

Public Awareness Towards Takaful Concept and Principles: A Survey in Bahrain

International Journal of Excellence in Islamic Banking & Finance

ISSN: 2220-8291

Vol. 4, Issue 2

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Abstract

Purpose: This study aims to measure the level of public awareness on Takaful in Bahrain. The study also tests the importance of education in creating public awareness.

Methodology/Approach: A survey using 5-point Likert scales questionnaire was used to collect the data. There were 150 respondents that completely returned the questionnaire which were used for computing the scores and data analysis.

Findings: The study reveals that the level of public awareness Takaful concept in Bahrain was found to be high. It is also found that the respondents with the highest education level tend to be more aware than others and the difference is statistically significant.

Limitation: The scope of the study is only public in Bahrain, so it cannot derive a universal conclusion.

Practical Implications: Spreading the message of Takaful through education system proves to be an effective strategy to increase the level of public awareness and thus the market share of Takaful.

Originality: Literature reveals that public awareness is an important factor to increase Takaful market share. It also reveals that education plays an important role in increasing public awareness. Despite its importance, there is no prior study in Bahrain that measures the level of public awareness on Takaful and the importance role of education

Keywords: Public Awareness, Takaful, Education, Bahrain

1. INTRODUCTION

Takaful is one of the Islamic finance areas, which has been growing significantly for the last decade. The World Takaful Report 2012 indicates that the Compound Annual Growth Rate (CAGR) of the industry stood at 29% from 2005-2009 with the GCC region as the main driver (EY 2012). Among the GCC

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RJ Shavelson



Public Awareness Towards Takaful Concept And Principles A:

Handbook of Islamic Marketing Özlem Sandıkcı, Gillian Rice, 2011-01-01 This is an especially timely publication given the current metamorphosis of politics in the Middle East and North Africa. Özlem Sandıkcı and Gillian Rice are to be congratulated for having sensed the need for a Handbook that will alert marketers to the vast market opportunities offered by Muslim consumers. It is essential to become attuned to the values and principles of Islamic cultures that will drive consumption product and service choices, brand preference and brand loyalty in coming years. The scholars who have contributed to this Handbook come from many different backgrounds to offer a kaleidoscope of research and recommendations on how best to serve this previously overlooked segment of consumers who make up a quarter of world markets. Lyn S Amine, Saint Louis University, US. This ambitious and timely collection will be enormously valuable to readers in the practice and study of the growing field of Muslim marketing and branding. Essays range expertly across key sectors, notably finance, food and fashion, and territories of Muslim majority and minority population. Contributors elaborate the diversity of Muslim experiences, beliefs and practices that must be taken into account by marketing professionals seeking to exploit this newly recognized market. Academic authors provide helpful postscripts for marketers, making clear the links between their nuanced historicized understanding of contemporary transnational, global and local forms of Muslim identity and practice. This book provides an essential guide to those who study and those who participate in Muslim branding and marketing. Reina Lewis, London College of Fashion, UK. The Handbook of Islamic Marketing provides state of the art scholarship on the intersection of Islam, consumption and marketing and lays out an agenda for future research. The topics covered by eminent contributors from around the world range from fashion and food consumption practices of Muslims to retailing, digital marketing, advertising, corporate social responsibility and nation branding in the context of Muslim marketplaces. The essays offer new insights into the relationship between morality, consumption and marketing practices and discuss the implications of politics and globalization for Islamic markets. This comprehensive Handbook provides an essential introduction to the newly emerging field of Islamic marketing. It is invaluable for researchers and students in international marketing who are interested in the intersection of Islam and marketing as well as those from anthropology and sociology studying Muslim consumers and businesses. The book also supplies vital knowledge for Muslim and non-Muslim business leaders generating commerce in Islamic communities.

Banking on Inclusion Ibrahim Nandom Yakubu, 2025-09-30 This book offers a comprehensive analysis of how financial technology, FinTech innovations are reshaping the financial landscape in Africa, addressing the critical issue of financial exclusion. It provides a focused examination of how digital solutions such as mobile money, digital banking, blockchain and peer to peer lending are overcoming the longstanding barriers that have hindered access to formal financial services across the continent. These barriers include limited banking infrastructure, high transaction costs and low financial literacy, all of which disproportionately affect underserved populations in both rural and urban areas. While financial

exclusion is a global issue Africa presents a unique case where the majority of the population remains unbanked or underbanked despite the widespread use of mobile phones and the growth of digital ecosystems By examining these specific regional challenges and offering targeted solutions this book fills a gap in existing literature that often generalizes FinTech's impact without addressing the specific needs and circumstances of African economies It will be of interest to academics students and policymakers of development finance financial inclusion financial services and financial technology

Readings in Islamic Financial Services Suhaila Abdul Hamid, Amir Shaharuddin, Norhaziah Nawai, 2007 *The Essentials of Islamic Banking, Finance, and Capital Markets* John Oluseyi Kuforiji, 2019-02-01 This book provides comprehensive analysis in the areas Islamic financial institutions and society It starts off with the integration of the Islamic socio economic and socio political systems with the Islamic financial sector with a view to help in removing some of the stereotype views that people have on the Islamic society and religion In doing this it provides the readers with an understanding of the Islamic society characteristics of an Islamic society and Islamic economics thoughts and theories It goes further to make the readers to understand the sources evolution and guiding principles and practices of the Islamic finance and commercial jurisprudence Although the book acknowledges the innovative no interest financing framework but in the absence of zero cost of lending it develops an Islamic interest rate theoretical framework structure based on the profit margin concept of the Islamic financial system It goes on further to cover the structures roles functions and monetary policies of the Islamic central banks in the absence of interest rate as well as proposes that organizational structures for the Islamic central banking system should include an Islamic finance division to oversee and monitor the Islamic financial institutions squarely Flow charts are used to explain the structure operations models products instruments and services of the Islamic commercial banks financial institutions insurance and capital markets This helps the readers to understand the dichotomies between the Islamic and conventional financial systems It provides detailed systematic logical steps and processes involved in the Islamic financial transactions with the use of flow chart graphs which will help the readers in grasping the essentials of the Islamic financial sector which will help the readers to understand the step by step processes and facilitate the conceptual clarities involved in the product deliveries and processes of the Islamic financial institutions The book's concluding chapters were devoted to the performance achievements governance challenges and future expectations of the Islamic banking finance and capital markets The book concludes with some suggestions on how to make the Islamic finance and its products more acceptable to the entire world especially to the non Muslim community of the world

