

Integrating Behavioural Theories and Islamic Marketing: A Conceptual Model for Microtakaful Adoption Among B40 Youth in Malaysia

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ABSTRACT

The B40 youth in Malaysia, particularly those in tertiary education, represent a demographic caught between financial vulnerability and a critical gap in financial protection. Microtakaful, as a Shariah-compliant, ethical, and affordable risk-sharing mechanism, is posited as a viable solution. However, its adoption remains persistently low. While existing studies have applied conventional behavioural models, they often overlook the unique influence of Islamic marketing principles. The objective of this paper is to propose an integrated framework to investigate the determinants of microtakaful adoption among Malaysian B40 youth. The framework synergizes the Theory of Planned Behaviour (TPB) and the Innovation Diffusion Theory (IDT) and introduces the 7Ps Islamic Marketing Mix (Product, Price, Place, Promotion, People, Process, Physical Evidence) as a moderating variable between intention and actual adoption behaviour. This study addresses a significant theoretical gap by incorporating a faith-based, ethical marketing lens into adoption models. The proposed framework provides a theoretical basis for takaful operators and policymakers to consider behavioural, innovation-related, and Islamic marketing factors when designing and communicating microtakaful offerings for this underserved segment.

Keywords— B40 Youth, Innovation Diffusion Theory, Islamic Marketing Mix, Microtakaful, Theory of Planned Behaviour,

INTRODUCTION

Financial inclusion is a cornerstone of Malaysia's national development strategy, explicitly highlighted in the Financial Sector Blueprint 2022-2026 and aligned with global Sustainable Development Goals (SDGs) (Bank Negara Malaysia, 2022). Despite this emphasis, the bottom 40% (B40) of income earners, especially its youth population, continues to face significant financial risks without adequate safety nets (Hassan & Noor, 2020). This group is exposed to uninsured risks such as medical emergencies, accident-related expenses, and loss of educational assets, which can perpetuate cycles of poverty (Ministry of Higher Education Malaysia, 2022).

Microtakaful, the Shariah-compliant analogue of microinsurance, has emerged as a potential tool for providing affordable financial protection to low-income households. It operates on the principles of mutual assistance (ta'awun) and donation (tabarru'), making it an ethically resonant and financially accessible option (Abdullah et al., 2021). However, empirical evidence indicates a paradox whereby despite its recognized potential and policy support, the actual uptake of microtakaful among B40 youth remains low (Malik & Sulaiman, 2024; Robbi et al., 2025). The existing literature on microtakaful adoption has predominantly focused on adult households, informal workers, or rural communities, largely neglecting the unique socio-behavioural characteristics of B40 youth in higher education (Mohd Yusof & Sabri, 2019; Kamaruddin et al., 2022). Furthermore, prior research has heavily relied on conventional technology adoption models like TAM and UTAUT, which fail to capture the distinctive Shariah-driven ethical dimensions, communication (dakwah-

aligned), and trust-based processes inherent in Islamic financial services (Saad & Idris, 2019; Laldin & Furqani, 2020).

To address the existing gap in the microtakaful literature, this paper proposes a novel conceptual framework that integrates the Theory of Planned Behaviour (TPB) and Innovation Diffusion Theory (IDT), while positioning the 7Ps Islamic Marketing Mix as a critical moderating construct. The integration of TPB and IDT offers a comprehensive explanation of both behavioural and innovation-related determinants influencing microtakaful adoption among B40 youth in Malaysia. Specifically, TPB explains behavioural intention through three key psychological factors, namely attitude, subjective norm, and perceived behavioural control, whereas IDT complements this perspective by highlighting innovation attributes such as relative advantage, compatibility, and complexity that shape individuals' perceptions and acceptance of microtakaful products. By combining these theoretical perspectives, the proposed framework provides a holistic understanding of how personal beliefs, social influences, perceived capabilities, and product characteristics collectively influence the intention to participate in microtakaful schemes.

