
Theorizing the Halal Brand Association toward the Participation in Family Takaful Product: An Extended Theory of Planned Behaviour

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Abstract – This study examines the pivotal role of halal brand association (HBA) in influencing consumer participation in family takaful products through the Theory of Planned Behaviour (TPB). The research conceptualizes HBA as a critical variable impacting key TPB predictors—attitude, subjective norms, and perceived behavioral control—leading to increased participation in family takaful products. A qualitative approach systematically reviewed literature from reputable academic databases to develop a theoretical framework. The findings reveal that HBA enhances consumer attitudes, aligns with social expectations, and strengthens perceived behavioral control. Academically, this study contributes to the limited research on HBA in the takaful industry, providing new insights into consumer behavior in Islamic finance. Practically, it offers strategic guidance for Islamic financial institutions to leverage halal branding as a competitive advantage. By aligning financial products with Islamic ethical principles, this research underscores the dual importance of religious compliance and social responsibility in fostering consumer engagement and loyalty.

Keywords: “Halal Brand Association”, “Family Takaful Product”, “Theory of Planned Behaviour”

1. Introduction

Since its inception in 1983, the Islamic finance and banking industry in Malaysia has experienced significant growth over the past 30 years. This industry has not only expanded in scale but has also brought about a substantial shift in the financial mindset of Malaysian society. The growing awareness among Muslims about the importance of aligning their financial activities with Shariah principles has led to an increased demand for Islamic

finance and banking products. According to the Islamic Finance Development Report, the global Islamic finance industry's total assets rose from USD 3.5 trillion in 2020 to USD 4.1 trillion in 2021 and further to USD 4.5 trillion in 2022 (London Stock Exchange Group, 2023). The same report indicates an accelerated growth of 11 percent of Islamic financial assets in 2022. The establishment of an Islamic finance and banking system in Malaysia thus offers a valuable alternative, enabling individuals and businesses to engage in financial products and services that are compliant with Shariah principles.

In addition to developing Islamic finance and banking, Malaysia introduced Islamic insurance, known as *takaful*, in 1984. The *takaful* industry's growth was driven by the demand within the Muslim community for Shariah-compliant financial products. *Takaful* serves as an alternative to conventional insurance, specifically catering to Muslim consumers seeking compliance with Islamic principles. The emergence of the *takaful* sector in Malaysia has also played a supportive role in the operations of Islamic banks, which began in 1983 (Bank Negara Malaysia, 2005). The first Islamic insurance company in Malaysia, Syarikat *Takaful* Malaysia Berhad, was established in 1984. Since then, the industry has expanded, with 15 *takaful* companies now operating in Malaysia, comprising 11 local and four foreign entities.

With a predominantly Muslim population, Malaysia presents a significant opportunity to expand the *takaful* market. As of 2020, Muslims comprised 63.5 percent of Malaysia's population, followed by Buddhists at 18.7 percent, Christians at 9.1 percent, Hindus at 6.1 percent, and 0.9 percent practicing other religions (Department of Statistics Malaysia, 2022). Despite the industry's notable growth in Malaysia, a substantial portion of Muslim consumers remain without *takaful* coverage. Evidence of this is seen in the market penetration rates: Malaysia's family *takaful* industry lags behind conventional life insurance, with penetration rates of 19.5 percent and 54 percent, respectively, in 2023 (PwC, 2023; The Edge Malaysia, 2023). Only about 20 percent of Malaysians have opted for family *takaful* products.

Several factors have driven the global growth of the *takaful* market, including the need for financial planning for retirement, health indemnity, and protection against death, among others. Research by Shaikh et al. (2019) highlights that consumer awareness of Islamic products and religious beliefs are key drivers of adopting family *takaful*. Given this, *takaful* companies must actively promote their products to Muslim consumers, ensuring adherence to Shariah principles (Shaikh et al., 2019). It is important to recognize that Muslim consumers are particularly sensitive to issues concerning Islamic tenets. Therefore, *takaful* products must meet *halal* requirements, and companies must maintain a strong reputation to accurately represent Islam's values. Additionally, the distinct features of *takaful* contracts play a significant role in influencing Muslim consumers' decisions to choose between conventional and Islamic insurance products.

Numerous studies have explored the role of religiosity in shaping attitudes toward consumer participation in *takaful* products. Notably, research has suggested that religiosity can influence an individual's decision-making, including their economic and commercial

activities (Wan Ahmad et al., 2008). Religiosity, in essence, should guide ethical beliefs, which affect daily behavior and commitments (Conroy & Emerson, 2004). For Muslim consumers, Islam is a religion of submission that encompasses faith (*iman*), the conduct of the accountable (*Shariah*), and the understanding of virtues and vices (*akhlaq*). Several studies have specifically examined the impact of religiosity on consumer participation in takaful products (Aziz et al., 2019; Hassan & Abbas, 2019; Md Husin & Ab Rahman, 2013; Parveen et al., 2019a, 2019b). These studies consistently demonstrate that religiosity significantly influences attitudes toward participation in takaful.

