The Predictive Power of Normative Influence in the Decomposed Theory of Planned Behaviour (DTPB): A Conceptual Framework for Life Insurance and Takaful in Malaysia

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ABSTRACT

Life insurance and Takaful play an important role in providing financial protection against mortality, disability, critical illness, and other unforeseen financial risks. Despite the growth of Malaysia's insurance and Takaful industry, a significant proportion of the population remains inadequately protected. Understanding the factors influencing consumers' purchase intentions is therefore essential. This conceptual paper examines the predictive power of normative influence in explaining consumers' intentions to purchase life insurance and Takaful in Malaysia. Drawing upon the Theory of Planned Behaviour (TPB) and the Decomposed Theory of Planned Behaviour (DTPB), the paper highlights the role of normative influence in shaping consumers' behavioural intentions. Specifically, family members, friends, colleagues, and religious or community figures serve as important points of reference for individuals. The paper proposes that normative influence plays a significant role in determining consumers' attitudes and purchase intentions, particularly in a collectivist society such as Malaysia, where social expectations and interpersonal recommendations may influence financial decision-making. The proposed conceptual framework contributes to the literature by emphasising the importance of social and normative factors in understanding life insurance and Takaful adoption. The findings may provide valuable insights for insurance and Takaful providers in developing socially oriented marketing, awareness, and communication strategies to encourage greater participation in financial protection products.

Keywords: Decomposed Theory of Planned Behaviour, Normative Influence, Subjective Norms, Life Insurance, Takaful, Purchase Intention, Malaysia.

INTRODUCTION

Life insurance and Takaful play an important role in providing financial protection against mortality, disability, critical illness and other unforeseen financial risks. In Malaysia, conventional life insurance and Islamic Takaful serve as important financial protection mechanisms that enable individuals and families to manage financial uncertainties and safeguard their economic well-being (Azmi et al., 2026). Despite the development of the Malaysian insurance and Takaful industry, a considerable proportion of the population remains inadequately protected against unexpected financial events (Daljit, 2011). This continuing protection

gap highlights the importance of understanding the factors that influence consumers' decisions and intentions to obtain financial protection.

Despite Malaysia's relatively high insurance penetration when measured against GDP, significant protection gaps remain. Bank Negara Malaysia (2024) reported that life protection coverage had remained between 40% and 50% of the total population, indicating that approximately two out of five Malaysians had life protection. This highlights the continuing protection gap and the need to encourage greater participation in life insurance and Takaful products. This situation raises concerns regarding public awareness, financial preparedness and the adoption of financial protection products.

Previous studies have identified several factors influencing consumers' purchase intentions towards life insurance and Takaful, including attitudes, financial literacy, product knowledge, affordability, trust, psychological, and perceived behavioural control (Gan et al., 2026; Kawata, 2026; Al-Kamal & Bin Bahaman, 2025; Bhatti & Shoaib, 2025; Mohamad Arshad et al., 2025; Mohd Aziz et al., 2025; Zuki et al., 2025a; Zuki et al., 2025b; Wong et al., 2024; Ismail et al., 2023; Masud et al., 2021; Nasir et al., 2021a; Nasir et al., 2021b; Nasir et al., 2017; Husin et al., 2016; Lim et al., 2020; Shaifuddin, 2020). Nevertheless, consumers' financial decisions are not necessarily determined by individual evaluations alone. Social relationships, interpersonal recommendations and perceived expectations from significant individuals may also influence their decisions to purchase financial protection products. In particular, family members, friends, colleagues, employers and respected community figures may play important roles in shaping consumers' perceptions and intentions towards life insurance and Takaful.

The Theory of Planned Behaviour (TPB), introduced by Ajzen (1991), provides a theoretical foundation for understanding the determinants of behavioural intention through three principal constructs: attitude, subjective norms and perceived behavioural control. Subsequently, Taylor and Todd (1995) introduced the Decomposed Theory of Planned Behaviour (DTPB), which provides a more detailed examination of the underlying beliefs associated with these constructs. Within DTPB, normative beliefs are represented through peer influence and superior influence, which reflect the influence of individuals and groups considered important in the decision-making process.

In the context of Malaysia, the influence of social relationships may be particularly relevant because of the importance of family relationships, community interactions and collective responsibilities in shaping individual decisions. Furthermore, the purchase of Takaful may involve additional normative considerations associated with Islamic values, Shariah compliance and mutual assistance. Therefore, examining peer influence and superior influence may provide a more comprehensive understanding of consumers' intentions to purchase life insurance and Takaful.

Against this background, this conceptual paper examines the influence of peer influence and superior influence on consumers' purchase intentions towards life insurance and Takaful in Malaysia. Drawing upon TPB and DTPB, the paper develops a conceptual framework to explain the role of normative beliefs in shaping financial protection decisions. The proposed framework contributes to the existing literature by highlighting the relevance of social and normative factors in understanding insurance and Takaful adoption within the Malaysian context.

