.118644

Question 3: I gained an understanding of tabarru' through promotional materials such as websites, social media or takaful short videos.

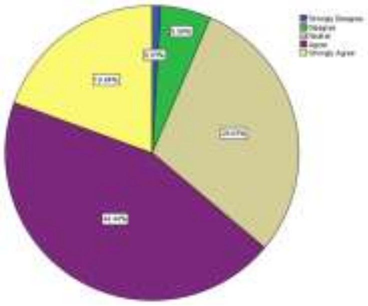

Figure 10: Question 3

Table 1: Gender factors and the use of digital promotional materials

			Digital promotial materials					
			Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Gender	Male	Count	0	3	12	13	3	31
		Expected Count	.3	1.7	9.2	13.8	6.0	31.0
	Female	Count	1	3	20	35	18	77
		Expected Count	.7	4.3	22.8	34.2	15.0	77.0
Total		Count	1	6	32	48	21	108
		Expected Count	1.0	6.0	32.0	48.0	21.0	108.0

Table 1 and Figure 13 show the level of respondents' agreement on whether they gained an understanding of the concept of tabarru' through promotional materials such as videos, websites, and social media. Based on the findings, the majority of respondents expressed agreement with the statement, where 48 respondents (44.4%) agreed and 21 respondents (19.4%) strongly agreed. These results reflect positive feedback from takaful participants, indicating that digital promotional materials play an important role in enhancing understanding of the tabarru' concept. This highlights the importance of social media as an effective medium for information dissemination, awareness creation, and knowledge enhancement within the community. The widespread use of social media has become part of daily life for a large proportion of internet users worldwide (Hasnan, 2011). In addition, attractive presentation styles and the use of high-quality videos are effective in capturing participants' interest and encouraging them to learn more about the concept of tabarru'.

Nevertheless, 32 respondents (29.6%) provided neutral responses, while a smaller proportion disagreed, consisting of 6 respondents (5.6%), and only 1 respondent (0.9%) strongly disagreed. This suggests that although digital promotional materials are generally effective, there remains a group of respondents who may require alternative or more targeted educational approaches to enhance their understanding.

Table 1.1 presents an overview of the demographic factors influencing respondents' understanding of tabarru', focusing on gender differences in the use of digital promotional materials. The respondents comprised 31 males and 77 females. Among male respondents, 13 agreed and 3 strongly agreed with the statement. In contrast, female respondents demonstrated

Volume: 11 Issues: 86 [September, 2026] pp. 649 – 671
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/ JISED.118644

higher levels of agreement, with 35 respondents agreeing and 8 respondents strongly agreeing. These findings clearly indicate that female respondents are more aware of and receptive to the use of digital promotional media such as videos, websites, and social media in obtaining additional information on the concept of tabarru'.

This profile is consistent with previous studies which found that both urban and rural women in Malaysia actively use social media for business-related purposes, including product advertising (Fuzirah Hashim, 2011) and the sharing of product and service information (Salamiah, 2011). Furthermore, these findings align with prior research indicating that social media serves as a highly relevant platform for interaction between agents and customers, as information can be easily accessed through various internet-based applications such as Facebook, WhatsApp, and Twitter (Key, 2017).

Question 4: Discussion and sharing of information from friend or the community helped me understand the concept of tabarru'.

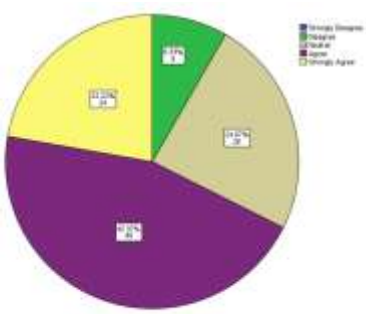

Figure 11: Question 4

Table 2: The relationship between the duration of takaful participation and social discussion amongs friend and the community

