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Assessing the Awareness, Acceptance, and Perceived Suitability of Group Life Takaful among Extended Family Structures in Nigeria

Salaudeen Jubril Abdulahi, PhD
Department of Finance and Management, Nungu Business School, Lagos, Nigeria.
Corresponding Author: jubrilsalaudeen@gmail.com
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Abstract

This study has explored group life Takaful for extended family structures in Nigeria, with the hope of gauging its potential as an all-inclusive financial safeguard measure. The quantitative research design was used, and a structured questionnaire was administered to 500 respondents in Northern, Western, and Eastern Nigeria. The correlations of awareness and acceptance with perceived suitability, as well as multiple regression, ANOVA, and Chi-square, were used to determine the relationship between awareness and acceptance and perceived suitability. The findings showed a moderate level of awareness, high levels of acceptance, and positive overall views of suitability, with religiosity, education, and income having appeared to be significant predictors of participation. Knowledge was mainly enabled through informal contacts like family and friends, and acceptance and perceived appropriateness were largely due to the correspondence of Takaful to ethical and socio-cultural norms. Significant positive relationships were established between the following constructs through statistical analyses: awareness, acceptance, and suitability, proving the interdependence of the constructs on each other. The results indicate that Group Life Takaful can be a highly valuable inclusive financial protection tool if awareness campaigns, versatile contribution plans, and culturally sensitive product designs are introduced.

Keywords: Group Life Takaful, Financial Inclusion, Extended Families, Awareness, Acceptance.

Introduction

The history of the development of financial protection systems in Nigeria is a complicated system of religious requirements, social and cultural practices, and socio-economic needs. One of the most commonly used of these mechanisms, the Takaful, or Islamic cooperative insurance, has become a very important tool aimed at balancing the financial security issues with the Shariah idea, and offers an ethical solution to the traditional systems of insurance. Particularly, the Group Life Takaful offers group risk management, whereby the amount contributed by the participants is pooled to guarantee that families and communities have coverage against unexpected loss, especially due to the death of the breadwinners. The mutually supportive and joint responsibility approach behind its design is an acute appeal to Nigeria, where extended families are highly valued, and both Muslims and non-Muslims depend on their families to provide social and economic support (Shuaib, 2020; Maduku and Mbeya, 2024).

The socio-cultural environment of Nigeria is unique; its religious structure is pluralistic, and it is possible to research the acceptance of financial products, such as Group Life Takaful. Muslims have a large percentage of the population and tend to view financial tools as Shariah-compliant, with a focus on ethical and moral imperatives in financial decision-making (Adetunbi, n.d.; Bashir, 2020). On the other hand, non-Muslims can assess the applicability of Takaful based on other means like cost, availability, and perceived value, and not conformity to religion. Irrespective of these variations, the extended family system in Nigeria can be viewed as an integrated social group in the spiritual sense, where there is the exchange of resources, sharing of risk, and financial dependence (Ziradzo, 2023). It is this interconnection that implies that Group Life Takaful has the potential to become an inclusive financial protection vehicle, able to bridge the religious/cultural gaps, providing structured risk-sharing solutions to both Muslims and non-Muslims (Salaudeen, 2026). The familiarity and predisposition towards Takaful in Nigeria, however, is low and skewed. According to empirical research, the low financial literacy rates and insufficient marketing of Shariah-compliant products are the reasons why Takaful schemes may not be popular among the population (Salaudeen & Zakariyah, 2022; Sha'aban & Salleh, 2021). In addition, socio-economic constraints, including inconsistency in income earned by low- and middle-income families, diminish the perceived possibility of engaging in contributory plans such as Group Life Takaful. However, the extended family system by nature alleviates some of these obstacles by offering mutual support, whereby resources and wealth are shared to ensure family wellbeing This design aspect also highlights the possibility of alignment between Takaful and the Nigerian family customs, which means that the concept of awareness, acceptance, and appropriateness of these schemes has to be viewed through the prism of socio-religious and economic lenses (Muhammed, 2024; Kamarruddin, 2021). Theoretically, the social exchange theory may be applied to explain the

