

A STUDY ON AWARENESS AND UNDERSTANDING OF TAKAFUL PRODUCTS AMONG POLYTECHNIC STUDENTS IN MALAYSIA

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Abstract: The study aims to assess the awareness and understanding of Takaful among polytechnic students in Malaysia, focusing on demographic influences and perceptions. Utilizing a quantitative approach, the research employed a cross-sectional survey design. A structured questionnaire was distributed to 95 students from four polytechnics, collecting data on demographics, awareness, understanding, and perceptions of Takaful products. The results revealed a moderate to high level of awareness, particularly among students aged 20-21. A significant understanding of Takaful's alignment with Islamic principles was noted, but gaps remained in comprehending specific benefits and complexities. Younger students (ages 18-19) demonstrated lower awareness and understanding. The findings underscore the need for targeted educational interventions to enhance Takaful awareness, especially among younger students. Integrating Takaful concepts into academic curricula and leveraging social media for outreach can foster greater participation in Islamic financial products. Overall, this research contributes valuable insights for Takaful operators and policymakers, aiding in the development of effective marketing strategies and educational programs.

Keywords: Takaful, awareness, understanding, polytechnic students, Malaysia.

1. Introduction

Takaful, the Islamic alternative to conventional insurance, has gained substantial attention in the financial industry in recent years. As a model of mutual cooperation and risk-sharing, Takaful is grounded in Islamic principles that prohibit *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (gambling), which are considered unethical under Islamic law (Abdullah & Yusoff, 2020; Hasan et al., 2019; Rahman et al., 2021). These prohibitions are fundamental in differentiating Takaful from conventional insurance, as Takaful operates on principles of shared responsibility, transparency, and mutual benefit (Lim & Azmi, 2018).

Understanding the level of awareness and understanding of takaful among polytechnic students is essential, as this demographic represents the future of Malaysia's financial market. Polytechnic students, as emerging professionals and decision-makers, will play a key role in shaping the adoption and expansion of financial products like takaful in the coming decades. Their knowledge and perception of takaful could significantly influence market trends and customer preferences. Despite the growing prominence of takaful in Malaysia, the financial

literacy and awareness of takaful among young adults, particularly polytechnic students, remain underexplored.

While several studies have examined the factors that influence the acceptance and adoption of takaful among both Muslim and non-Muslim populations in Malaysia (Qian & Darman, 2023; Ghani & Lambak, 2018), few have specifically focused on polytechnic students. This research gap is critical, as polytechnic students, with their technical education and practical focus, could have distinct perceptions of takaful compared to other student groups. This study seeks to address this gap by exploring the current levels of awareness, understanding, and attitudes toward takaful among polytechnic students, providing insights that could contribute to both academic literature and the takaful industry's market strategies.

2. Literature Review

2.1 Introduction

The Takaful industry has emerged as a significant component of Islamic finance, providing an alternative to conventional insurance that aligns with Islamic principles. This literature review synthesizes existing research on the awareness and understanding of Takaful among polytechnic students in Malaysia, highlighting the factors that influence their perceptions and knowledge.

2.2 Demographic Profile of Polytechnic Students

The demographic factors such as age, gender, educational background, and socio-economic status are fundamental in understanding consumer behavior towards financial products like Takaful. Studies by Isa and Musa (2021) indicate that younger consumers, such as students, generally possess limited knowledge of financial services unless exposed through formal education or family influence. Polytechnic students, often between the ages of 18 to 25, represent a group in transition from dependency to financial independence, making them an interesting target for financial literacy campaigns, including Takaful education.

Moreover, Rahman et al. (2022) emphasize that gender plays a role in financial decision-making, with male students showing a higher inclination towards learning about insurance and investment products compared to their female counterparts. Understanding the demographics of polytechnic students is thus critical to framing effective educational interventions that raise awareness of Takaful.

2.3 Growth of Takaful in Malaysia

Takaful, often referred to as Islamic insurance, has experienced rapid growth in Malaysia, driven by increasing demand for Shariah-compliant financial products. According to Ahmad et al. (2023), the unique organizational structures of Takaful operators and the emphasis on transparency have contributed to this growth. The study revealed that a substantial percentage of users (86.14%) perceive the information on Takaful policies as vital, indicating a strong demand for clarity in Takaful offerings.

2.4 Understanding Takaful Concepts

The understanding of Takaful principles among students is crucial for fostering awareness and encouraging participation. Othman (2022) conducted a study that assessed students' comprehension of Takaful's objectives and concepts, finding that their understanding was moderate. The research identified learning exposure as a significant factor influencing students' knowledge, suggesting that educational interventions could enhance their grasp of Takaful.

