

# ASSESSING THE SIGNIFICANCE OF SUBJECTIVE NORMS AND PERCEIVED BEHAVIORAL CONTROL ON TAKAFUL PURCHASE INTENTION: THE ROLE OF RELIGIOSITY

<sup>1\*</sup>Ssonko Muhammedi, <sup>2</sup>Mohammad Tahir Cheumar, <sup>3</sup>Yusuf Haji Othman

<sup>1,2,3</sup>Sultan Abdul Halim Mu'adzam Shah International Islamic University (UniSHAMS), Kedah, Malaysia.

\*Corresponding Author: ssonko65@gmail.com

**ABSTRACT:** *Takaful, an emerging Islamic insurance model has yet to acquire broad traction in Uganda. The objective of this paper was to assess the significance of subjective norms and perceived behavioral control on takaful purchase intention among subscribers of House of Zakat and Waqf Uganda. Based on the Theory of Behavioral Control, the study employed quantitative methodology and Smart PLS 4.0 software to analyze data from 337 respondents. The findings revealed that subjective norms and perceived behavioral control influence takaful purchase intention. The findings further affirmed that religiosity has a significant relationship with subjective norms and perceived behavioral control. The study reinforces the Theory of Planned Behavior (TPB) by empirically validating that subjective norms and perceived behavior control positively influence the intention to adopt takaful. Further, the study demonstrates the effectiveness of a quantitative approach in testing TPB constructs, providing a validated model and reliable measurement tools that can be replicated in a similar context. The paper offers practical implications and recommendations for takaful practitioners, stressing the possibility for increased takaful purchasing intention and its acceptance in Uganda.*

**Keywords:** Subjective norms; Perceived behavioral control; Religiosity; Takaful intention; House of Zakat and Waqf Uganda

## 1. INTRODUCTION

Insurance has become a necessity due to government regulations and employment, which force the general public to purchase it. In Uganda, for example, motor third-party insurance and workers' compensation insurance are required by law [1]. Further, the insurance premiums are predominantly from freely purchased insurance and those demanded by banks on mortgaged properties or for export and import insurance demanded by suppliers. However, the conventional insurance contradicts Islamic principles and social-ethical perspectives. Takaful aims to build and maintain an insurance product that aligns with Islamic beliefs and the social context, influencing all elements of daily life. The Takaful sector is still relevant because of the growing demand from diverse participants from varied backgrounds [2]. Takaful (Islamic insurance), based on Islamic principles, offers a unique and inclusive approach to risk management. Takaful is the only insurance product that is free from prohibited elements of Shariah, which include interest (riba), maysir (gambling), and gharar (uncertainty). The concept of mutual aid and shared accountability distinguishes it from traditional insurance and aligns with Shariah (Islamic law) principles [3]. Takaful is defined as an arrangement based on mutual assistance under which takaful participants agree to contribute to a common fund providing mutual financial benefits payable to takaful participants or their beneficiaries on the occurrence of pre-agreed events [4]. Nevertheless, Refinitiv data statistics show that the worldwide takaful sector grew significantly in 2020 despite the impact of the COVID-19 pandemic. In 2021, the sector's total assets were USD 73 billion. The same report shows a consistent increase of USD 47 billion to USD 54 billion and USD 62 billion from 2018 to 2020. This corresponds to a 17% increase in takaful asset growth in 2021[5]. In 2023, worldwide insurance premiums were predicted to reach \$7.1 trillion [6]. Despite takaful's small contribution to the market, the sector is projected to reach \$126.8 billion by 2032, growing at a CAGR of 15.2% from 2023 to 2032 [7]. The development of a modern takaful system was initially undertaken in Sudan in 1979, followed by Malaysia in 1984. Nowadays, it's