Previous studies have primarily focused on measuring religiosity in terms of the ritual and belief aspects of Islam, often overlooking the attitude (*akhlaq*) component. Wan Ahmad et al. (2008) have suggested that it is important to consider the various levels of Islamic rulings (*hukum*) when assessing religiosity. For Islamic financial industries, including takaful, maintaining competitiveness is crucial for their sustained existence. To address this challenge, takaful companies should consider implementing brand equity as a key marketing strategy to ensure long-term sustainability and increase customer participation (Kamarulzaman & Madun, 2013). Brand equity has garnered significant interest from both academics and industry professionals, as it is viewed as a critical factor in achieving sustainability in competitive markets (Aaker, 1992). According to Aaker (1992), brand association is a core dimension of brand equity and has the potential to provide value and compelling reasons for consumers to choose a particular brand.

Halal is a distinct brand association that significantly influences customers' decisions to choose a takaful product over a conventional insurance product. A brand's halal element can resonate with Muslim and non-Muslim consumers (Wilson & Liu, 2010). According to Shariah principles, takaful products are considered lawful or halal, as they are free from prohibited elements such as *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling). However, the concept of halal in takaful should not be limited to the absence of these prohibited elements; it should also align with the broader objectives of Shariah (*maqasid Shariah*). While several studies have explored halal brand association concerning the selection of Islamic banking products and services, there is a noticeable gap in research concerning takaful products.

The term halal has traditionally been associated with food and beverage products, largely due to the strict dietary laws outlined in Islamic teachings. This strong association has led to a limited application of the halal concept in other industries, including Islamic financial services. The perception of halal as primarily a dietary concern is deeply rooted in historical and cultural practices, where compliance with halal standards has been widely emphasized in food consumption but less so in financial transactions (Alserhan, 2010).

Despite the broader implications of halal principles—encompassing ethical conduct, transparency, and social responsibility—the financial sector has been slower to integrate the concept into its branding and consumer perception (Wilson & Liu, 2010). Many consumers, including Muslims, may not immediately recognize Islamic financial services as part of the halal ecosystem, as the industry has not traditionally marketed itself using halal branding

strategies (Wilson, 2014). This lack of awareness has contributed to a weaker association between halal and Islamic banking, takaful, and investment products compared to the more established halal food industry.

The concept of halal brand association has emerged as a crucial factor in influencing consumer behavior toward Islamic financial products, particularly in the takaful industry. As Malaysia positions itself as a global leader in Islamic finance, understanding the role of halal brand associations in the adoption of family takaful products becomes imperative. The association of takaful with halal branding extends beyond mere Shariah compliance; it reflects consumer trust, ethical considerations, and religious consciousness that drive participation in such financial products.

In Malaysia, where Islamic finance is well established, the success of takaful products depends on consumers' perception of their alignment with Islamic principles. A strong halal brand association reinforces trust and credibility, making takaful a more attractive alternative to conventional insurance. Furthermore, the increasing awareness of halal financial products necessitates a deeper understanding of the cognitive and emotional aspects of halal brand association that shape consumer decision-making.

To the best of the researcher's knowledge, existing studies on halal brand association within the context of family takaful remain scarce. Recognizing this gap, the present research seeks to introduce and conceptualize halal brand association as a novel variable to evaluate the *halalness* and Shariah compliance of family takaful products and its impact on customer participation from a broader perspective. This study distinguishes itself by exploring the unique influence of halal brand association on the decision to participate in family takaful products.

Furthermore, the research aims to hypothesize the relationships between halal brand association and the key constructs of the Theory of Planned Behaviour, including attitude, subjective norms, and perceived behavioral control, in influencing participation in family takaful products. By doing so, the study aspires to develop a comprehensive theoretical framework that can serve as a foundation for future research in this area. Ultimately, this study not only fills a critical gap in the literature but also offers valuable insights that can inform both academic inquiry and practical applications within the takaful industry.

The structure of this paper is as follows: introduction, literature review, methodology, findings & discussion and conclusion.

2. Literature Review

2.1. Prior Studies on Family Takaful Participation

Behavioral intention represents an individual's capacity to take action toward a specific goal (Ajzen & Driver, 1991; Conner & Armitage, 1998). This specific objective measures the likelihood of an individual performing a behavior in the future, recommending it to others, encouraging its practice, and initiating interactions between parties in future transactions.