In addition, this study incorporates the 7Ps Islamic Marketing Mix, comprising product, price, place, promotion, people, process, and physical evidence, as a moderating mechanism between behavioural intention and actual adoption behaviour. Grounded in Islamic ethical principles such as amanah (trustworthiness), 'adl (fairness), and Shariah compliance, the Islamic Marketing Mix is expected to strengthen the conversion of intention into actual participation by ensuring that microtakaful offerings are affordable, accessible, transparent, and aligned with the religious and socioeconomic needs of B40 youth. This approach enables a more nuanced examination of how strategic marketing elements may facilitate or hinder adoption behaviour beyond individual behavioural factors alone. Consequently, the proposed framework contributes to the Islamic finance and marketing literature by integrating behavioural, innovation, and Islamic ethical perspectives, while providing practical insights for takaful operators and policymakers seeking to enhance financial inclusion and microtakaful participation among underserved youth populations in Malaysia.

LITERATURE REVIEW

B40 Youth Demographic in Malaysia

In Malaysia, the low-income population is classified under the B40 group. This segment requires appropriate financial products, particularly due to its heightened vulnerability to economic shocks such as those arising from the COVID-19 pandemic, which had significant adverse effects on their financial stability (Rapi et al., 2022). Nevertheless, as most low-income individuals have limited access to formal insurance schemes, they are often compelled to cope with risks using scarce financial resources. This commonly involves informal and unsustainable strategies such as liquidating assets, making out-of-pocket payments, or resorting to borrowing (Rapi et al., 2022; Muhamed et al., 2025). As a result, the B40 group remains highly vulnerable to financial shocks, particularly in situations involving the loss of household income due to the death of primary earners or temporary and total permanent disability arising from illness or injury.

Research consistently highlights the unique challenges faced by B40 youth, particularly students. They experience a pronounced digital divide characterized by limited device ownership and unreliable internet connectivity, which restricts their access to online financial services and information (Suhaimi et al., 2023). Financial constraints are pervasive, with studies documenting severe cost-of-living pressures that force students to prioritize immediate daily needs over long-term financial planning (Zainal et al., 2022). Concurrently, financial and digital literacy levels among this cohort are low-to-moderate, acting as a significant barrier to the adoption of formal financial products (Hussin & Yusof, 2021). These factors collectively suggest that for any financial product to succeed with this demographic, it must be affordable, easily accessible through low-friction and trusted channels, and supported by complementary educational interventions.

Microtakaful: Concept and Challenges

Microtakaful in Malaysia was introduced in 2007 through a collaborative initiative involving Takaful Ikhlas, Takaful Malaysia, the Selangor Zakat Centre, the Malaysian Farmers Union, and several other organisations. Typically, monthly contributions are deducted directly from zakat allocations provided to eligible recipients to

finance takaful coverage. This mechanism ensures that beneficiaries receive financial protection in the event of adverse circumstances, including death, disability, chronic illness, burial expenses, hospitalisation costs, and losses related to property or business activities (Rapi et al., 2022). Microtakaful is designed to provide simplified, affordable risk protection with a primary goal of poverty alleviation and financial inclusion, not profit maximization (Dusuki & Abdullah, 2021). In Malaysia, various models exist, including operator-led models, partnerships with zakat institutions, and waqf-based hybrid models (Abdul Rahman et al., 2020). Despite regulatory support from bodies like Bank Negara Malaysia and the Islamic Financial Services Board (IFSB), operational challenges persist. These include high distribution costs, low premium volumes, and a lack of consumer awareness (Robbi et al., 2025). The literature confirms that mere product availability is insufficient, whereby strategic marketing and distribution tailored to the B40 segment's context are crucial for adoption (Hashim, 2023; Jahya et al., 2023; Shari et al., 2024).

