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What drives consumers to participate into family takaful schemes? A literature review

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Abstract

Purpose

This paper aims to examine the basic determinants of consumers intention to participate in family takaful scheme using decomposed theory of planned behaviour (DTPB) and identifying relevant factors may be moderate the relationship.

Design/methodology/approach

A comprehensive review of the DTPB literature is undertaken, with a particular focus on contribution to family takaful scheme.

Findings

The review finds that intention toward participating in family takaful scheme is are not only affected by attitude, subjective norm and perceived behavioural control but also influence by moderating factors like demographic variables, consumer knowledge, situational factors and consumer level of religiosity. Inhibiting factors related to insurance and takaful purchase is also highlighted.

Originality/value

Such an extensive review on identifying relevant factors to participate in takaful using DTPB has not been done before. The paper will be useful to researchers, professionals and others concerned with family takaful to understand the importance factors in participating in family takaful scheme.

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