involvement in the Group Life Takaful. The social exchange theory is based on the assumption that people cooperate when the perceived advantages exceed the perceived costs and when they trust each other (Maduku & Mbeya, 2024). Trust, in this case, is strengthened by blood relations, social duties, as well as interdependence within the community, which is inherent among the extended families in Nigeria. The takaful model, which is based on mutual cooperation and sharing of common risks, is more appealing to these cultural expectations, and so participation will be more attractive where the network of trust is high. Furthermore, the theory of planned behaviour can be used to explain decision-making among possible participants: the perception of the product, financial protection, and perceived social norms are the determining factors for acceptance (Alhammadi, 2023). Through combining these theoretical frameworks, it is possible to critically examine the awareness and acceptance of Takaful as well as determine whether it is appropriate or otherwise as a culturally and religiously sensitive tool that can be used by extended families in their financial operations.

In Nigeria, extended families serve as the main social and economic safety net. These families include multiple generations, such as grandparents, aunts, uncles, cousins, and distant relatives, living together or in close, supportive networks bound by mutual obligations, shared decision-making, and respect for elders.

Key Structures and Variations

Traditional Extended Family Compounds: These are common in rural areas, where multiple generations live in the same compound or group of homes. Senior male relatives or matriarchs make important decisions about life and resource distribution for the entire unit.

Polygamous Families: This family structure is legal and historically significant, especially in Northern Nigeria and among some ethnic groups in the south and middle belt. These households have a patriarch, multiple wives, and their children, who often share a compound but maintain separate living arrangements for the mothers.

Nuclear with Extended Connections (Urban): As urbanisation grows, many professionals live as nuclear families in cities but keep strong ties to their rural relatives by sending money and hosting visiting family members.

Cultural Dynamics

Communal Child Upbringing: The costs and responsibilities of raising children rarely fall solely on biological parents. Relatives often take in and educate children, which helps share financial burdens and strengthen family ties.

Hierarchical Respect: Age automatically earns respect and authority. Seniority guides family rules, and decisions about marriage, education, or careers usually need extensive family discussions. Financial Interdependence: The system relies on mutual obligations. Successful family members are expected to support unemployed or rural relatives, provide startup money for businesses, and cover education costs for younger family members.

Regional and Ethnic Patterns

Hausa-Fulani (North): This region is highly patriarchal and features extended, often polygamous households. Wealth and inheritance typically flow through male lines, while married women can own property and run businesses independently.

Yoruba (South-West): This culture emphasises broad lineage and maternal connections. Extended family networks actively step in to help members during crises or ceremonies.

Igbo (South-East): Known for strong communal ties, the first son, called the Opara, usually takes on the responsibility of caring for step-siblings, nieces, and distant relatives after the family patriarch passes away (Onipede & Uche, 2006).

Literature Review

Socio-economic vulnerabilities that disproportionately impact households with multiple dependents emphasise the requirement of ensuring inclusive financial protection mechanisms in Nigeria. Families that may have multiple generations living together are highly prone to financial hazards because the main breadwinners are in danger of being lost (Bala, 2023). The traditional model of life insurance, with all its profit-driven approach and its perceived incompatibility with ethical beliefs, does not adequately cover these risks in a culturally sensitive way. Group Life Takaful, on the other hand, is based on mutuality and collective responsibility, which means that risk is spread among those who contribute, and beneficiaries who are in need of benefits can still get them, irrespective of their income levels. Besides, the focus of Takaful on ethical investment and the absence of interest-based deals can make the product more acceptable to ethically focused individuals, and the collective and transparent nature of the product can attract more people who consider fairness and responsibility in financial interactions (Ahmed, n.d.; Abu Yazbek, 2023).

The Group Life Takaful's applicability in diverse cultural settings is supported by empirical evidence from other jurisdictions. Research in Southeast Asia and the Middle East indicates that Takaful plans become successful when they conform to the social values, especially when they consider the family needs and social duties (Alhammadi, 2023; Sofyan et al., 2024).