2.5 Awareness of Education Takaful

Awareness about Takaful products among polytechnic students appears to be moderate at best, with significant gaps in understanding its benefits and structure. The complexity of Shariah principles underlying Takaful often contributes to this low level of awareness (Ahmad & Rahim, 2020). For students, many of whom have not yet engaged with financial products, there is a tendency to be unaware of how Takaful differs from conventional insurance.

Recent studies show that while general awareness about Takaful has increased in Malaysia, a deeper understanding is often lacking (Nawi et al., 2019). Polytechnic students, in particular, may perceive Takaful products as complex and irrelevant to their immediate financial needs. Ahmad and Wahab (2021) suggest that integrating Takaful-related content into polytechnic curricula could significantly improve students' knowledge and potentially influence their financial planning.

2.6 Role of Social Media and Religious Awareness

Social media and religious awareness play pivotal roles in influencing Takaful purchasing decisions among the Muslim population in Malaysia. Musa et al. (2022) posited that social media serves as a key platform for disseminating information about Takaful, while religious beliefs significantly shape consumer preferences. Their findings indicate that enhancing religious awareness through digital channels could positively impact Takaful uptake.

Moreover Rahman et al. (2023) found that religiosity is a significant factor influencing the adoption of Takaful among young Malaysians, including polytechnic students. However, financial literacy and product transparency also play vital roles. When students understand how Takaful aligns with their personal values and provides tangible benefits, they are more likely to adopt it.

2.7 Motor Takaful Awareness among Youth

The knowledge and awareness of Motor Takaful among the younger generation is also a vital concern. Juhari et al. (2022) found that there is a notable lack of understanding about the elements of Motor Takaful among young people. The study suggested that Takaful operators should enhance their marketing strategies to educate this demographic, as increasing awareness could lead to higher participation rates.

2.8 Consumer Awareness Spectrum

The spectrum of consumer awareness in the Takaful industry includes several dimensions, such as the importance of Takaful coverage, product features, and compliance with Shariah principles. Muhammad Nasir et al. (2023) categorized consumer awareness into four main areas, emphasizing the need for improved understanding of Takaful products. This categorization serves as a framework for developing educational initiatives aimed at enhancing consumer knowledge.

2.9 Conclusion

The literature indicates that while Takaful has gained traction in Malaysia, there remains a significant gap in awareness and understanding, particularly among polytechnic students. Educational interventions, increased social media engagement, and targeted awareness campaigns are essential for enhancing Takaful knowledge. Addressing these gaps will not only

foster greater participation in Takaful schemes but also contribute to the overall growth of the Islamic finance sector in Malaysia.

3. Research Methodology

3.1 Research Framework

This research is designed to examine the Awareness of Takaful among polytechnic students in Malaysia. The study will follow a quantitative research approach, to collect preliminary data. The framework is designed to assess key variables such as the level of awareness, perception, and factors influencing the understanding of Takaful. The independent variables include demographic factors (age, gender, education level) and external factors like family influence and media exposure. The dependent variable is the awareness of Takaful products, which will be evaluated through the respondents' familiarity, understanding, and willingness to choose Takaful over conventional insurance. The framework aims to explore the relationships between these variables using a structured, quantitative approach.

3.2 Research Design

This research employs a cross-sectional survey and descriptive design as part of the quantitative approach, focusing on the respondent of polytechnic students. The cross-sectional design is appropriate because it allows for the collection of data at a single point in time, which is essential for measuring students' current level of awareness and understanding of Takaful products. A structured questionnaire will be the primary instrument for data collection, enabling the researchers to gather standardized information that can be quantitatively analysed. The study will employ descriptive statistics to summarize the data and identify key trends, and inferential statistics to establish relationships between variables.

3.3 Respondent

The target population were selected from four polytechnic students peninsular Malaysia. Given the scope of the study, a non-probability convenience sampling method will be adopted due to ease of access and cost-efficiency. The respondent size consist of 95 students from four polytechnics to ensure a diverse representation in terms of demographics.

Table 1: The table below explain the number of respondents involved in this study.

Name of Polytechnic	Number of Respondents
1.Politeknik Ungku Omar (PUO)	51
2.Politeknik Seberang Perai (PSP)	20
3.Politeknik Sultan Idris Shah (PSIS)	16
4.Politeknik Metro Johor Baharu(PMJB)	8
JUMLAH	95

inclusion criteria for the study are:

1. Students enrolled in Malaysian polytechnics.
2. Students above the age of 18 who are aware of or have been exposed to any form of takaful or insurance.