Apart from that, there are many previous studies that discussed regarding low demand for microtakaful in Malaysia as being primarily influenced by affordability, limited awareness, misconceptions about its relevance, limited exposure to financial risk management, and difficulties in understanding product information, negative perceptions, and prior shock experiences. Indirect factors such as customer complaint issues and takaful basis risk also contribute by creating unfavourable experiences for participants and beneficiaries (Mukshar et al., 2023; Jahya et al., 2023; Md Ariffin et al., 2023). For example, a study by Ahmad Akram et al. (2025) highlights low awareness of wealth and health protection among low-income earners and emphasises the importance of addressing this issue in line with Shari'ah objectives and government poverty alleviation priorities. The study shows that microtakaful is identified as a viable mechanism for providing financial and health protection to low-income groups and their families. Regarding this matter, ineffective promotional efforts further reduce awareness and perceived value, causing many young individuals to prioritise immediate financial needs over long-term protection. Effective promotion requires coordinated efforts among stakeholders, including government and takaful operators, through awareness platforms and supportive regulation. The use of alternative funding sources such as zakat, waqf, CSR, and government subsidies is also essential to ensure sustainability. Also, targeted financial education, digital engagement, and customer-centric marketing strategies are essential to improve trust, awareness, and adoption of microtakaful among Malaysian youth (Nor Syahidah Ishak, 2023; Shari et al., 2024). Overall, even limited micro-takaful benefits can substantially support low-income households in managing financial risks.

Theoretical Underpinnings and Research Gap

Theory of Planned Behaviour (TPB) posits that behavioural intention is determined by Attitude, Subjective Norms, and Perceived Behavioural Control (Ajzen, 1991). In this context, a positive attitude towards ethical finance, social influence from family/peers, and the perceived ability to afford and understand the product would influence intention to adopt microtakaful. Next, Innovation Diffusion Theory (IDT) explains how an innovation is adopted through a social system over time (Rogers, 2003). Key attributes like Relative Advantage (over conventional insurance), Compatibility (with Islamic values and lifestyle), and Complexity (ease of use) are critical determinants of adoption speed and rate. Lastly, the 7Ps Islamic Marketing Mix extends the traditional 4Ps by adding People, Process, and Physical Evidence, all interpreted through an Islamic lens emphasizing justice (adl), trust (amanah), and benevolence (ihsan) (Al-Harran & Hassan, 2021). While applied in Islamic banking, its role as a moderating variable in a microtakaful adoption model, particularly for youth, remains unexplored (Amin & Rahman, 2020; Rahim & Rosly, 2022). Previous studies that included 7Ps of Islamic Marketing Mix are more discussed in halal industry, consumer purchase intention and education context (Zulkifli et al., 2024; Zakharia & Sujianto, 2022; Majid, M. B., & Safar, M. P, 2024; Wahyuni et al., 2021). The proposed framework integrates three complementary perspectives. TPB explains the behavioural mechanism underlying consumers' intention and behaviour; IDT explains how consumers evaluate microtakaful as an innovation through characteristics such as compatibility, complexity, and relative advantage; and the Islamic Marketing Mix provides a marketing and service-delivery perspective through product, price, place, promotion, people, process, and physical evidence. The integration therefore provides a multidimensional explanation of microtakaful adoption that extends beyond models focusing exclusively on behavioural intention or innovation characteristics. From the above-mentioned, the research gap is clear, which is a unified model that integrates TPB and IDT to explain intention, while simultaneously testing how the operationalization of the 7Ps Islamic Marketing Mix strengthens the translation of that intention into actual adoption behaviour, specifically in microtakaful adoption among B40 youth in Malaysia, is absent.