emerging around the world, operating in over 45 countries, including Muslim and non-Muslim countries [8]. For example, the takaful market has a significant presence in demonstrating that the conventional systems of Singapore, India, Canada, the United States, and Australia have better levels of acceptability and potential for Takaful [9]. Notwithstanding global development, Uganda's growing interest in Islamic finance, takaful, presents an opportunity to improve financial inclusion, particularly among the Muslim community and ethically conscious individuals. Accordingly, Uganda presents potential opportunities for takaful development namely, supportive institutions (local and international), regulations, domino effect of halal value chain and other developments of private and public enterprises, as well as the increasing number of Muslim population willing to take takaful [10]. Historically, the Ugandan government, through the parliament of Uganda made attempts to incorporate Islamic finance into the mainstream financial system. The Financial Institutions (Amendment) Act 2016 prepared the path for the implementation of Islamic banking and finance, including takaful [11]. Furthermore, in 2024, the Insurance Regulatory Authority (IRA) published the guidelines for takaful operations, allowing insurance companies to offer takaful products either through window or fully fledged branches [4]. Similarly, several institutions started offering takaful services, including the Insurance Training College (ITC), which began research and takaful training for interested stakeholders [12]. House of Zakat and Waqf Uganda (HZWU) is a corporate entity that administers Islamic social finance, which is strongly encouraged among the Muslim communities. Islamic Social Finance (ISF) is an emerging area that emphasize giving Zakat (alms giving), Waqf (property donated for religious or community use), and Sadaqa (charity) as whereas qard hassan (interest free loans) to collectively benefit the social welfare of communities [13]. The ISF concepts are also used towards the achievement of Sustainable Development Goals (SDGs), such as SDG1 (no poverty), SDG2 (zero hunger), and SDG4 (quality education) their communities with own resources. For instance, in Uganda, through ISF SDG4 has been achieved in different

parts of the country across various levels of education [14]. In the year 2017, ISF givers paid HZWU over 500,000,000UGX [15]. Similarly, ISF givers paid to HZWU and Umoja Helping Hearts Uganda in the year 2020 during the period of COVID-19 over 200,000,000UGX and 244,240,000UGX, respectively [16]. In addition, a sample size of 384 participants used as the study population showed that there is a relationship between ISF and improved welfare [17]. Though ISF is in its early stages of development, but has seen an advancement with a growing impact on development. The large proportion of ISF givers needs to be considered as potential customers of takaful products and services. The takaful opportunities and benefits available are likely to influence ISF givers however, their purchase intention is not guaranteed. The subscribers of House of Zakat and Waqf Uganda's intentions could be motivated to purchase takaful when heavily influenced by their belief that it is a religious obligation. In Uganda, factors including subjective norms and perceived behavioral control influence the intention to adopt Islamic banking [18] and [19]. However, such studies are minimal or do not exist in the takaful context. As demonstrated, the existing research gap serves as a foundation to carry out an empirical investigation on takaful purchase intention among the subscribers of HZWU. Therefore, the study examines the impact of subjective norms and perceived behavioral control on takaful purchase intention. The theory of planned behavior (TPB) served as the foundation for this research. Further, the study includes religiosity as a moderator to examine the relationship between subjective norms and perceived behavioral control on takaful purchase intention. Based on the empirical findings, this study adds to the growing literature on determining the significance of subjective norms and perceived behavioral control on Takaful purchase intention. This study also provides insight into the relationship between religiosity, subjective norms, and perceived behavioral control. As a result, our study adds to the current literature by giving strong evidence that subjective norms and perceived behavioral control significantly influence takaful purchase intention. Furthermore, the study adds new data to the understanding of how religiosity promotes takaful purchase intention in Uganda. The paper is organized as follows. Section 2 presents a review of the literature. Section 3 describes the research methodology for this study. Section 4 presents the empirical findings, which are then discussed, and Section 5 ends with conclusion and recommendation.