Behavioral intention refers to the extent to which an individual plans to engage in a particular behavior (Ajzen, 1991). It indicates how strongly a customer intends to execute a specific action (Venkatesh et al., 2003). This study's dependent variable is the customers' intention to participate in family takaful products. Previous research has established that the intention construct was derived by Fishbein and Ajzen from the Theory of Reasoned Action.

Numerous studies have demonstrated that behavioral intention is a key factor in the decision to participate in family takaful products. Much of this research has focused on the constructs of the Theory of Planned Behaviour, including attitude, subjective norms, and perceived behavioral control. For example, Bhatti & Md Husin (2019) explored the influence of intention on participation in a family takaful scheme. Their study, which collected data from 175 Muslims in the UAE, found that these predictors significantly impact consumers' intention to participate in family takaful schemes (Bhatti & Md Husin, 2019).

Similarly, Hassan & Abbas (2019) researched the factors influencing investors' intentions to adopt takaful products. The results indicated that all the determinants examined could influence the intention to adopt takaful products (Hassan & Abbas, 2019). Md Husin & Ab Rahman (2016) also investigated the intention of customers to participate in takaful by applying the Theory of Planned Behaviour. They collected data from 384 respondents who had not yet participated in takaful products among Muslims in the Klang Valley. Their findings revealed that behavioral intention significantly positively predicts participation in takaful products (Md Husin & Ab Rahman, 2016).

Existing studies on consumer behavior in Islamic finance have primarily focused on factors such as religiosity, trust, and financial literacy, often neglecting the role of branding. While the Theory of Planned Behaviour has been widely applied to explain financial decision-making, the influence of halal brand association within this framework remains underexplored. Previous research presents inconsistencies in assessing the impact of branding on consumer participation in family takaful, with some emphasizing trust and loyalty, while others highlight financial awareness as a stronger determinant. This study addresses these gaps by integrating HBA into the TPB framework, demonstrating how halal branding enhances consumer attitudes, aligns with subjective norms, and strengthens perceived behavioral control. By emphasizing halalness, Shariah compliance, and God-consciousness, HBA uniquely contributes to the existing body of knowledge by offering a branding-centric perspective in Islamic financial decision-making, thereby providing strategic insights for Islamic financial institutions.

2.2. Attitude

Attitude is an overall evaluation of a specific behavior, either positively or negatively, based on an individual's assessment of the perceived consequences of that action (Ajzen & Fishbein, 1977). It can also be understood as the extent to which a person holds a favorable or unfavorable opinion about a particular behavior (Ajzen & Madden, 1986). According to the Theory of Planned Behaviour and its extension, the Decomposed Theory of Planned Behaviour, the more favorable a person's evaluation of a specific behavior, the more likely they are to engage in that behavior (Taylor & Todd, 1995).

Bagozzi (1992) defines attitude as the degree of favourability or unfavorability an individual feels toward an act or object. This construct reflects a person's positive or negative assessment of their behavior (Bagozzi, 1992). Based on these definitions, this study defines attitude as the degree of favourability or unfavorability evaluated by consumers, specifically academicians in private institutions of higher education, regarding their intention to participate in family takaful products.

Several past studies have examined the relationship between attitude construct and behavioral intention from various perspectives. Bhatti & Md Husin (2019) explored the effect of customer beliefs on the intention to participate in family takaful schemes in the UAE. Their findings indicated that the attitude construct significantly predicts the intention to participate in FTSs. The study also suggests that understanding the attitude construct could enhance marketing efforts to persuade consumers to choose FTSs over conventional life insurance.

Similarly, research by Ab Rahim & Amin (2011) on the determinants of Islamic insurance acceptance produced comparable results. Their study demonstrated that attitude plays a crucial role in influencing the acceptance of Islamic insurance (Ab Rahim & Amin, 2011). Aziz et al. (2019) also found a positive association between attitude and purchase intention in their study on the factors influencing individuals to purchase family takaful (Aziz et al., 2019). They further included the mediating effect of trust, which successfully mediated the relationship between attitude and purchase intention. Raza et al. (2019) corroborated these findings in their investigation of the influence of attitude on the adoption of Islamic insurance among 305 respondents in Pakistan (Raza et al., 2019).

Moreover, an empirical study by Md Husin & Ab Rahman (2016) revealed that attitudes significantly influenced individuals' intentions to engage in an FTS. This study, conducted among 384 Muslim individuals aged 25 to 54 in Klang Valley, found that positive perceptions of family takaful substantially impacted the decision to participate in FTSs (Md Husin & Ab Rahman, 2016).