A study of family-based Takaful buying behaviour suggests that gender, religiosity, and perceived moral obligation play a significant role in the purchasing decision (Maduku and Mbeya, 2024; Kamarruddin, 2021). These observations indicate that Group Life Takaful may experience great acceptance levels in Nigeria, which is a country with multifaceted religious and family systems, provided product design and awareness creation are adaptable to the socio-economic conditions, along with the cultural demands.

Although it has potential, the process of Takaful integration into the financial ecosystem of Nigeria has a number of challenges. Regulatory frameworks are dynamic, but they tend to be behind market innovations, thus leaving uncertainties about compliance and operational standards (Shuaib, 2020). Besides, the misunderstanding of the Shariah principles of Takaful, as well as the lack of consumer education, limits the awareness of the product, thus lowering the perceived inclusivity. However, extended families provide an informal process of

overcoming these barriers, in which financial literacy and information about risk-sharing can be spread in the kinship lines. This also points to the urgent necessity to examine the concept of awareness and acceptance on the micro-level, concentrating on families instead of the hypothetical population averages, in order to comprehend the real possibilities of Group Life Takaful as a means of comprehensive financial insurance (Bashir, 2020; Salaudeen and Zakariyah, 2022).

This research project will, therefore, attempt to focus on the level of awareness, acceptability, and appropriateness of Group Life Takaful to both Muslims and non-Muslims in extended family setups in Nigeria, with the wider scope of judging its potential as a community-based financial protection tool. This study will address this gap in the literature related to the interaction of religion, family structure, and financial risk management, specifically in a Nigerian setting where extended families are an important factor in social and financial security. This empirically based critical study aims to promote knowledge of how Takaful can be designed, communicated, and implemented in a way that will lead to the achievement of broad-based financial inclusion without affecting the cultural and religious values of people.

Methodology

The research design used in this study was quantitative because it was used to explore group life takaful for Muslims and non-Muslims' extended family structures in Nigeria. The choice of a quantitative method was not random because it allows the measurement of variables in a systematic way, it is easier to interpret statistically, and the results can be extended to the general population (Bhattacharyya, 2006; Goundar, 2012). Quantitative design is especially effective when addressing the subject of financial behaviour, awareness, and attitudes toward organised financial products like Takaful, because they enable construct operation and objective testing of hypothesised associations (Davidaviciene, 2018; Rajasekar and Verma, 2013).

The study population included both Muslims and non-Muslims from extended families in Nigeria. The extended family structures were characterised as households that contain many generations or nuclear families residing or having close economic and social connections. The reason why this population was thought to be suitable is that the central role of extended families in social and financial support is vital in Nigerian society (Patel & Patel, 2019; Gupta and Gupta, 2022). Since the study was conducted nationwide, a stratified random sampling method was used to provide equal representation of the various regions, religious groupings, and socio-economic groups. The stratification not only improved the reliability of the result but also served to eliminate sampling bias and to ensure that the sample of both the Muslim and non-Muslim households was appropriately represented in the study (Daniel and Sam, 2011; Goddard and Melville, 2004).

To obtain the sample size, the Cochran formula for a large population was used, which involves the confidence level, margin of error, and estimated population proportion. At a 95% confidence level with a 5 per cent margin of error, the minimum sample size calculated was

385 households. The final sample was 500 respondents in order to enhance the strength of the analysis and ensure that the non-responses were considered. To ensure regional differences in family structures, income level, and religious composition, the respondents were sampled in urban and semi-urban settings around Northern, Western, and Eastern Nigeria. The inclusion criteria were that the respondents must be aged 18 years and above, be actively engaged in making household financial decisions, and give informed consent to participate in the study.

A structured questionnaire was used to collect data through the creation of a questionnaire based on a massive literature review and a previously validated scale used in previous studies on Takaful and Islamic financial behaviour (Orngreen and Levinsen, 2017; Saharan et al., 2024). The questionnaire was divided into four broad parts, namely, demographic data, knowledge about Group Life Takaful, acceptance of participation, and perceptions of suitability as a financial protection tool. The degree of awareness was determined with the help of dichotomous and Likert-scale questions related to familiarity with Takaful products, information sources, and knowledge of the way it works. Acceptance was determined by statements which measured willingness to participate, perceived benefits and compatibility with ethical or religious beliefs, whilst suitability was measured by items assessing the sufficiency of coverage, affordability and applicability to family needs. The instrument was first pretested using a pilot sample of 30 respondents to check its clarity, reliability, and validity. The alpha values of Cronbach exceeded 0.80 in all constructs, which showed a high internal consistency and reliability (Noor, 2008; Kothari, 2004).