This sampling method is appropriate for this study as it allows the researchers to collect preliminary data efficiently, though it may limit the generalisation of the findings. However, the results from this study can serve as a foundation for future, larger-scale research with more robust sampling techniques.

3.4 Data Collection

The data collection will be conducted using a self-administered structured questionnaire. The questionnaire will be developed in English. The questionnaire is divided into three sections:

1. Demographic Information: This section will collect data on the respondents' age, gender, institution and education level.
2. Awareness and Understanding of Takaful Products: Questions in this section will measure the students' level of familiarity and understanding of Takaful products, sources of information, and whether they can differentiate between Takaful and conventional insurance.
3. Perception and Adoption Factors: This section will assess the factors that influence students' perception of Takaful products, such as religious alignment, affordability, and recommendations from family or friends.

The questionnaire will be distributed with the digital version through Google Forms. This allows for greater reach and ensures the convenience of respondents in providing their answers. Data collection is expected to last between 1 weeks, allowing for sufficient responses to analyze.

3.5 Adopt and Adapt

The questionnaire and research instruments will be adopted and adapted from previous studies on insurance awareness and Takaful, ensuring relevance and validity (Azmi, N. A. B. M. (2023)). This is to ensure that the questions used are already tested for reliability and can provide valid insights when applied to the polytechnic student population. For instance, questions relating to the perception of Takaful versus conventional insurance, as well as factors influencing purchase intention, will be modified to suit the local context and target audience. Additionally, the questions will be reviewed and pre-tested to ensure that they are easily understood by polytechnic students.

3.6 Data Analysis

The data collected will be analyzed by using ChatGPT, alongside cross-tabulation analysis will examine the relationships between all demographic variables (such as age, gender, education level, institution and marital status) and responses to the various questions related to Takaful awareness. This will provide detailed insights into how different demographic groups vary in their familiarity, understanding, and inclination toward Takaful products.

Descriptive statistics will be employed to effectively summarize the demographic profiles of the respondents, presenting key characteristics such as age distribution, gender ratio, educational background, and marital status. These statistics will also be used to outline respondents' overall awareness of Takaful products, highlighting the levels of familiarity, comprehension, and the sources from which they have learned about Takaful.

In conclusion, this research methodology provides a structured approach to collecting and analyzing data on the awareness of Takaful among polytechnic students in Malaysia. The framework, design, sampling method, and data collection tools are all aligned with the objectives of the study, allowing for an effective study that can lead to more comprehensive future research.

In conclusion, this research methodology is designed to provide robust, data-driven insights into the awareness of Takaful products among Malaysian polytechnic students. The use of a quantitative design, coupled with carefully adapted survey instruments, ensures the reliability and validity of the findings, making a significant contribution to the understanding of Takaful in an educational context.

3.7 Results And Analysis

Table 2: Demographic Analysis of Survey Respondent

Characteristic	Category	Frequency	Percentage
Age	18-19	23	24.2%
	20-21	68	71.5%
	22-23	4	4.2%
Gender	Female	68	71.5%
	Male	27	28.4%
Marital Status	Single	94	98.9%
	Married	1	1.1%
Education Level	SPM	42	44.2%
	Diploma	53	55.7%
Institution	PUO	57	60.0%
	PSP	21	22.1%
	PSIS	9	9.4%
	PMJB	8	8.4%

3.8 Demographic Characteristics of Respondents

This table provides an overview of the demographic distribution of respondents in the study. A total of 95 students participated, with various characteristics analyzed, such as age, gender, marital status, education level, and institution.

1. Age Distribution

The largest age group in the study falls within the 20-21 years range, representing 71.5% of respondents (n=68). The next largest group, 18-19 years old, constitutes 24.2% (n=23), while only 4.2% (n=4) of respondents are aged 22-23. This suggests that the majority of respondents are relatively young, fitting into the typical age range for polytechnic students.

2. Gender Distribution

In terms of gender, 71.5% of the respondents are female (n=68), while 28.4% are male (n=27). This indicates a higher female participation rate in the study, potentially reflecting the demographic distribution within the polytechnics involved.

3. Marital Status

The overwhelming majority of respondents are single (98.9%, n=94), with only one married student (1.1%). This is typical of younger student populations, where most individuals are likely to be unmarried.

4. Education Level

In terms of educational qualifications, the majority of the students hold a diploma (55.7%, n=53), while 44.2% (n=42) reported having completed SPM (Sijil Pelajaran Malaysia). This reflects a diverse educational background, though most students are pursuing or have completed higher education.