## 2. PROBLEM STATEMENT

According to takaful guidelines, the implementation of takaful (Islamic insurance) in Uganda is poised to begin, with the potential to provide ethical and interest-free insurance options [4]. Though takaful products are free to both Muslims and non-Muslims, it does not rule out Muslims as the primary target consumers. While earlier studies such as [20] and [21] have investigated the possibility of Takaful adoption in Uganda. However, there is little empirical research revealing the Islamic social finance givers' intention to adopt takaful. Given the predominantly traditional insurance industry and little awareness of Islamic insurance, understanding the Muslims' intention to adopt takaful is critical. Previous

studies extended the TPB and results were positively significant, including; [22, 23, 24, 25]. In brief, such studies mentioned above encouraged the researcher to conduct research in Uganda's context. The researcher intends to close the existing research gap by examining the significance of the theory of planned behavior's construct: subjective norms and perceived behavioral control on the takaful purchase intention among subscribers of HZWU, and assessing the moderating effect of religiosity in understanding the takaful purchase intention. This study is timely and significant, especially in light of Uganda's extremely low insurance penetration (approximately 1% of GDP) [26]. Such limited coverage signals a critical need for alternative model like takaful. Findings from this study provides valuable insights for policymakers, takaful institutions, and other stakeholders on how to increase takaful market penetration in Uganda once adopted.

## 3. RESEARCH OBJECTIVES

- i. To determine the significance of subjective norms on takaful purchase intention among subscribers of House of Zakat and Waqf Uganda.
- ii. To examine the influence of perceived behavioral control on takaful purchase intention among subscribers of House of Zakat and Waqf Uganda.
- iii. To investigate the moderating impact of religiosity between subjective norms and perceived behavioral control on takaful purchase intention among subscribers of House of Zakat and Waqf Uganda.
- iv.

## 4. RESEARCH QUESTIONS

Research questions are basic questions that direct research studies, theses, and so on. Researchers can utilize these questions to collect relevant data to achieve the study's objectives, so resolving the research problem. The following are the research questions used in this study.

- i. How does subjective norms influence the takaful purchase intention among subscribers of House of Zakat and Waqf Uganda?
- ii. To what extent does perceived behavioral control influence takaful purchase intention among subscribers of House of Zakat and Waqf Uganda?
- iii. What is the moderating impact of religiosity between subjective norms and perceived behavioral control on takaful purchase intention among subscribers of House of Zakat and Waqf Uganda?

## 5. LITERATURE REVIEW

The literature on determinants of purchase intention has a long-standing history in research. Regarding the takaful, purchase intention of previous studies is key for successful purchase intention in Uganda. Firstly, subjective norms are the major determinant of behavioral intention and refer to the way perceptions of relevant groups or individuals, such as family members, friends, and peers, may affect one's performance of the behavior [27]. Social influence can directly affect the intention to adopt takaful, expressed through subjective norms. Further, the subjective norm is usually categorized into interpersonal and external influences.

Beliefs “imposed” on an individual by friends, family, and his/her social circle are the result of interpersonal influence, whereas those “imposed” by, say, mass media, experts, and government are the result of external influences [28]. According to [45] what could be referred to as societal pressure influences individual beliefs and is usually weighted by innovative compliance [29]. Several studies, particularly those in Islamic finance, have demonstrated a positive relationship between subjective norms and intention to adopt Islamic finance products [29]. Therefore, subjective norms are suitable determinants of takaful purchase intention in Uganda. Other studies with positive and significant relationships are not limited to: [30, 31, 32].

Secondly, perceived behavioral control (PBC) has been shown to have a significant impact on several behavioral intention studies [33]. Ajzen [57] defined perceived behavioral control as a person's perception of the ease or difficulty of displaying the desired behavior [34]. This later study maintains that perceived behavioral control is similar to the social learning construct of self-efficacy, which refers to an individual's belief in their capacity to perform specific activities in different settings. Additionally, Utami *et al.* [54] stressed that behavioral control can be measured in two ways: by directly measuring a person's control in displaying certain behaviors and by measuring a person's beliefs about his or her abilities and opportunities to display behaviors. Subhani *et al.* [12] revealed that a person's resources and ability to identify a person's intention to do a specific task. Previous literature has shown that PBC has positive and significant relations to intention in different studies, such as the intention to adopt Islamic financing [37] Fintech adoption intention in Islamic banking [38]; customers' intention to use Islamic life insurance [39] and online purchase intention [40].