2.3. Subjective Norms

Subjective norms (SN) serve as the second construct in this study. Subjective norms refer to the perceived social pressure to engage in or avoid a particular behavior (Ajzen, 1991). Social norms suggest that the expectations of others around an individual can significantly influence their purchasing decisions (Rutherford & DeVaney, 2009). Significant others who hold strong opinions about a person's behavior play a key role in shaping these decisions (Conner & Armitage, 1998). Subjective norms reflect an individual's perception of how their peer group or significant others will view them if they engage in a specific behavior (Al-Swidi et al., 2014). According to this theory, individuals are more likely to engage in a behavior that is perceived as desirable by those who matter to them.

Previous studies have illustrated that subjective norms are a vital predictor of behavioral intention. One of them, Md Husin et al. (2016), examined the roles of subjective norms' construct toward the intention of purchasing a family of takaful products. The study findings have confirmed the association and found a significant relationship between subjective

norms and the measured variables. The findings suggest that subjective norm significantly impacts consumer willingness to adopt an FTS (Md Husin et al., 2016). Furthermore, the higher the subjective norm, the more likely a buyer will adopt an FTS. This research gives takaful operators valuable insight into the importance of social pressure while providing family takaful to their customers (Md Husin et al., 2016). Similarly, a study by Khairi et al. (2020) reflects a strong positive relationship between SN and intention. The study also reveals that the SN is crucial in determining whether or not to use the takaful scheme to treat psychological disorders (Khairi et al., 2020).

Furthermore, Aziz et al. (2020) conducted a study to investigate the roles of SN in determining the attitudes and intentions to purchase an FTS in Pakistan. The research model conceptualized media referent and word of mouth to determine the subjective norm's construct. The findings indicated a positive relationship between the subjective norm and the intention to purchase an FTS. The study also shows an interesting finding with a strong influence of the SN on attitude (mediator) compared to the intention (Aziz et al., 2020). Bhatti & Md Husin (2019) investigated the effect of customer beliefs in the context of SN on the intention to participate in family takaful schemes in the UAE. The study has incorporated normative beliefs as an indirect measure of SN on the intention to participate in the FTS. The study found that the SN's construct significantly predicted the intention to participate in the FTSs. The result also shows a more significant contribution of SN as a direct measure of the intention rather than an indirect measure (Bhatti & Md Husin, 2019). Likewise, Hassan & Abbas (2020) organized a survey to investigate the influencing factors of investors' intention to adopt takaful products among Pakistani individuals. The survey funding revealed that the SN's construct significantly impacts the measured variable (Hassan & Abbas, 2019).

2.4. Perceived Behavioural Control

Perceived behavioral control (PBC) is the third construct in this study and is a key component of the Theory of Planned Behaviour. PBC refers to an individual's perceived ability to perform a specific behavior, which is influenced by the availability of resources and the perceived ease or difficulty of the task (Madden et al., 1992). Human behavior is shaped by both the motivation to act and the perceived capability to execute a given task (Aziz et al., 2017). According to their findings, even if individuals possess a favorable attitude and align with subjective norms, their intention to act will be weaker if they lack sufficient resources or information to carry out the behavior. Consequently, the greater the perceived availability of resources and opportunities, the stronger their perceived control over the behavior.

Md Husin & Ab Rahman (2016) conducted empirical research to predict the intention to participate in a family takaful scheme. Their findings revealed a significant correlation between perceived behavioral control and the intention to participate in FTS. They argued that individuals are more likely to participate in a family takaful plan if they believe they can do so (Md Husin & Ab Rahman, 2016). Notably, they decomposed PBC into two constructs—self-efficacy and resource-facilitating conditions—by incorporating the Decomposed Theory of Planned Behaviour as the study's framework. Similar results were

found by Raza et al. (2019), who investigated the influence of PBC on the adoption of Islamic insurance among 305 respondents in Pakistan. Their study indicated a positive impact of PBC on the intention to adopt Islamic insurance.

In another study, Md Husin & Ab Rahman (2016) also found a significant relationship between PBC and the intention to participate in Islamic insurance. The findings suggested that customers who perceive engaging in a family takaful plan as easy and within their control are more likely to do so (Md Husin & Ab Rahman, 2016). In different contexts, Al-Nahdi et al. (2015) examined the influence of PBC on the intention to purchase real estate in Saudi Arabia, and their findings indicated a positive effect of PBC on the intention to purchase (Al-Nahdi et al., 2015). Similarly, Gopi & Ramayah (2007) surveyed to predict the intention for online trading. Their study highlighted that PBC significantly influences the intention to use Internet stock trading. Based on their previous experiences, investors perceived Internet stock trading as an activity within their control, concluding that higher PBC increases the likelihood of online trading (Gopi & Ramayah, 2007).