METHODOLOGY

This study aimed to propose an adoption model of microtakaful adoption among Malaysian B40 youth by integrating the TPB, IDT and the 7P of the Islamic Marketing Mix. The study is using a secondary data approach,

which is in the form of library research. The data analysis is based on journals and reference materials on the theme of microtakaful adoption, Malaysian B40 youth and several theories, such as TPB, IDT and the 7Ps of the Islamic Marketing Mix. The information obtained is derived from various sources, such as books, journals, articles, news, and reports. The researcher gathered information related to microtakaful adoption among Malaysian B40 youth, as well as several variables associated with the three theories. To ensure a comprehensive understanding of the subject matter, relevant studies published in both local and international contexts were critically reviewed and synthesized. The collected literature was systematically analyzed to identify key factors influencing microtakaful adoption among Malaysian B40 youth and to establish relationships between the constructs of the selected theories. Based on the findings from the literature review, a conceptual adoption model was developed to provide a theoretical framework for explaining and predicting microtakaful adoption behaviour among Malaysian B40 youth.

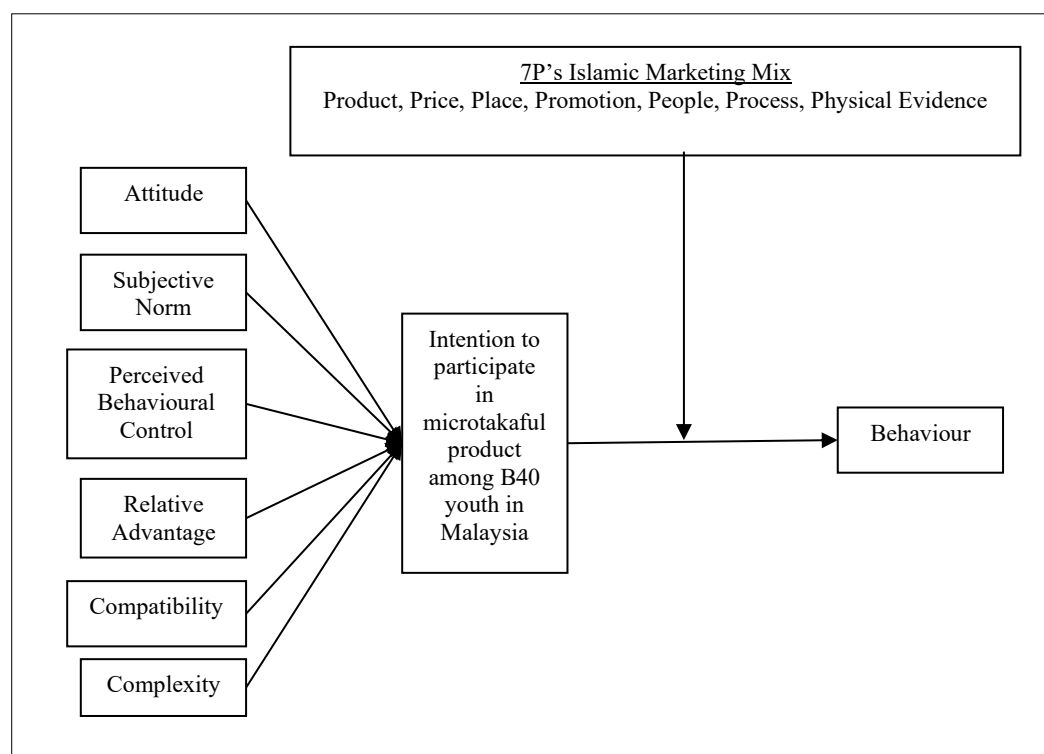
DISCUSSION

The development of the microtakaful industry in Malaysia has emerged as an important mechanism for strengthening financial resilience among low-income communities, particularly the B40 youth segment. Despite continuous efforts by regulatory authorities, takaful operators, and government agencies to promote financial inclusion, the penetration rate of microtakaful remains relatively low compared to its potential market (Md Ariffin et al., 2023; Yusoff et al., 2020; Nadzli et al., 2024). Traditionally, risk protection among B40 households has relied heavily on informal coping mechanisms, including family support, personal savings, and community assistance. However, increasing economic uncertainty, rising living costs, health-related risks, and employment instability have highlighted the limitations of such approaches. Microtakaful offers an affordable and Shariah-compliant risk management solution that protects individuals against unexpected financial shocks while aligning with Islamic principles of mutual cooperation and social solidarity. In Malaysia, national initiatives such as the Financial Sector Blueprint, the Value-Based Intermediation agenda, and financial inclusion policies have further strengthened the ecosystem supporting microtakaful expansion. Nevertheless, technological advancements and policy support alone are insufficient to ensure widespread adoption. The behavioural motivations of potential participants, especially B40 youth who represent a significant proportion of the country's future workforce, must be thoroughly understood. Their financial decisions are increasingly influenced by digital engagement, social networks, trust perceptions, religious values, and perceived affordability, making it essential to examine microtakaful adoption from a multidimensional theoretical perspective that integrates behavioural and marketing elements.