In addition to these factors, religiosity is another factor that is defined as the extent to which an individual is committed to their religion, so that religion is reflected in the behavior and attitudes of the individual [41]. Religion and religiosity have a significant impact on consumer product selection and decisions. Understanding customer decision-making via religiosity is crucial for business success in any company [42]. Conversely, religion is a complex integration of knowledge, emotions, and religious activity [43]. Religiosity affects new product adoption among Muslim consumers; their beliefs affect what products they adopt [44]. Similarly, several studies have proved the positive significance of religiosity on the takaful purchase intention including [45, 46, 47]. Worthwhile elements such as religious belief, norms, consumer values, environmental responsiveness, knowledge, and social responsiveness offer a wider conceptualization of religiosity for Muslims' purchase intention [48]. According to the author's knowledge and literature review, studies about religiosity in Uganda in the field of takaful do not exist. Therefore, the author intends to examine the understanding of

religiosity and its moderating impact in the context of Uganda.

#### ***Understanding Takaful Purchase Intention***

Takaful intention is associated with an individual's inclination and ideas to purchase takaful products or services in the future [49]. In the context of the study, intention is referred to as “intention to adopt takaful” which means the degree to which a consumer is willing to get involved in the purchase of a product [50]. Therefore, the takaful intention could correlate to buying the product. The TPB framework is effective for determining customer intentions and has been used in numerous studies, namely [51, 52, 53]. For example, a study conducted in Bangladesh revealed that subjective norms, perceived behavioral control, and religiosity are significant factors in the purchase intention of Islamic insurance services [55].

#### ***Operation of House of Zakat and Waqf Uganda: Islamic Social Finance and its Application***

The House of Zakat and Waqf Uganda (HZWU) is a Muslim Charity Organization legally registered as a company limited by guarantee in 2010. It was set up to streamline the collection and distribution of Zakat and the preservation of Waqf in Uganda [56]. The researcher maintains that HZWU is a conventional corporate organization; the Directors are obliged to appoint, supervise, and endorse guidelines followed by the Chief Executive Officer and the entire management of the Organization. The HZWU operates as follows: Zakat (ISF) payers pay their annual dues and other social finances regularly. The collections are distributed to the numerous recipients following correct identification guided by the Quran (9:60). Since establishment of HZWU the composition of fund collection is estimated to come from a population of over 10,000 subscribers. This research was limited to the zakat payers of year 2021 to 2024 with estimated population of 2,750 subscribers. Thus, the study's objective was to analyse HZWU subscribers on how subjective norms, perceived behavioural control, and religiosity influence their takaful purchase intention.

#### **6. THE THEORETICAL FRAMEWORK OF THE STUDY**

The Theory of Behavioural Control (TPB) was employed for this study and it's instrumental in understanding the takaful purchase intentions while providing a theoretical rationale for the successful implementation of takaful. TPB aimed to inform practitioners about potential precautions to take before adopting the takaful operational model, as earlier shown by previous studies such as [22, 23, 24, 25]. The TPB constructs are attitude, subjective norms, and perceived behavioral control. However, for this study, the researcher was interested in subjective norms and perceived behavioral control. Figure 1 depicts the underpinning Theory of Planned Behaviour (TPB). Figure 2 presents the study's conceptual framework.