5. Institutional Affiliation

The respondents are distributed across four institutions. The largest group comes from PUO (60.0%, n=57), followed by PSP (22.1%, n=21), PSIS (9.4%, n=9), and PMJB (8.4%, n=8). This distribution shows a relatively even spread of participation from multiple polytechnics, ensuring a balanced representation.

3.9 Cross Tabulation Analysis

Table 3: Cross Tabulation Between Age and Understanding of Takaful

Age:	Strongly Disagree(1)	Disagree(2)	Neutral(3)	Agree(4)	Strongly Agree(5)
18-19	1	5	10	5	2
20-21	0	1	20	30	17
22-23	0	0	2	0	2

The cross-tabulation matrix provides insights into how different age groups perceive their understanding of Takaful products. The respondents rated their understanding on a scale from 1 to 5, where 1 represents the least understanding and 5 represents the highest level of understanding.

The majority of respondents in this age group (18-19 years old) rated their understanding between 2 and 3, indicating a moderate to low level of understanding. Only 2 students rated their understanding as very high (5), suggesting that younger respondents may have less confidence in their knowledge of Takaful.

The largest group of respondents (20-21 years old) shows a stronger understanding of Takaful products, with the majority rating their understanding as 4 (30 respondents) and 5 (17 respondents). This suggests that this age group has a higher confidence level or exposure to Takaful knowledge compared to younger respondents.

The smallest group (22-23 years old) shows a mix of responses, with a few students rating their understanding as 3 and 5. Although this group is small, it indicates a high level of understanding among at least some students, as no one rated their understanding below 3.

Table 4: Cross Tabulation Between Age and Takaful Awareness

Age	No	Yes
18-19	2	21
20-21	1	67
22-23	0	4

This analysis explain the relationship between different age groups and their awareness of Takaful products. The respondents were asked a direct question: "Have you heard of Takaful products before?" Their responses are categorized as "Yes" or "No." Here is a breakdown of the cross-tabulated data by age group.

In the age group of 18-19 years, the majority of respondents (21 out of 23, or **91.3%**) are aware of Takaful products, while **8.7%** (2 respondents) have not heard of them. This indicates a relatively high level of awareness, but still leaves room for improvement. The two students who indicated a lack of awareness might reflect gaps in educational outreach or exposure to Takaful at this younger stage in their academic or personal development.

The 20-21 age group shows a significantly higher level of awareness, with **98.5%** of respondents (67 out of 68) having heard of Takaful products. Only one student in this group reported being unaware of Takaful. This near-total awareness suggests that students in this age group have likely been exposed to Takaful through various channels such as family, media, educational courses, or promotions. Given their age and academic stage, they may be more likely to engage with financial products, including Takaful, as they progress in their studies and approach adulthood.

In the oldest group (22-23 years), all respondents are aware of Takaful products, indicating **100% awareness**. Although this group is small, it suggests that as students get older and advance further in their studies or professional development, their exposure to or engagement with financial concepts, including Takaful, increases. The complete awareness in this group might also reflect a greater understanding of the need for insurance products as students become more financially independent or enter the workforce.

4.0 Descriptive Analysis

Table 4: Awareness and Understanding of Takaful Products

Factor	Mean	Standard Deviation
Understanding of Takaful Products	3.73	0.92
Takaful Products Allign with Islamic Principles	4.49	0.77
Lower Contribution	3.76	0.81
Flexibility of Products	4.16	0.77

Customer Service	4.18	0.83
Religious Compliance	4.39	0.80
Family Recommendation	4.09	0.88

1. Understanding of Takaful Products (Mean = 3.73, SD = 0.92)

The mean score of 3.73 suggests that respondents generally have a moderate to good understanding of Takaful products, but the relatively higher standard deviation (0.92) indicates variation in the level of understanding across respondents. This suggests that while some respondents have a strong grasp of Takaful, others may have a more limited understanding.

2. Takaful Products Align with Islamic Principles (Mean = 4.49, SD = 0.77)

The high mean score of 4.49 reflects strong agreement that Takaful products align with Islamic principles, which is likely a key factor influencing the adoption of Takaful. The lower standard deviation (0.77) shows that this belief is consistently held among respondents.

3. Lower Contribution (Mean = 3.76, SD = 0.81)

Respondents' opinions on the contribution levels for Takaful products are moderately positive (3.76), suggesting that they view Takaful as offering relatively affordable premiums. The standard deviation (0.81) shows some variability in responses, indicating differing perceptions of cost.