2.5. Underlying Theory of Planned Behaviour

The Theory of Planned Behaviour, introduced by Ajzen in 1985, builds upon the earlier Theory of Reasoned Action (TRA) by Fishbein and Ajzen (1975). The TRA assumes that individuals generally act rationally, considering available information and the potential consequences of their actions. It is commonly used to measure human behavior, which is determined by behavioral intention, which is influenced by attitude and subjective norms. Attitude relates to an individual's evaluation of behavior, while subjective norms refer to the social pressures they perceive from others (Vallerand et al., 1992).

Behavioral intention is driven by motivational factors influencing the likelihood of performing a behavior. The stronger the intention, the more likely the behavior will be carried out, though not all intentions lead to action due to changing circumstances (Ajzen, 1985). Ajzen extended the TRA by introducing perceived behavioral control to the TPB framework. PBC reflects an individual's perception of their ability to perform a behavior, influenced by the availability of resources and opportunities. Studies have shown that PBC significantly impacts a person's confidence in accomplishing a behavior (Ajzen, 1991). Attitude is an individual's positive or negative evaluation of behavior (Ajzen, 1991). It is a key focus in social psychology and has been studied across various domains, such as attitudes toward health, education, and social issues (Ajzen, 2005). Attitude is typically assessed through measurable responses indicating favourability or unfavourability toward a behavior (Mohd Suki, 2010). Subjective norms, on the other hand, represent the perceived social pressure to engage in or avoid a behavior (Ajzen, 1991). These norms are shaped by the expectations of significant others and the individual's perception of how their social group will view their behavior (Conner & Armitage, 1998). The original TPB measured subjective norms regarding injunctive norms, but Ajzen later suggested including descriptive norms to capture what others do (Ajzen, 2002; LaCaille, 2013).

Lastly, PBC was introduced to account for the non-volitional elements of behavior, emphasizing that even if intentions are strong, perceived control can influence whether the

behavior is performed. A higher level of perceived control tends to strengthen intention and increase the likelihood of behavior, making PBC a valuable predictor of actual behavior (Ajzen, 2002).

3. Methodology of Study

This article adopts a qualitative approach by systematically reviewing relevant literature from multiple academic databases. The review is guided by two primary research questions designed to provide a clear and structured framework for the analysis. The first research question examines how the roles of halal brand associations influence the key predictors of the Theory of Planned Behaviour—namely, attitude, subjective norms, and perceived behavioral control—on participation in family takaful products. The second question explores the hypothesized theoretical relationships and proposes a conceptual framework for understanding these dynamics.

A qualitative literature review approach is employed in this study to provide a comprehensive theoretical foundation for understanding the role of halal brand association in influencing consumer participation in family takaful products. Unlike empirical methods, which require direct data collection and may be constrained by sample limitations, a qualitative literature review enables a broader synthesis of existing scholarly works, identifying key themes, theoretical gaps, and emerging trends in the field (Snyder, 2019). This method is particularly relevant for conceptualizing HBA as it integrates insights from various disciplines, including Islamic finance, consumer behavior, and branding (Wilson & Liu, 2010). Moreover, given the nascent nature of HBA in the takaful industry, this approach ensures that the study is grounded in established theories while offering a novel theoretical framework for future empirical validation.

To ensure the rigor and reliability of the findings, the literature search is confined to articles published in reputable, peer-reviewed journals, ensuring that the study is grounded in high-quality scholarship. The review process draws on well-cited works within the field, such as Ajzen's foundational studies on the Theory of Planned Behaviour (Ajzen, 1991), which have been extensively referenced in behavioral research. Additionally, studies exploring the intersection of halal brand associations and consumer behavior, such as those by Wilson & Liu (2010) and Aziz et al. (2019), provide critical insights into the emerging significance of halal branding in influencing consumer decisions.

By integrating these highly cited references, the article contributes to the existing body of knowledge. It proposes a robust theoretical framework that offers new perspectives on the role of halal brand associations in the context of family takaful products. This framework is intended to serve as a foundation for future empirical research, providing a comprehensive understanding of the factors that drive consumer participation in Sharia-compliant financial products.

The proposed framework in this study is developed through a systematic literature review, synthesizing key findings from prior research to conceptualize the role of halal brand

association in influencing consumer participation in family takaful products. The literature review provides a foundation by identifying the major determinants of consumer behavior, particularly through the lens of the Theory of Planned Behaviour (Ajzen, 1991). Previous studies (Wilson & Liu, 2010; Maulana et al., 2016) emphasize that brand association significantly impacts consumer trust and decision-making in Islamic finance. By integrating these insights, the proposed framework positions HBA as a key variable influencing attitudes, subjective norms, and perceived behavioral control, ultimately shaping consumer intentions toward takaful participation.