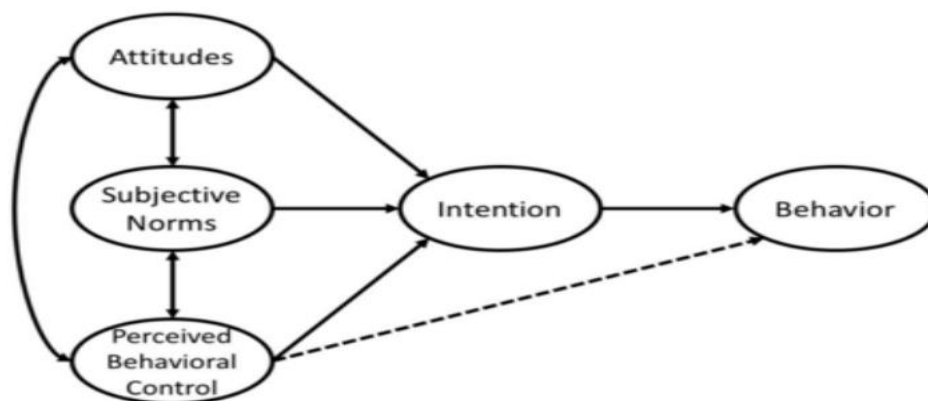


Figure 1: Theory of Planned Behavior: Source; [57]

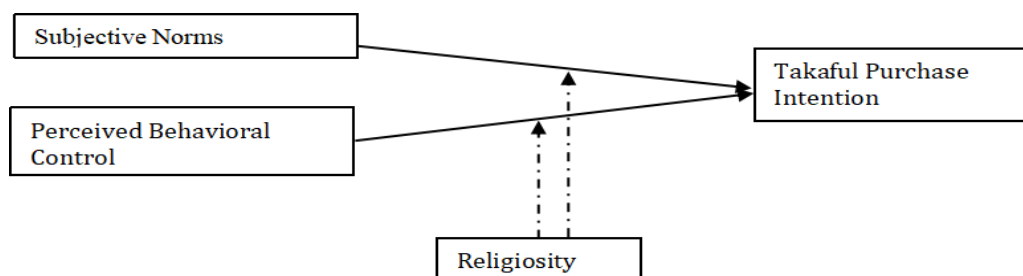


Figure 2; Conceptual Framework

This conceptual framework for problem-solving relies on deductive reasoning, which moves from broad concepts to specific conclusions [58]. This research adopted and adapted the theory of planned behavior based on previous studies [59, 60, 61, 62]. As a result, the present study developed the following hypotheses.

## 7. HYPOTHESES OF THE STUDY

**H<sub>1</sub>:** Subjective norms significantly impact takaful purchase intention among the subscribers of House of Zakat and Waqf Uganda

**H<sub>2</sub>:** Perceived behavioral control positively influences takaful purchase intention among the subscribers of House of Zakat and Waqf Uganda

**H<sub>3</sub>:** Religiosity moderates the relationship between subjective norms and perceived behavioral control on takaful purchase intention among the subscribers of House of Zakat and Waqf Uganda

## 8. METHODOLOGY

The target population was Islamic social finance givers to HZWU. HZWU was chosen as a case study because it serves as Uganda's leading Islamic social finance institution. The study used face-to-face and online (Google Forms) questionnaires. Convenience and snowball techniques were employed. Respondents filled up 337 questionnaires from a population of 2,750 subscribers. The questionnaire items were prepared based on validated and reliable measurement scales revealed in the literature, for instance. [45, 50, 53, 46, 63 44]. The questionnaire items were modified by the researcher to suit the current study. In addition, the study used Smart Partial Least Squares Equation Modeling (SPL-SEM) to analyze the data. SPL-SEM helps researchers to

analyze complex relationships, hypothesis testing, predictive modeling, structural analysis, and understanding sophisticated systems [64]. **Table 1: Demographics of Respondents (N= 337) of the Study**

Respondents' profile	Frequency	Percentage (%)
<b>Gender</b>		
Male	186	55%
Female	151	45%
<b>Age</b>		
20-30	67	20%
31-39	90	27%
40-49	147	44%
50 and above	33	10%
<b>Education Level</b>		
PhD	18	5%
Masters	77	23%
Bachelors	102	30%
Diploma	24	7%
Certificate	31	9%
A-Level	35	10%
O-Level	50	15%
<b>Employment Status</b>		
Government	59	17%
Private	89	26%
Business owner	75	22%
Administrator	13	4%
Manager	22	7%
Self employed	40	12%
Peasant farmer	39	12%
<b>Frequency of Payment (ISF)</b>		
Annually	221	66%
Monthly	71	22%
Rarely	45	13%