LITERATURE REVIEW

Theory of Planned Behaviour (TPB)

The Theory of Planned Behavior (TPB), introduced by Ajzen in 1991, is extensively utilized to elucidate and anticipate human conduct. The Theory of Planned Behavior posits that behavioral intention is influenced by three primary elements: attitude, subjective norms, and perceived behavioral control (Hasim et al., 2026; Nasir et al., 2026). Attitude refers to an individual's positive or negative appraisal of executing a specific behavior (Fishbein & Ajzen, 1975). Subjective norms are perceived social pressures from influential persons or groups to engage in or avoid a specific behavior (Ajzen, 1991; Ajzen & Fishbein, 1980). Perceived behavioral control

is a person's perception of how easy or difficult it is to do a behavior (Ajzen, 1991). In the case of life insurance and Takaful, customers' purchasing intents may be influenced not only by their personal assessments of financial security, but also by the expectations of others around them and their perceived capacity to buy and receive the products. Although TPB provides a solid theoretical framework, DTPB provides a more in-depth explanation of the mechanisms that drive these behavioral characteristics.

Decomposed Theory of Planned Behaviour (DTPB)

Taylor and Todd (1995) presented the Decomposed Theory of Planned Behavior (DTPB) to offer a more thorough elucidation of behavioral intention. DTPB disaggregates the foundational TPB constructs into more precise dimensions to enhance the comprehension of individual behavior. The framework primarily delineates three principal components: attitudinal beliefs, normative beliefs, and control beliefs. The component of attitudinal beliefs encompasses perceived usefulness, perceived ease of use, and compatibility. The components of normative views encompass peer influence and superior influence. Simultaneously, the control beliefs encompass self-efficacy and facilitating conditions.

The Decomposed Theory of Planned Behaviour (DTPB) is particularly relevant to insurance and Takaful research, as consumers' purchasing intentions are shaped by multiple behavioural and contextual factors, including perceived product benefits, social influence and expectations, financial affordability, and accessibility (Ahmad Tamezi, 2026; Kaur et al., 2026; Zheng et al., 2026; Qazi & Husin, 2024; Nasir et al., 2017; Husin & Rahman, 2016). Among these factors, normative influence has significant importance as the decision to get life insurance or Takaful may be swayed by social connections, familial obligations, and societal anticipations.

Malaysia's collectivist cultural orientation provides an important context for understanding the influence of social relationships on financial decision-making. In collectivist societies, individuals may place considerable importance on family relationships, group expectations and interpersonal recommendations when making personal decisions. Financial decisions, including the purchase of life insurance and Takaful, may therefore extend beyond individual preferences and involve considerations of family welfare and social responsibilities. For example, recommendations from family members and friends may encourage individuals to consider financial protection, while advice from respected religious leaders and community representatives may strengthen their confidence in participating in Takaful schemes. Consequently, normative influence represents an important theoretical dimension for understanding consumers' purchase intentions in the Malaysian context.

The adoption of life insurance and Takaful involves financial decisions that may be influenced by both personal evaluations and external social expectations. Although TPB provides a broad explanation of behavioural intention, DTPB offers a more detailed understanding of normative beliefs by distinguishing between peer and superior influences. This distinction is particularly relevant in Malaysia, where family relationships, workplace interactions and religious or community networks may represent different sources of social influence.

Conventional Life Insurance and Islamic Takaful

Conventional life insurance is based on an insurance contract between the insurer and policyholder. The insurer provides agreed financial benefits in return for premiums, subject to the policy's terms and conditions. Meanwhile, Takaful is based on mutual assistance (ta'awun) and contributions made under the concept of tabarru' (Rahman & Aziz, 2025). Participants contribute to a common fund to provide mutual financial assistance to members who experience specified losses.

Conventional life insurance and Islamic Takaful share the fundamental objective of providing financial protection against unforeseen risks; however, they differ in their underlying contractual structures and guiding principles. Conventional life insurance operates through an insurance contract in which policyholders pay premiums to insurers in exchange for agreed financial protection. In contrast, Takaful is founded on Islamic

principles of mutual assistance (ta'awun) and voluntary contribution (tabarru'), whereby participants contribute to a common fund to provide financial assistance to members experiencing specified losses. Takaful operations are also required to comply with Shariah principles and avoid prohibited elements such as riba (interest), gharar (excessive uncertainty) and maisir (gambling). These differences suggest that consumers may evaluate the two financial protection systems through different considerations, particularly regarding religious values, ethical principles and social expectations.