4. Findings and Discussion

4.1. Preliminary Concept of Halal Brand Association

Maulan et al. (2016) conceptualized the halal brand association through three key dimensions: Shariah-compliant association, God-consciousness association, and CSR association. They defined Shariah-compliant association as consumers' perceptions of an Islamic bank's adherence to Islamic law and its operation within Islamic banking and economics principles (Maulan et al., 2016). In Islamic banking, the term halal specifically refers to Shariah-compliant products. Othman and Owen (2001) described compliance with Shariah as a bank's ability to adhere to Islamic law and principles, considering it a crucial factor in the service quality of Islamic banks. Given that Shariah compliance is a distinguishing feature of Islamic banking (Othman & Owen, 2001), it merits recognition as a distinct component of a halal brand. Although Islamic banks offer services similar to conventional banks, their frameworks must be fundamentally structured around the core principles of Islamic law (Dusuki & Abdullah, 2007).

The second dimension of halal brand association, God-consciousness association, refers to consumers' perceptions of an Islamic bank's commitment to upholding Islamic ethical principles and virtues. God-consciousness, known in Arabic as *taqwa*, is central to understanding Shariah, as it involves striving to achieve Shariah's objectives following Islamic teachings (Dusuki, 2008). *Taqwa* is a critical factor in shaping a Muslim's character, guiding their moral and ethical conduct.

The image of God-consciousness is a defining element of Islamic identity for Islamic banks. These institutions are fundamentally guided by the principles and responsibilities towards God, with their operations rooted in the desire to please Allah SWT. As such, Islamic banks are obligated to operate within the framework of Islamic doctrine (Dusuki, 2008). The Prophet Muhammad (PBUH) serves as the clearest example of this, embodying the character and integrity outlined in the Quran (33:21). Consequently, Islamic banks must conduct their business under ethical principles such as justice and balance (*'adl* and *qist*), trust (*amanah*), and benevolence (*ihsan*) (Beekun & Badawi, 2005). These institutions must uphold Islamic moral principles and virtues, including truthfulness, fairness, justice, trustworthiness, integrity, and transparency, all reflecting a consciousness of God.

The third dimension of halal brand association is the corporate social responsibility association (CSRA). CSRA is defined by consumers' expectations that an Islamic bank will

engage in moral and religious initiatives, grounded in the belief that these institutions must promote social welfare beyond their profit motives. Carroll (1979) provided a widely recognized definition of CSR, encompassing four categories of responsibility: economic, legal, ethical, and discretionary. According to this view, a socially responsible company must be profitable, adhere to legal requirements, act ethically, and contribute to society through philanthropic efforts (Carroll, 2000). Sethi (1975) further emphasized that CSR aligns corporate behavior with prevailing social norms, attitudes, and expectations.

In Islam, CSR is not only a strategic or instrumental endeavor to enhance goodwill and financial performance but also a deeply religious obligation. Islamic banks are tasked with promoting social equity, brotherhood, and fair distribution in Muslim communities (Chapra, 1985; Dusuki, 2008). Companies, as collective entities, are seen as vicegerents on Earth, responsible for using and managing resources following Allah SWT's commands (Dusuki, 2008; Beekun & Badawi, 2005). Therefore, Islamic financial institutions must project a strong CSR image (Osman, 2011), fulfilling social commitments that extend beyond mere profit maximization as they operate as Shariah-based businesses (Asutay, 2007; Dusuki, 2008).

4.2. The Role of Halal Brand Association Toward Behavioural Intention

Maulan et al. (2016) introduced the concept of halal brand association as a significant contribution to the existing body of knowledge on branding, particularly within the context of Islamic finance. They define halal brand association as the characteristics of a Shariah-compliant brand that consumers associate with Islamic financial institutions, such as Islamic banks. The halal brand association emphasizes key attributes like *halalness*, Shariah compliance, and God-consciousness, which are integral to products offered by Islamic financial institutions, including Islamic banking products, *takaful*, and other investment instruments. The term *halal*, derived from Arabic, signifies what is lawful or permissible within the framework of Islamic law (Baalbaki, 1992). It serves as a distinguishing feature that sets Islamic banks apart from conventional banks. This distinctiveness is rooted in the divine revelations and Shariah principles that guide a Muslim's commercial and consumer activities, as outlined in the Quran (2:275; 4:161).