Data analysis was done using both descriptive and inferential statistics using the Statistical Package of the Social Sciences (SPSS) version 28. The mean, standard deviations, frequencies, and percentages were determined to summarise the demographic features and the awareness level of Group life Takaful among the respondents before and after the campaign (Bhattacharyya, 2006; Panneerselvam, 2004). To analyse the correlation between awareness, acceptance, and suitability, Pearson correlation analysis was performed. Also, different regression models were applied to determine the predictive power of demographic variables (age, gender, income, education, and religious affiliation) on the acceptance and perceived appropriateness of Takaful participation (Davidaviciene, 2018; Rajasekar and Verma, 2013). The equation that was run was the regression equation:

$$Y = \beta_0+\beta_1X_1+\beta_2X_2+\beta_3X_3+\beta_4X_4+\epsilon$$

Where:

Y represents the dependent variable (acceptance or perceived suitability of Group Life Takaful),

X1 to X4 represent independent variables (demographic factors such as age, income, education, and religious affiliation),

β0 is the intercept,

β1 to β4 are the regression coefficients, and

ϵ is the error term.

The research also used Chi-square tests of independence to determine the relationship between categorical variables, especially the relationship between religious affiliation (Muslim vs non-Muslim) and the awareness levels or acceptance of Takaful. The level of significance was established at 0.05, and the effect sizes were computed to explain the practicality of the observed relationships (Daniel and Sam, 2011; Goundar, 2012). Moreover, the differences in means of the acceptance and perceived suitability scores between the income and education levels were compared by ANOVA (Analysis of Variance), which allowed for the identification of the socio-economic factors that have a significant effect on decision-making in terms of Group Life Takaful participation (Patel and Patel, 2019; Gupta and Gupta, 2022).

All respondents gave informed consent to participate in the study, and the responses were kept confidential to make sure of the ethical rigor. The privacy of participants was ensured by anonymizing data and eliminating identifiers before analysis. The institutional review board of the institutions where it was conducted provided the ethical clearance, and all the principles of standard research ethics were followed (Bhattacharyya, 2006; Davidaviciene, 2018).

Results

The research used the data gathered from 500 respondents who were the representatives of extended families in Northern (200), Western (175), and Eastern (125) Nigeria. Demographic characteristics of the respondents were based on the fact that 52 percent of the respondents were males and 48 percent were females, and age-wise, respondents were between 18 and 65 years old (mean = 38.4, SD = 10.6). The sample size was 57 percent Muslims and 43 percent non-Muslims. Most of the respondents were educated to a secondary or tertiary level (64 percent), and household monthly incomes were in a range of NGN 50,000 to NGN 200,000, which is a combination of low-income and middle-income households common in Nigerian extended family settings. These demographics indicate that the sample was sufficient to reflect the diversity of Nigerian households that were applicable to the study objectives.

Knowledge about Group Life Takaful.

The familiarity, source of knowledge, and understanding of principles were also evaluated on a Likert scale with five items that determined whether the respondents were aware of Group Life Takaful. Table 1 presents the descriptive statistics of levels of awareness.

Table 1: Awareness of Group Life Takaful among Respondents (N = 500)

Awareness Item	Mean	SD	% Agree/Strongly Agree
Familiar with Group Life Takaful	3.42	1.11	58%
Understands operational principles	3.12	1.05	51%
Received information from family/friends	3.65	0.98	62%
Received information from the media	2.74	1.12	44%
Received information from financial institutions	2.61	1.05	41%

The findings have shown a medium level of awareness, where respondents were more inclined to be informed of Takaful by informal sources like family members and friends (62%) as

opposed to formal sources like financial institutions (41%). The result of this study is consistent with previous research proposing that social networks are a central figure in the distribution of financial knowledge in the extended family system in Nigeria (Shuaib, 2020; Bashir, 2020). Additionally, the awareness levels of the Muslim elite (mean = 3.53) were a bit higher than those among the non-Muslims (mean = 3.28), which demonstrates the role of religiosity in influencing financial literacy regarding Shariah-compliant products (Maduku and Mbeya, 2024).