			Discussion and sharing of information from friend or the community				Total
			Disagree	Neutral	Agree	Strongly Agree	
Duration of takaful participants	Less than 1 year	Count	5	10	32	12	59
		Expected Count	4.9	14.2	26.8	13.1	59.0
	1-3 years	Count	3	13	13	10	39
		Expected Count	3.3	9.4	17.7	8.7	39.0
	4-10 years	Count	0	3	3	0	6
		Expected Count	.5	1.4	2.7	1.3	6.0
	10 years	Count	1	0	1	2	4
		Expected Count	.3	1.0	1.8	.9	4.0
Total		Count	9	26	49	24	108
		Expected Count	9.0	26.0	49.0	24.0	108.0

Figure 14 above show the results of the study on the question "Discussion and sharing of information from friend or the community helped me understand the concept of tabarru' " to examine whether takaful participants support this statement or not. The majority of respondents agreed with this method, with 49 respondents (45.4%) while 24 respondents (22.2%) strongly agreed. In addition, there were also a number of takaful participants who were neutral with 26 people (24.1%) and who disagreed with 9 respondents (8.3%). However, most takaful participants accept this method well. This is because, with discussions and sharing with each other, it can make our minds more open and indirectly spread awareness to the people around us.

Volume: 11 Issues: 86 [September, 2026] pp. 649 – 671
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/ JISED.118644

Next, table 2 shows the relationship between the duration of takaful participation and social discussion amongs friend and the community. This analysis shows that there is a clear link in helping takaful participants, especially those who are still new, to obtain information thus opening their minds to the takaful system and the concept of tabarru'.

In addition, takaful participants who had been involved in takaful for less than one year showed a high level of agreement with this approach, with 32 respondents agreeing and 12 respondents strongly agreeing that discussions and information sharing among friends and the community play an important role in enhancing their understanding. This finding indicates that social interactions such as conversations with friends, family members, and the wider community function as informal learning channels that help participants better understand the principles of takaful and the concept of tabarru’. Such interactions allow individuals to share personal experiences and practical knowledge, which further strengthens trust and confidence in takaful products.

This trend is further supported by the increasing demand for takaful products among the Malaysian community, which reflects a growing level of awareness regarding the importance of takaful protection plans in safeguarding individuals and families from unexpected financial risks (Awani, 2024). Therefore, strengthening community based educational efforts alongside formal promotional strategies is essential in enhancing public (Ariff, 2019) understanding and acceptance of the tabarru’ concept within the takaful system.

Overall, the results of this study also reflect that participants who have been involved in takaful for a long time may be more reliant on personal experience than external influences while new participants are more in need of support and information from their social environment. Therefore, the role of the community is found to be very important in shaping participants' level of understanding and confidence in the takaful system.

Strategies to Enhance the Understanding of Tabarru’ among Takaful Participants

Question 1: Through which channel do you get the most information about the concept of tabarru?

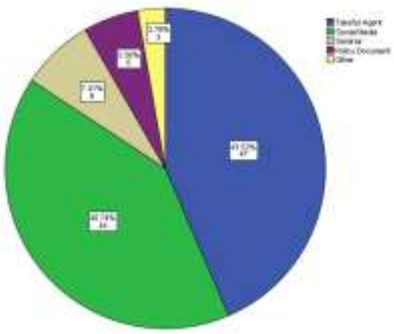

Figure 12: Question 1

Based on the figure above, the results of the study were obtained through respondents' feedback related to the channels that are often used to obtain information on the concept of tabarru'. There are 4 answer options available, namely through agent takaful, social media, seminar and document policy while a blank space is also provided to allow respondents to fill in the answers other than the options stated.

Volume: 11 Issues: 86 [September, 2026] pp. 649 – 671
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/ JISED.118644

The channels that received the most feedback were through takaful agents and social media. However, there is a difference in terms of the number of respondents where the takaful agent channel recorded the highest number of 47 respondents (43.5%) followed by social media with 44 respondents (40.7%). In addition, other options received low responses, namely seminars with 8 respondents (7.4%) followed by policy documents with 6 respondents (5.6%). Furthermore, there were respondents who chose the other part, namely 3 respondents (2.8%) who stated that they obtained information related to the concept of tabarru' through a search on google.