4. Flexibility of Products (Mean = 4.16, SD = 0.77)

A mean score of 4.16 suggests that respondents generally perceive Takaful products as flexible in terms of their features and offerings. The lower standard deviation (0.77) indicates that this perception is widely shared.

5. Customer Service (Mean = 4.18, SD = 0.83)

Respondents rated Takaful customer service highly (4.18), showing that they are generally satisfied with the level of support provided. The standard deviation (0.83) indicates some variability, suggesting that customer service experiences may vary between providers.

6. Religious Compliance (Mean = 4.39, SD = 0.80)

The high mean score of 4.39 reflects the importance of religious compliance in respondents' decision-making processes. The relatively low standard deviation (0.80) indicates that this is a universally important factor for respondents.

7. Family Recommendation (Mean = 4.09, SD = 0.88)

Family recommendations play an important role in influencing decisions to adopt Takaful products, with a mean score of 4.09. The higher standard deviation (0.88) suggests some variation in the strength of family influence across different respondents.

This analysis highlights the strengths of Takaful products in appealing to their target market but also points to opportunities for improving customer education and addressing cost concerns.

4. Discussion

4.1 Research Objectives

The primary objectives of this study were to assess the awareness and understanding of Takaful among polytechnic students in Malaysia and to explore the factors influencing their perceptions. The results indicate a moderate to high level of awareness, particularly among students aged 20-21, with a significant understanding of how Takaful aligns with Islamic

principles. However, gaps remain in comprehending the benefits and complexities of Takaful products, especially among younger students (ages 18-19).

4.2 Relation to Existing Literature

The findings corroborate existing literature that highlights the growing awareness of Takaful in Malaysia. Previous studies, such as those by Ahmad and Rahim (2020) and Nawi et al. (2019), emphasized the importance of educational interventions to enhance financial literacy and understanding of Takaful. The current study supports this by revealing that demographic factors, such as age and educational background, influence awareness levels. The higher recognition of Takaful among older students aligns with Kasim et al. (2016), which suggests that increased exposure to financial education correlates with better understanding and acceptance of Takaful.

4.3 Implications

The implications of these findings suggest that targeted educational programs are crucial for enhancing Takaful awareness among younger polytechnic students. Integrating Takaful concepts into the curriculum could address knowledge gaps and foster greater participation in Islamic financial products. Moreover, leveraging social media and peer influence could further enhance awareness, as indicated by Musa et al. (2022).

4.4 Limitations

Several limitations must be acknowledged. The study employed a convenience sampling method, which may not fully represent the broader population of polytechnic students across Malaysia. Additionally, the reliance on self-reported data could introduce bias, as respondents may overestimate their awareness and understanding. The cross-sectional nature of the study limits the ability to draw causal inferences regarding the factors influencing Takaful awareness.

4.5 Future Research Area

Takaful awareness among polytechnic students could benefit from several avenues. First, conducting longitudinal studies would provide insights into how awareness and understanding evolve over time as students progress through their education. This approach could reveal whether targeted educational interventions have lasting effects. Additionally, qualitative research methods, such as interviews or focus groups, could deepen our understanding of students' perceptions and attitudes toward Takaful, uncovering nuanced views that quantitative data may overlook. Comparative studies could also be valuable, examining differences in Takaful awareness across various educational institutions and demographic groups to identify specific needs and challenges. Finally, investigating the impact of specific educational programs designed to enhance Takaful knowledge could offer empirical evidence on best practices for fostering financial literacy among young adults. Together, these research directions could contribute significantly to the understanding and promotion of Takaful in Malaysia's financial landscape.

5. Conclusion

The main findings of this study reveal a moderate to high level of awareness and understanding of Takaful among polytechnic students in Malaysia, particularly among those aged 20-21. While these students generally recognize the alignment of Takaful with Islamic principles, significant gaps remain in their comprehension of the specific benefits and complexities of Takaful products, especially among younger respondents (ages 18-19). The research highlights

demographic factors, such as age and educational background, as influential in shaping awareness.

The significance of these findings lies in their potential to inform targeted educational interventions aimed at enhancing financial literacy related to Takaful. By demonstrating the current state of awareness among a key demographic, the study underscores the necessity for integrating Takaful education into academic curricula and leveraging social media for outreach.

This research contributes to the field of market research by filling a critical gap regarding Takaful awareness among polytechnic students a demographic that will play a crucial role in shaping Malaysia's financial landscape in the coming years. The insights gained can guide Takaful operators and policymakers in developing effective marketing strategies and educational programs, ultimately promoting greater participation in Islamic financial products. Additionally, the study sets the groundwork for future research on financial literacy and Takaful awareness, offering a framework for subsequent investigations.

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