Source: Authors' work from PLS-SEM

## 9. RESULTS AND DISCUSSIONS

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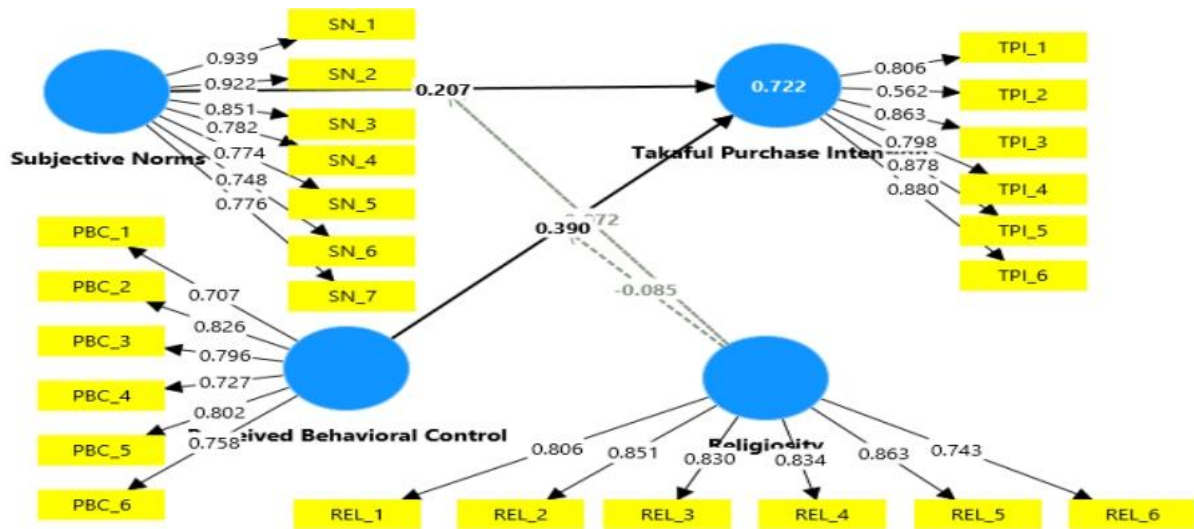
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In Table 1 below, the respondents' demographics which include gender, age, educational background, employment status, and frequency of ISF giving are shown. Male responses outnumbered females by 55% to 49%. Respondents aged 40-49 had the highest response rate of 44%, followed by those aged 31-39 at 27%. However, for those aged 20-30 and



**Figure 3: Structural Model Source: Authors' work from Smart PLS**

50 and above response rate was low at 20% and 10% respectively. Similarly, on the educational level, respondents with a bachelor's degree response rate were the highest at 30%, followed by a master's at 23% and O-level at 15%. The smallest number of education level response rates were for A-level at 10%, certificate at 9%, diploma at 7% and PhD 5%. Respondents employed in the private sector were the greatest with a 26% response rate, followed by the business owners at 22%, and government at 17%. However, the smallest response rate was for administrators at 4%, managers at 7%, self-employed at 12%, and peasant farmers at 12%. Respondents with frequency of ISF giving annually had a high response rate at 66% and monthly and those giving rarely with a smallest rate at 22% and 13% respectively.

As shown in Table 2, the model identified all constructs with a strong correlation coefficient. According to Haji-Othman & Yusuff. [21] the acceptance levels for EVE and Composite reliability exceed 0.5 and 0.7, respectively.