Islamic banking is often narrowly defined as halal or permissible for Muslims due to its *riba*-free nature (Warde, 2000). However, Islamic banking extends beyond simply avoiding *riba*; it also embodies the teachings of Islam, addressing deeper ethical and moral issues that enable Islamic financial institutions to contribute meaningfully to society (Khan, 2010). The term *halal* should thus be interpreted more broadly, as Islamic banking is not only *riba*-free but also plays a critical role in achieving the socioeconomic objectives that justify the prohibition of *riba* (Warde, 2000). Islamic insurance companies, like other Shariah-compliant financial organizations, must uphold their social responsibilities by promoting justice and fairness and fulfilling their business functions (Dusuki, 2008). Consequently, the concept of *takaful* brand association must integrate Islamic philosophy and principles.

Despite its importance, empirical research on the role of the halal brand association in the *takaful* industry remains limited and underexplored. One related study by Othman and Owen

(2001) measured customer service quality at Kuwait Finance House (KFH) using the CARTER model, which shares a similar compliance dimension with the halal brand association model. The findings highlighted that KFH's adherence to Islamic law principles is crucial for maintaining high service quality. Another study by Jan & Shafiq (2021) investigated customer satisfaction in Malaysian Islamic banks using the Islamic Banks' Brand Personality (IBBP) model, which included a dimension of Shariah compliance. The study revealed that Shariah compliance has a significant impact on customer satisfaction (Jan & Shafiq, 2021). However, these studies primarily focused on service quality rather than exploring the context of behavioral intention.

4.3. The Theorized Relationship between the Halal Brand Association and the TPB's Predictors

Based on the preceding discussion, a critical relationship can be proposed between the halal brand association and the key predictors of the Theory of Planned Behaviour —namely, attitude, subjective norms, and perceived behavioral control. Halal brand association, conceptualized through dimensions such as Shariah compliance, God-consciousness, and Corporate Social Responsibility, directly influences consumers' attitudes toward participating in family takaful products. A strong association with halal branding reinforces positive attitudes by emphasizing the ethical and religious values that align with consumers' beliefs, thereby increasing the likelihood of favorable behavioral intentions.

Furthermore, halal brand association shapes subjective norms by aligning with the expectations and values of significant others within the consumer's social and religious circles. When consumers perceive that their community and influential figures endorse a product's *halalness* and Shariah compliance, they are more likely to feel social pressure to engage in such behavior, further reinforcing their intention to participate in takaful products.

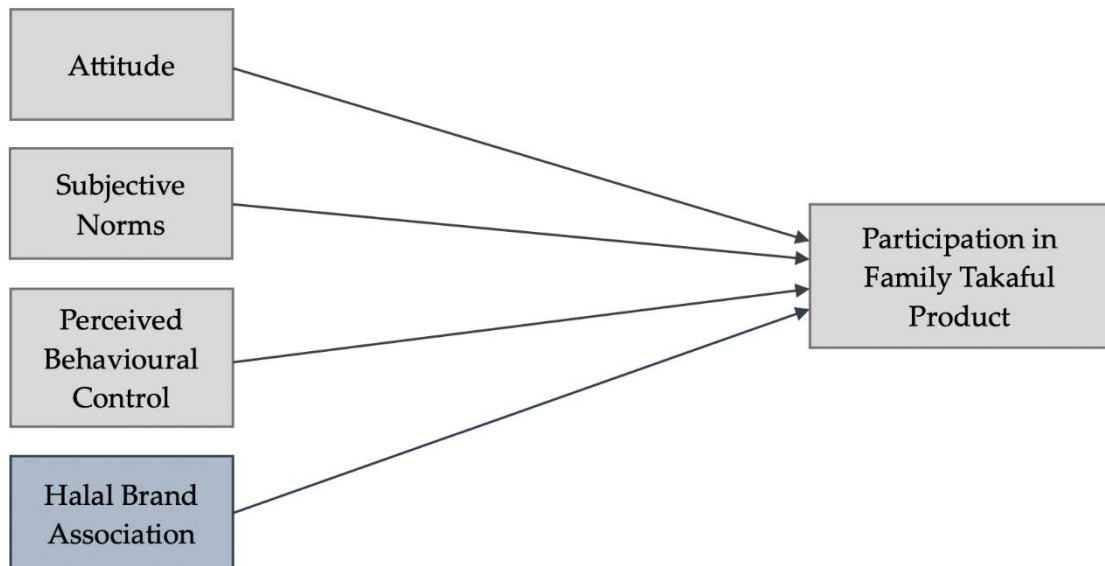


Figure 1: The proposed framework.