Religious normative influence may represent an additional consideration in consumers' decisions to participate in Takaful schemes. Unlike conventional life insurance, Takaful is specifically structured around Shariah-compliant principles, including mutual cooperation, shared responsibility and voluntary contributions through the concept of tabarru'.

Therefore, recommendations from religious leaders, Islamic scholars and respected community representatives may strengthen consumers' perceptions of the religious and ethical suitability of Takaful. Family members and friends may also encourage participation by highlighting its alignment with Islamic financial principles. Such religious and social recommendations may influence consumers' acceptance of Takaful as an appropriate financial protection mechanism. Consequently, religious and community-based normative influences deserve particular attention when examining Takaful purchase intentions in Malaysia.

Normative Influence

Normative influence pertains to the perceived societal norms and pressures that affect an individual's choice to partake in a specific behavior. In the Decomposed Theory of Planned Behavior (DTPB), normative influence is typically segmented into peer influence and superior influence, illustrating the social pressures and expectations imposed by coworkers, peers, and organizational leaders on people' intentions to behave (Taylor & Todd, 1995; Tsai et al., 2022).

Peer influence denotes the impact exerted by those inside an individual's social circle, including family, friends, colleagues, and acquaintances. In the context of life insurance and Takaful, customers may be more ready to purchase protection products when others close to them advocate such products or share pleasant experiences.

Superior influence refers to the influence of those in positions of authority or prominence, including employers, managers, religious leaders, and other respected figures. Their suggestions and anticipations can motivate persons to regard financial safeguarding as a significant obligation.

In Malaysia, interpersonal connections and familial obligations may significantly influence financial choices. For example, individuals may be urged to seek Takaful coverage because their family members perceive it as a crucial tool for protecting dependents while adhering with Islamic financial principles. Consequently, normative influence may provide a significant explanation of consumers' propensity to acquire life insurance and Takaful.

Purchase Intention towards Life Insurance and Takaful

Purchase intention is an individual's willingness, readiness, or perceived likelihood of buying a specific goods or service in the future. It represents a consumer's behavior and willingness to make a purchasing decision after analyzing a product or service (Ghosh, 2024; Mubdir et al., 2024). In the realm of insurance and Takaful, it signifies the consumers' readiness to seek financial safeguarding against possible economic hazards. The intention of consumers to purchase may be swayed by individual convictions, economic conditions, comprehension of the product, and societal norms.

Normative influence can enhance the intention to acquire when consumers believe that significant figures in their lives endorse or advocate for the acquisition of life insurance or Takaful. Suggestions from relatives,

acquaintances, and reputable community leaders may enhance consumers' trust in financial security offerings. Consequently, normative influence is proposed as a significant determinant of customers' purchase intentions.

THEORETICAL DEVELOPMENT AND HYPOTHESIS PROPOSITION

Normative Influence and Purchase Intention

Based on DTPB, normative beliefs influence behavioural intention through the perceived expectations of significant referent groups (Hagger & Hamilton, 2025). Individuals may be more likely to adopt a particular behaviour when they believe that people who are important to them expect or encourage them to do so. Before making financial decisions about life insurance or Takaful, consumers may consider the opinions and recommendations of family members, friends, coworkers, and other prominent individuals.

Individuals whose family members actively support financial protection, for example, may be more likely to get life insurance or Takaful. Similarly, positive recommendations from coworkers and respected community figures may encourage consumers to try these products. This relationship may be especially important in Malaysia, where family relationships, community connections, and religious beliefs can all impact personal financial decisions. Based on these arguments, the following hypothesis is proposed:

H1: Normative influence has a positive and significant effect on consumers' purchase intentions towards life insurance and Takaful in Malaysia.

Peer Influence and Purchase Intention

Peer influence is the process by which individuals' attitudes, beliefs, and behavioral choices are changed by interactions with and exposure to their peers, including peer behavior, social norms, and expectations (Veenstra, 2026; Wu et al., 2026). Family members, friends, and colleagues can influence customers by making recommendations, sharing personal experiences, and discussing the importance of financial security. When customers see that others in their social networks have acquired life insurance or Takaful, they may view these products as more acceptable and useful. Positive peer experiences may help lessen uncertainty and inspire customers to look into comparable financial protection options. Therefore, the following hypothesis is proposed:

H2: Peer influence has a positive and significant effect on consumers' purchase intentions towards life insurance and Takaful in Malaysia.

Superior Influence and Purchase Intention

Dominant influence pertains to the effect wielded by those in positions of power, leadership, or social significance within a person's social context, as these figures can mold others' attitudes, convictions, and actions through their status, credibility, and authoritative roles (Kitamura & Yamada, 2025). In the context of life insurance and Takaful, employers may encourage employees to obtain financial protection as part of responsible financial planning. Similarly, religious leaders and community figures may influence consumers by highlighting the importance of protecting family members and fulfilling financial responsibilities. Such recommendations may strengthen consumers' perceptions of the importance of insurance and Takaful, subsequently encouraging their purchase intentions. Thus, the following hypothesis is proposed:

H3: Superior influence has a positive and significant effect on consumers' purchase intentions towards life insurance and Takaful in Malaysia.