From a behavioural standpoint, understanding the determinants that influence B40 youths' willingness to participate in microtakaful requires a comprehensive examination of both psychological and innovation-related factors. The Theory of Planned Behaviour (TPB) has been widely employed to explain how attitudes, subjective norms, and perceived behavioural control shape an individual's intention to perform a particular behaviour. In the context of microtakaful, positive attitudes towards financial protection, encouragement from family members and peers, and confidence in one's ability to understand and access microtakaful products may significantly influence adoption intentions. However, relying solely on TPB may not sufficiently capture the characteristics of financial innovations, particularly those delivered through digital platforms. Therefore, integrating the Innovation Diffusion Theory (IDT) provides a broader understanding of how innovation attributes such as relative advantage, compatibility, complexity, trialability, and observability affect acceptance of microtakaful products. B40 youth are generally more receptive to innovative financial solutions when such products are perceived as convenient, accessible, and compatible with their lifestyle and religious values. Nevertheless, barriers such as limited financial literacy, insufficient awareness, misconceptions regarding takaful principles, and concerns about product transparency continue to hinder participation. These challenges suggest that behavioural intention is not formed solely through individual cognition but is also influenced by perceptions of innovation characteristics and external environmental factors that shape decision-making processes. Given the increasing need to enhance financial protection among vulnerable youth populations, this study proposes a conceptual model that integrates the Theory of Planned Behaviour, Innovation Diffusion Theory, and the 7Ps

Islamic Marketing Mix to explain microtakaful adoption among B40 youth in Malaysia. Unlike previous microtakaful adoption studies that predominantly focus on individual behavioural, technological, financial, or Shariah-related determinants, this study proposes an integrated framework combining TPB, IDT, and the Islamic Marketing Mix. The integration enables microtakaful adoption to be examined simultaneously from behavioural, innovation and marketing perspectives. Given the rising significance of financial inclusion which is the adoption of microtakaful among B40 youth, it is crucial to understand the variables that encourage people to adopt them. Several previous studies have discussed the takaful adoption by integrating several theories, such as TAM, UTAUT, IDT, and many more. The objective of this paper is to propose a conceptual model consisting of factors that influenced B40 youth in Malaysia to participate in microtakaful product. The factors are derived from several theories, including the TPB, IDT and 7Ps of the Islamic Marketing Mix. Combining these three theories provide a more comprehensive understanding of microtakaful adoption by simultaneously capturing behavioural intentions, innovation-related perceptions, and Shariah-compliant marketing influences that shape the decision-making process among B40 youth in Malaysia. Based on the theoretical integration and synthesis of previous literature, the following hypotheses are proposed for future empirical testing. The proposed conceptual model for this study is in Fig. 1 below.