On the other hand, takaful agents play an important role in influencing customers' decision making to purchase takaful (Aziz, 2016). Therefore, the role of agents must be in line with the principles and values practiced in Islam because they function as the main medium in conveying the spirit and concept of takaful to the community, especially Muslims (Salleh, 2012). In addition, agents also help the takaful company achieve the set objectives. Although most companies offer the same products, the agent's approach to promoting the product is different, including approaching close people such as family members, relatives and friends before switching to a direct approach in hospitals and supermarkets.

In addition, social media is an effective medium of interaction to disseminate information and promote takaful products and services, including the concept of tabarru'. Its use allows takaful agents to build personal branding, increase customer awareness, build confidence in the product and strengthen relationships with friends, customers and the community (Nurdin, 2014). The agent's innovative behaviour in using social media also increases reputation and positive feedback as well as helps to convey the value and meaning of tabarru' to the participants (Suhaimi, 2013).

Along with today's technological advancements and changes in consumer behavior, agents can effectively advertise products, acquire new customers, and expand promotional reach. Furthermore, the increase in the number of followers or likers also helps to strengthen the dissemination of information and image of agents and makes an active presence on these platforms a necessity in the digital age to increase public understanding of takaful (Vitkauskaita, 2011). This indirectly makes it easier for participants and the public to get takaful information widely and interact with agents they are comfortable communicating with.

Question 2: What form of approach do you think can help participants understand the concept of tabarru' more easily?

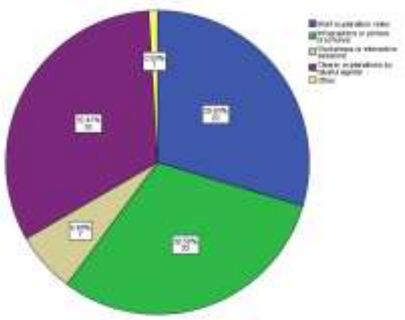

Figure 13: Question 2

Volume: 11 Issues: 86 [September, 2026] pp. 649 – 671
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/ JISED.118644

The figure above show the number and percentage of respondents who responded to the question What form of approach do you think can help participants understand the concept of tabarru' more easily?.Among the approaches that received the highest responses was clearer explanations by takaful agent with 35 respondents (32.4%) followed by the use of infographics or picture brochures with 33 respondents (30.6%). In addition, the short explanation video approach also received high responses with 32 respondents (29.6%).

These three approaches received a high response from takaful participants, mainly due to the advancement of sophisticated technologies that enhance the quality of images and videos used in information delivery. Such approaches are important in attracting prospects and encouraging them to learn more about takaful. Therefore, the presence and active participation of organizations on social media platforms have become a necessity in the digital era, as it allows them to engage more closely with the online community (Stonehocker, 2010).

In contrast, two approaches were found to be less popular among respondents, namely workshops or interactive sessions, which were preferred by only 7 respondents (6.5%), and other approaches, which were chosen by just 1 respondent (0.9%).

Question 3: In your opinion, to what extent should takaful companies strengthen their promotional and educational efforts on the concept of tabarru' among the public?

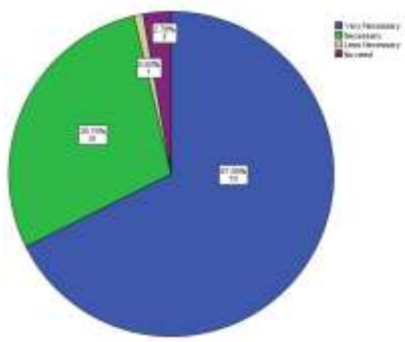

Figure 14: Question 3

The figure above show data on respondents' responses to questions "In your opinion, to what extent should takaful companies strengthen their promotional and educational efforts on the concept of tabarru' among the public?" The majority of respondents gave positive feedback, with 73 respondents (67.6%) being of the view that promotion and education efforts are very necessary while 31 respondents (28.7%) stated that it is necessary. For respondents who choose less, only 1 respondent (0.9%) is needed. Furthermore, there were also respondents who were adamant that the effort was not necessary, a total of 3 respondents (2.8%).