Proposed Conceptual Framework

Based on the literature review and theoretical arguments, this paper proposes a conceptual framework that examines the predictive power of normative influence in determining consumers' purchase intentions towards life insurance and Takaful. The framework incorporates normative influence as the main independent construct, decomposed into peer influence and superior influence, while purchase intention represents the

dependent construct. Figure 1 illustrates the conceptualized framework based on the literature review accumulated on the subject.

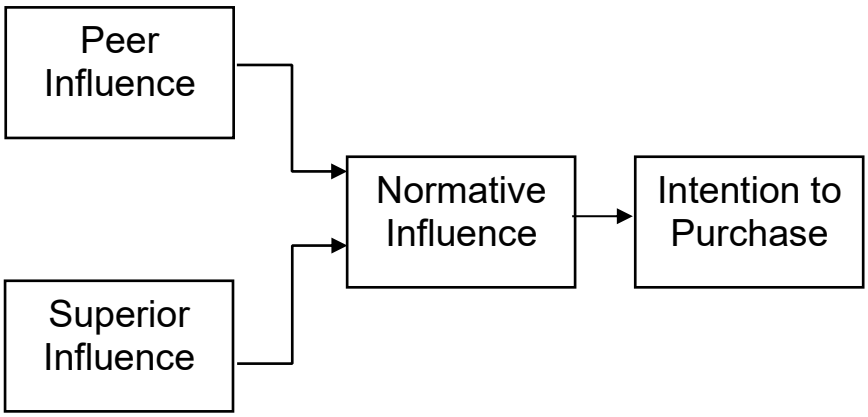


Figure 1. Proposed conceptual framework based on the normative component of DTPB.

The proposed framework suggests that peer influence and superior influence are important dimensions of normative influence that may predict consumers' intentions to purchase life insurance and Takaful. By examining these relationships, the study seeks to provide a clearer understanding of how social expectations and interpersonal relationships contribute to financial protection decisions.

DISCUSSION AND IMPLICATIONS

The proposed conceptual framework highlights the potential predictive importance of normative influence in explaining life insurance and Takaful purchase intentions. From a theoretical perspective, this paper extends the application of DTPB by focusing specifically on the normative component within the Malaysian insurance and Takaful context. While previous applications of behavioural theories have frequently emphasised attitudes and perceived behavioural control, this paper highlights the importance of social expectations and referent-group influence in financial decision-making.

The proposed relationships also suggest that peer influence and superior influence may contribute differently to consumers' purchase intentions. Peer influence may operate through personal recommendations and shared experiences, whereas superior influence may arise from authority, professional guidance, and community leadership. From a practical perspective, the proposed framework offers several implications for insurance companies and Takaful operators.

First, providers should improve their marketing tactics by encouraging current customers to share great experiences with family, friends, and coworkers. Second, corporations and organizations may work with insurance and Takaful providers to organize financial protection awareness programs for their employees. Third, Takaful operators may work with religious leaders and community representatives to explain the value of financial security in ways that are consistent with Islamic financial principles.

Finally, social media and community-based communication initiatives can help to increase good social opinions of insurance and Takaful participation. Nonetheless, the postulated links remain conceptual, and empirical research is needed to determine the actual predictive power and dimensions of normative effect.

CONCLUSION

This conceptual paper examines the predictive power of normative influence in the Decomposed Theory of Planned Behaviour (DTPB) in explaining consumers' purchase intentions towards life insurance and Takaful in Malaysia. Drawing upon TPB and DTPB, the paper proposes that normative influence, represented by peer

influence and superior influence, plays an important role in shaping consumers' intentions to obtain financial protection.

The proposed framework emphasizes that consumers' decisions to purchase life insurance and Takaful may extend beyond individual attitudes and financial considerations. Instead, these decisions may also be influenced by recommendations, expectations, and social interactions involving family members, friends, colleagues, employers, and respected community figures.

The paper contributes to the existing literature by providing a context-specific conceptual application of the normative component of DTPB to the Malaysian insurance and Takaful industry. It also offers practical insights for insurance companies and Takaful operators in developing socially oriented marketing and financial awareness initiatives.

Future research should empirically examine the proposed hypotheses using quantitative research methods, particularly Structural Equation Modelling (SEM), to assess the relationships between peer influence, superior influence, and purchase intention. Such investigations may provide further evidence regarding the predictive power of normative influence and its contribution to improving insurance and Takaful participation in Malaysia.

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