In Table 3, it is indicated that the coefficient between subjective norms and takaful purchase intention is 0.207, with

t-statistics of 5.047 and p-values at 0.000, signifying that the coefficient is significant. This finding verifies that subjective norms and takaful purchase intention are significantly related hence showing support of H<sub>1</sub>. In the same way, perceived behavioral control coefficients are 0.390, t-statistics 10.656, and p-values at 0.000 which shows a significant positive relationship with takaful purchase intention thereby

**Table 2: Average Variance Extracted (AVE) and Composite Reliability**

Constructs	Cronbach's alpha	Composite reliability (rho_a)	Average variance Extracted (AVE)
<b>Subjective Norms</b>	0.924	0.939	0.690
<b>Perceived Behavioral Control</b>	0.867	0.887	0.594
<b>Religiosity</b>	0.904	0.907	0.676
<b>Takaful Purchase Intention</b>	0.887	0.906	0.649

supporting H<sub>2</sub>. Finally, the findings verify that religiosity moderates subjective norms and perceived behavioral control at a coefficient of 0.072, t-statistics 2.066, p-values 0.039 and coefficient of 0.085, t-statistics 2.681, and p-values 0.007

respectively thus supporting H<sub>3</sub>. According to Kwak, [66] asserts that if the p-value is less than 0.05, it is judged as significant.

**Table 3: Path coefficient of the hypothesized relationship of variables**

No.	Relationship of variables	Coefficient	Standard deviation (STDEV)	T statistics (STDEV)	P values	Judgment
H <sub>1</sub>	Subjective Norms -> Takaful Purchase Intention	0.207	0.041	5.047	0.000	Accepted
H <sub>2</sub>	Perceived Behavioral Control -> Takaful Purchase Intention	0.390	0.037	10.656	0.000	Accepted
H <sub>3a</sub>	Religiosity x Subjective Norms -> Takaful Purchase Intention	0.072	0.035	2.066	0.039	Accepted
H <sub>3b</sub>	Religiosity x Perceived Behavioral Control -> Takaful Purchase Intention	0.085	0.032	2.681	0.007	Accepted

Table 4 below, indicates that the structural model is valid, the value of the coefficient of ( $R^2$ ) is 0.722 at p-values 0.000.  $R^2$  is a measure of the extent to which an exogenous variable

affects an endogenous one; values of 0.19, 0.33, and 0.67 are often considered minimum, medium, and high, respectively [67].

**Table 4: Coefficient of Determination ( $R^2$  Value)**

Variable	Coefficient	Standard deviation (STDEV)	T statistics (STDEV)	P values	Judgement
<b>Takaful Purchase Intention</b>	0.722	0.025	28.553	0.000	Accepted

## 10. CONCLUSION AND RECOMMENDATION

The study's purpose was to assess the determinants influencing takaful purchase intentions in Uganda. The Theory of Planned Behavior, moderated by religion, served as the foundation for this study. Subjective norms, perceived behavioral control, religiosity, and purchasing intention all contributed to the study's findings. This is the first study to use this theory in the context of Uganda considering Islamic social finance subscribers. The study's data came from the subscribers of HZWU. Hypotheses H<sub>1</sub>, H<sub>2</sub>, and H<sub>3</sub> were successfully tested, and the study questions were answered. The factors examined in this study were all positive and strongly influenced respondent's purchase intention. The study adds significantly to our understanding of the relationship between the variables in predicting takaful purchase intention and consumption among the subscribers of HZWU. Thus, the study recommended the following; Insurance companies should prepare opening up takaful branches or widows and prioritize investing in the extended TPB model's driving elements, including religiosity due to its crucial role in improving additional benefits to potential customers; Takaful practitioners should formulate strategies such as partner with Islamic institutions, including HZWU to build trust and increase access to potential customers; Streamline application processes, improve transparency, and ensure accessibility of takaful products; Co-develop promotional content with Islamic scholars to reinforce religious motivations, taking advantage of religiosity's moderating effect; Collaborate with mosques and public event organizers for financial literacy campaigns, reinforce the significance and benefits of takaful from both financial

and religious perspective. Since the study is limited to a single Islamic social financial institution participant, the results may not be considered in another context. Thus, future studies can consider a wider and more diverse set of subscribers including other institutions to expand the understanding and applicability of the findings.

## 11. ACKNOWLEDGEMENT

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