Acceptability of the Group Life Takaful

The acceptability was measured through the willingness of respondents to take part, the perceived benefits, and their applicability to the ethical or religious beliefs. Table 2 is a Table of descriptive statistics of acceptance.

Table 2: Acceptance of Group Life Takaful (N = 500)

Acceptance Item	Mean	SD	% Agree/Strongly Agree
Willing to participate if affordable	3.87	0.94	68%
Aligns with family financial planning	3.72	0.97	65%
Compatible with religious beliefs	3.64	1.05	62%
Provides adequate financial protection	3.59	0.99	60%

The statistics indicate that Takaful Group Life is largely accepted, especially when it is positioned as low-cost and helpful to family finances. Regression analysis also established that acceptance was significantly predicted by religious affiliation, income, and education ($F(4,495) = 18.62$, $p < 0.001$, $R2 = 0.13$). Specifically, their Muslim status had a positive effect on acceptance ($b = 0.21$, $p < 0.01$), and so was the level of higher education ($b = 0.17$, $p < 0.05$). The effect of income was also lower in magnitude ($b = 0.12$, $p < 0.05$). These findings support the existing literature highlighting the importance of religiosity and socio-economic status in determining Takaful adoption (Kamarruddin, 2021; Maduku and Mbeya, 2024).

Appropriateness of Group Life Takaful

The suitability was considered in terms of affordability, adequacy of the coverage, and applicability to extended family setups. The summary of descriptive statistics is presented in Table 3.

Table 3: Perceived Suitability of Group Life Takaful (N = 500)

Suitability Item	Mean	SD	% Agree/Strongly Agree
Affordable for a household budget	3.45	1.02	55%
Provides sufficient coverage for dependents	3.61	0.98	59%
Matches extended family risk-sharing needs	3.78	0.94	63%
Flexible contribution options	3.34	1.07	50%

The results indicate that most people view Group Life Takaful as appropriate to extended families, but the issue of affordability and flexibility of contribution is still topical. The outcome of ANOVA showed a significant difference among income groups in regard to the perceived suitability ($F(2,497) = 9.21$, $p < 0.01$), with higher income households experiencing higher perceived suitability. On the same note, educational attainment had a positive effect on the suitability perception, indicating that a higher level of financial literacy will contribute to the recognition of Takaful and its fit to family protection requirements (Salaudeen and Zakariyah, 2022; Sha'aban and Salleh, 2021).

Correlation Analysis

Pearson correlation analysis was conducted to examine the relationships among awareness, acceptance, and suitability. Table 4 presents the correlation coefficients.

Table 4: Correlation among Awareness, Acceptance, and Suitability (N = 500)

Variables	Awareness	Acceptance	Suitability
Awareness	1	0.46**	0.42**
Acceptance	0.46**	1	0.55**
Suitability	0.42**	0.55**	1

Note: **p < 0.01

The findings reveal that there are strong positive correlations between all three constructs. Acceptance ($r = 0.46$) and suitability ($r = 0.42$) have a moderate level of correlation with awareness since an increase in awareness leads to an increase in the willingness to participate and perceived suitability of Takaful. The correlation between acceptance and suitability is very high ($r = 0.55$), which means that those who view participation in Takaful as appropriate are also more inclined to accept. Such results confirm theoretical predictions of social exchange and planned behaviour models in which the interplay between knowledge, attitudes, and perceived norms can affect cooperative financial responses (Maduku and Mbeya, 2024; Alhammadi, 2023).

Chi-Square Analysis

Chi-square tests of independence were performed to examine the association between religious affiliation and awareness or acceptance of Group Life Takaful. Table 5 summarizes the results.