Fig. 1 Proposed Conceptual Model



Based on this framework, the following hypotheses are proposed:

H1: There is a significant positive relationship between the attitude of Malaysian B40 youth and their behavioural intention to participate in microtakaful product

H2: There is a significant positive relationship between the subjective norm of Malaysian B40 youth and their behavioural intention to participate in microtakaful product

H3: There is a significant positive relationship between the perceived behavioural control of Malaysian B40 youth and their behavioural intention to participate in microtakaful product

H4: There is a significant positive relationship between the relative advantage perceived by Malaysian B40 youth and their behavioural intention to participate in microtakaful product

H5: There is a significant positive relationship between the compatibility perceived by Malaysian B40 youth and their behavioural intention to participate in microtakaful product

H6: There is a significant negative relationship between the complexity perceived by Malaysian B40 youth and their behavioural intention to participate in microtakaful product

H7: There is a significant positive relationship between the behavioural intention of Malaysian B40 youth and their adoption behaviour towards microtakaful product

H8: Product moderates the relationship between behavioural intention of Malaysian B40 youth to participate in microtakaful product and adoption behaviour

H9: Price moderates the relationship between behavioural intention of Malaysian B40 youth to participate in microtakaful product and adoption behaviour.

H10: Place moderates the relationship between behavioural intention of Malaysian B40 youth to participate in microtakaful product and adoption behaviour

H11: Promotion moderates the relationship between behavioural intention of Malaysian B40 youth to participate in microtakaful product and adoption behaviour

H12: People moderates the relationship between behavioural intention of Malaysian B40 youth to participate in microtakaful product and adoption behaviour

H13: Process moderates the relationship between behavioural intention of Malaysian B40 youth to participate in microtakaful product and adoption behaviour

H14: Physical evidence moderates the relationship between behavioural intention of Malaysian B40 youth to participate in microtakaful product and adoption behaviour

The integration of these frameworks offers a more holistic explanation of consumer behaviour by recognising that adoption decisions are influenced not only by psychological intentions and innovation perceptions but also by the effectiveness of Islamic marketing strategies. The 7Ps Islamic Marketing Mix, comprising product, price, place, promotion, people, process, and physical evidence, provides a faith-based marketing perspective that emphasises ethical conduct, transparency, fairness, and Shariah compliance in delivering financial services. These marketing elements play a vital role in strengthening trust and reducing uncertainty among potential participants, particularly within the B40 segment that may exhibit higher sensitivity towards affordability and credibility issues. By combining behavioural theories with Islamic marketing principles, the proposed model addresses the existing gap in microtakaful literature that often examines adoption from a single theoretical lens. Furthermore, this integrated framework contributes to a deeper understanding of how cognitive, social, technological, and religiously grounded marketing factors collectively influence adoption behaviour. Consequently, the model is expected to provide valuable theoretical insights for researchers and practical implications for policymakers, takaful operators, and financial institutions seeking to design more inclusive and effective microtakaful programmes for Malaysian youth.

CONCLUSIONS

In conclusion, this concept paper presents a plan for a substantial empirical investigation into the adoption of microtakaful among a critically underserved demographic, addressing an important gap in the existing literature and practice. By integrating the Theory of Planned Behaviour (TPB) and Innovation Diffusion Theory (IDT), with the 7Ps Islamic Marketing Mix positioned as a moderating framework, the proposed study advances a more comprehensive, nuanced, and contextually grounded model for understanding financial product adoption within an Islamic setting. The expected contributions of this research are threefold in terms of theoretical, practical, and policy maker. From a theoretical perspective, the study bridges a significant gap by synthesizing established behavioral theories with an Islamic marketing framework, thereby offering a novel conceptual model that enhances understanding of financial decision-making and product adoption in an Islamic context. Practically, the findings are expected to equip takaful operators with a clear, evidence-based blueprint for refining product design, pricing structures, distribution channels, and communication strategies, enabling them to more effectively reach and engage B40 youth. From a policy standpoint, the results will provide valuable insights for

policymakers and regulators, such as Bank Negara Malaysia, supporting the formulation of more effective financial inclusion policies and the development of supportive regulatory environments that facilitate the scaling and sustainability of microtakaful products in Malaysia. Hence, it can be said that this study holds strong potential to contribute meaningfully to theory, industry practice, and policy development in advancing inclusive Islamic finance, especially in terms of adoption of microtakaful product among B40 youth in Malaysia.

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