Takaful companies should significantly strengthen their promotional and educational efforts on the concept of tabarru' among the public. The findings from this study indicate that clear explanations and accessible information from agents increase participants' confidence in takaful products Through regular training and courses, agents can improve their communication skills and deepen their knowledge, ensuring they are always ready to answer questions from participant (Ahmad Samsuri, 2017)

Volume: 11 Issues: 86 [September, 2026] pp. 649 – 671
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/ JISED.118644

Furthermore, the use of social media as a promotional and educational platform enables agents to build personal branding, disseminate information widely, and reach a larger audience in a cost effective manner. Frequent promotion and educational efforts also help strengthen corporate image and customer loyalty, while agents who can explain financial risks and takaful benefits effectively are more likely to attract participants and encourage them to subscribe to takaful products (Hassan, 2018). Therefore, a strategic combination of trained agents, effective use of digital media, and regular promotional activities is essential to increase public understanding of tabarru' and the value of takaful, ultimately fostering greater financial literacy and participation in takaful schemes.

Question 4: I think training or courses related to tabarru' to takaful agents can help improve the understanding of participants.

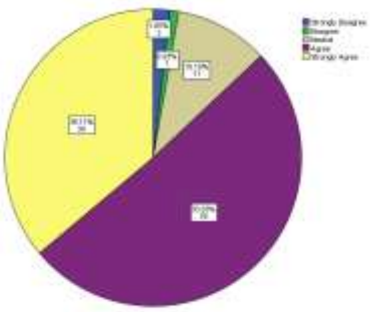

Figure 18: Question 4

Based on the figure above, this question asks the opinion of takaful participants as respondents regarding their agreement on the implementation of training or courses related to the concept of tabarru' to the takaful agent to help further improve the understanding of the participants. Through the results of the study, the majority of respondents agreed with the proposed strategy, with 55 respondents (50.9%) while 39 respondents (36.1%) strongly agreed.

This shows that the majority of takaful participants have responded positively and supported this strategy. Through the training or course, at least the communication skills of agents can be improved, as well as increase deeper knowledge so that agents are always ready to answer questions from takaful participants. In addition, there were also respondents who gave a neutral response which was 11 respondents (10.2%) while respondents who strongly disagreed were 2 and those who did not agree were only 1 respondent (0.9%). According to (Ahmad Samsuri, 2017), agents need to prepare in terms of current information and communication skills before meeting with prospects to discuss the products offered. The training provided by the agency can help agents to be more successful and effective in conveying information to participants.

Conclusion

In conclusion, this study has succeeded in achieving the main objective, which is to assess the level of understanding of the concept of tabarru' among takaful participants in Sungai Petani, Kedah. The findings of the study show that the majority of respondents have a good level of understanding of the concept of tabarru' as the basis of the takaful system based on the principles of mutual help and welfare. This proves that the concept is increasingly understood and accepted by the community as an alternative to shariah-compliant financial protection.

Volume: 11 Issues: 86 [September, 2026] pp. 649 – 671
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/ JISED.118644

However, the study also found that there is still a small percentage of respondents who are unclear about the differences between takaful and conventional insurance, particularly in terms of the funding mechanism and shariah principles involved. Therefore, continuous efforts in the form of education, information and promotion by takaful operators are very important to increase the level of public understanding of the concept of tabarru' and thus strengthen their confidence in the takaful system.

Overall, this study contributes to a deeper understanding of the perceptions and knowledge levels of takaful participants and provides a useful basis for improving communication strategies and takaful product development in the future.

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Volume: 11 Issues: 86 [September, 2026] pp. 649 – 671
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