Table 5: Chi-Square Analysis of Religious Affiliation and Awareness/Acceptance

Variable	χ^2	df	p-value	Interpretation
Religious affiliation × Awareness	7.84	1	0.005	Significant
Religious affiliation × Acceptance	10.21	1	0.001	Significant

The findings show that there is a statistically significant relationship between awareness, acceptance, and religious affiliation. Muslims were more conscious and willing to be enrolled in Group Life Takaful than non-Muslims. The result is in line with the fact that religiosity has been highlighted as an influencing factor on Takaful adoption in the existing literature, yet non-Muslims showed moderate interest, which suggests the possibility of inclusive participation (Bashir, 2020; Abu Yazbek, 2023).

Discussion of Findings

The results of this research show that the awareness of Group Life Takaful amongst the extended families in Nigeria is moderate, with informal sources of information like family and friends being the major source of information. This echoes how social and kinship networks are crucial in the transmission of knowledge, especially where formal financial literacy is seldom available to the population (Shuaib, 2020). The general acceptance of Takaful was high and based on the perception of ethical congruency, financial protection of the family, and affordability, with Muslims showing a slightly higher acceptance since religiosity affected financial decision-making (Maduku & Mbeya, 2024).

The suitability of Takaful was also positive, especially in terms of its correspondence with extended family risk-sharing customs, but the issues of flexibility of contributions and affordability were also clear, especially among poorer households (Sha'aban & Salleh, 2021). Statistical tests showed positive and significant correlations between awareness and acceptance, and suitability, indicating the direct positive effect that knowledge and awareness about Takaful have un-willingness to participate and perceived applicability for family protection. The correlates of religious affiliation and Takaful participation prove that culture and religion continue to play a role in financial behaviour (Adetunbi, n.d.; Ziradzo, 2023).

Conclusion

This study has explored group life takaful for Muslims and non-Muslims' extended family structures in Nigeria with a view to evaluating its viability as a universal financial safeguard tool. The results show that the awareness is moderate, but the overall acceptance is high, and perceived suitability is in compliance with the socio-cultural and economic realities of the Nigerian extended families. The consciousness level is still confined to informal networks, which places an emphasis on the role of kin and social capital in the spread of knowledge on Takaful. On the other hand, religiosity, education, and income affect acceptance, and Muslims are more engaged because of the compatibility between Takaful and the Shariah principles and ethical financial principles. The suitability is viewed positively, especially regarding the adequacy of the coverage and how it would fit the family's risk-sharing preferences, but affordability and flexibility are also of great concern to lower-income households.

The important interdependencies between awareness, acceptance, and suitability were statistically confirmed, and it showed that positive changes in the level of knowledge about Takaful may lead directly to an increase in participation and perceived relevance. The high

correlation between religious affiliation and engagement also points to the cultural sensibilities that financial institutions should take into consideration in the process of developing inclusive Takaful products. With the combination of concepts of mutuality, ethical investment, and joint risk-sharing, Group Life Takaful offers a legitimate substitute to traditional insurance that could overcome religious and socio-economic barriers in Nigeria.

There are several implications of this study. In the view of policymakers, it is evident that there is a necessity to encourage financial literacy programmes for both Muslims and non-Muslims alike, and also the creation of regulatory frameworks that will increase transparency and consumer confidence in the Takaful schemes. The emphasis made by the financial institutions and Takaful operators should be on product design and affordability, where the contribution models should be flexible and responsive to the diverse income earners of the extended families. Moreover, through existing kinship networks and community structures, this can be used to achieve greater awareness and adoption, especially in areas with little formal financial infrastructure.

Theoretically, the research supports the relevance of the social exchange theory and the theory of planned behaviour to elucidate financial participation. Trust, perceived gain, and social factors will be considered as the main factors of engagement, as it is clear that the adoption of Takaful is not only an economic choice but also a socio-cultural choice. Future studies may examine longitudinal adoption rates, comparative analysis of adoption of micro-Takaful and group schemes, as well as the use of technology in promoting accessibility.

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