Perceived behavioral control is also influenced by halal brand association, as the clear communication of a product's adherence to Shariah principles and its commitment to social responsibility can enhance consumers' confidence in their ability to make informed and religiously compliant choices. When consumers believe that choosing a halal-branded product aligns with their ethical and religious responsibilities, they are more likely to perceive that they have the necessary control and resources to act on their intentions.

Thus, the halal brand association not only strengthens the individual components of the Theory of Planned Behaviour but also plays a pivotal role in shaping the overall behavioral intention to participate in Shariah-compliant financial products, such as family takaful. Figure 1 illustrates the theorized relationship between halal brand association and the Theory of Planned Behaviour's predictors. Based on the above preceding discussions, therefore, the current study postulates the following hypotheses:

H1: Attitude will significantly influence the intention to participate in family takaful products.

H2: Subjective norm will significantly influence the intention to participate in family takaful product.

H3: Perceived behavioral control will significantly influence the intention to participate in family takaful products.

H4: Halal brand association will significantly influence the intention to participate in family takaful products.

5. Conclusions and Recommendations

In conclusion, this research paper underscores the critical role of the halal brand association in influencing consumer behavior within the Theory of Planned Behaviour framework. By integrating the dimensions of Shariah compliance, God-consciousness, and Corporate Social Responsibility, halal brand association emerges as a pivotal factor that not only shapes consumers' attitudes but also reinforces subjective norms and enhances perceived behavioral control. These relationships strengthen the intention to participate in Shariah-compliant financial products like family takaful.

From a theoretical perspective, this study extends the existing literature by conceptualizing halal brand association as a novel determinant within the Theory of Planned Behaviour framework, addressing gaps in prior research that have overlooked the branding aspect in Islamic financial decision-making. By doing so, this research offers a fresh perspective on consumer engagement in Islamic financial services and enriches the discourse on halal branding beyond conventional product-based studies. As Islamic banks and takaful operators continue to expand in increasingly competitive markets, the emphasis on halal branding provides a distinct competitive advantage by aligning products with Muslim consumers' ethical and religious values.

Practically, Islamic financial institutions can leverage HBA by embedding halal branding principles into their marketing and operational strategies. Specific actionable recommendations include: (1) strengthening Shariah-compliant brand messaging through digital and traditional media, (2) developing transparent communication on ethical and religious compliance to enhance trust, (3) partnering with religious scholars and industry leaders to validate brand authenticity, and (4) incorporating social responsibility initiatives that align with Islamic values to deepen consumer loyalty.

Ultimately, this study highlights the importance of aligning marketing strategies with Islamic principles, ensuring that financial products not only meet the religious expectations of consumers but also contribute to broader social and ethical objectives. By doing so, Islamic financial institutions can fulfill their dual mandate of achieving economic success while upholding Islam's moral and social tenets, thereby securing their place in their consumers' hearts and minds.

6. Limitations of the Study

This study develops a theoretical framework based on content analysis of the existing literature. Still, it does not empirically test the proposed relationships between the Halal Brand Association (HBA) and the predictors of the Theory of Planned Behaviour (TPB). The lack of empirical validation limits the applicability of the findings to real-world scenarios.

7. Suggestions for Future Research

Building on the findings of this study, several future research directions can be proposed to further explore and deepen the understanding of halal brand association within the context of Islamic financial products, particularly family takaful. First, future research could empirically test the proposed theoretical framework in diverse cultural and geographic settings to assess the generalizability of the findings. Investigating how halal brand association influences consumer behavior across different Muslim-majority and minority markets would provide valuable insights into the universality of halal branding as a strategic tool.

Second, future studies could explore the role of halal brand association in shaping long-term customer loyalty and trust in Islamic financial institutions. By examining the impact of halal brand association on customer retention and brand advocacy, researchers could provide actionable insights for practitioners seeking to enhance the sustainability of their customer base in an increasingly competitive market. Additionally, future research could delve into the psychological mechanisms underlying the relationship between halal brand association and the Theory of Planned Behaviour predictors. Understanding how cognitive, emotional, and spiritual factors mediate this relationship could offer a more nuanced view of consumer decision-making processes within the Islamic financial sector.

Lastly, as the landscape of Islamic finance continues to evolve with advancements in digital technology and financial innovation, future studies could investigate how digital platforms and fintech solutions can effectively communicate and reinforce halal brand association with tech-savvy, younger Muslim consumers. Exploring the intersection of halal branding and digitalization would provide critical insights into how Islamic financial institutions can remain relevant and responsive to the changing needs of their consumer base. These future research directions can enrich the academic discourse on halal branding and Islamic finance and provide practical guidance for industry stakeholders aiming to leverage halal brand association as a key driver of consumer engagement and market growth.

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