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# Evidence on the relationship between Takaful insurance and fundamental perception of Islamic principles

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## Abstract

One of the complexities overarching the concept of Islamic insurance is anchored in the belief system pertaining to fundamental Islamic Law, while another is embedded in the role of profit within the takaful contract. The purpose of this study is to empirically explore the association between the awareness of the existence of Islamic insurance (takaful) and religious perceptions of this financial service.

I think the way to move will be to identify more people within the Malay/Muslim community who have an interest in this type of insurance.

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<sup>1</sup> 'Window of Opportunities for Islamic Financing', Karayawan, Volume 3.

## Acknowledgements

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## Notes

<sup>1</sup> 'Window of Opportunities for Islamic Financing', Karayawan, Volume 3.

<sup>2</sup> In the interest of brevity, the details on the design, distribution and statistical analysis of the survey questionnaire are not included in this study. It suffices to state that every effort was taken to ensure that proper sampling and statistical methods were adhered to. Interested readers may contact the corresponding author for information.

<sup>3</sup> Complete information regarding the descriptive/demographic characteristics of the sample for this study as well as for the larger study, which forms the basis of the current one, is available upon request.

<sup>4</sup>  $\chi^2 = 36.13$  ( $p < 0.001$ , d.f. = 1)

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