International Summit on Takaful Dhaka 2002, 16-17 March 2002, Pan Pacific Sonargaon Hotel, Dhaka, Bangladesh, 2002 Contributed articles on Islamic life insurance in Bangladesh Artificial Intelligence (AI) and Customer Social Responsibility (CSR) Reem Khamis Hamdan, Amina Buallay, 2024-07-15 The impact of artificial intelligence AI on business and society has been significant with the incorporation of AI technologies such as robots facial recognition algorithms and natural language

processing into business leading to both corporate benefits and potential challenges for stakeholders The question of how to engage in responsible business practices in the era of AI is an important one and there is a need for more research on the relationship between AI and corporate social responsibility CSR As AI becomes more prevalent there is a growing focus on the ethical implications of AI and the potential for AI to perpetuate biases or to displace human workers CSR initiatives can include considerations of ethical AI in the development and use of AI systems AI has the potential to solve many global challenges and improve people s lives but it can also have negative consequences if not developed and used responsibly CSR initiatives can focus on the social impact of AI including efforts to ensure that the benefits of AI are distributed fairly and that AI is used for the common good CSR initiatives often involve engaging with stakeholders including employees customers and communities to understand their needs and concerns and to ensure that their interests are taken into account This can include engaging with stakeholders about the use of AI in the organization and its potential impacts The adoption of AI in business is changing many aspects of doing business in a socially responsible manner and there is a need to examine the potential unethical behaviors and novel ways of engaging in CSR that may arise This book aims to focus on AI and CSR and to advance our understanding of the role of AI in organizations and the literature on CSR by assembling high quality papers with a strong connection between theory and practice *The Central Bank and the Financial System in Malaysia* ,1999

Malaysia s banking system and Bank Negara Malaysia its central bank commemoration volume **Indian Insurance** H. Narayanan,2006 Enthused And Encouraged By The Exemplary Success Of Life Insurance Corporation Of India The Government Of India In The Early 1970S Decided To Bring In The General Insurance Industry Also Into The Vortex Of A Nationalised Setup To Provide Comprehensive Insurance Security To The People Of India How Effectively And Substantially Life Insurance Corporation Of India And The Four Nationalised General Insurance Companies The Holding Companies Of General Insurance Corporation Of India Contributed To Redesigning The Socio Economic Fabric Of Modern India Is A Part Of The Post Independent Economic History Of India Though These Two Organisations Have Interlaced And Intertwined Their Destiny With That Of India The Preference Shift In The Indian Markets New Realities Of The Global Economic Order And Demands Arising Out Of Multilateral Trade Agreements Have All Left India With No Option Other Than Throwing Open Its Economic And Commercial Policies To Global Competition And Challenges **QFinance** ,2009-10-13 Compiled by more than 300 of the world s leading professionals visionaries writers and educators this is THE first stop reference resource and knowledge base for finance QFINANCE covers an extensive range of finance topics with unique insight authoritative information practical guidance and thought provoking wisdom Unmatched for in depth content QFINANCE contains more than 2 million words of text data analysis critical summaries and bonus online content Created by Bloomsbury Publishing in association with the Qatar Financial Centre QFC Authority QFINANCE is the expert reference resource for finance professionals academics students journalists and writers QFINANCE The Ultimate Resource Special Features Best Practice

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Islamic Marketing and Branding T. C. Melewar, S. F. Syed Alwi, 2017-12-06 Islamic Marketing and Branding Theory and Practice provides a concise mix of theory primary research findings and practice that will engender confidence in both students and practitioners alike by means of the case study included in each chapter Through three main parts Branding and Corporate Marketing Religion Consumption and Culture and Strategic Global Orientation this book provides readers from areas across the spectrum covering marketing organisational studies psychology sociology and communication and strategy with theoretical and managerial perspectives on Islamic marketing and branding In particular it addresses Insights into branding and corporate marketing in the Islamic context An introduction to Islamic consumption and culture rules and regulations in brands and consumption in Islamic markets An identification of how the strategic global orientation of the Islamic approach is practised and how it works in different Islamic countries such as emerging countries Readers are introduced to a variety of business and management approaches which once applied to their business strategies will increase their chances of successful implementation Addressing both theoretical and practical insights this book is essential reading for marketing and branding scholars and students as well as CEOs brand managers and consultants with an interest in this area

The Future of Islamic Finance Edib Smolo, Mohamed Mahees Raheem, 2024-11-07 This exhaustive collection presents an all encompassing account of the current status of Islamic finance accentuating its ethical technological and sustainable facets

Gulf Business ,2007 **Asia Business Law Review** ,1998 *Yearbook of International Organizations 2013-2014 (Volumes 1a-1b)* Union Of International Associations, Union of International Associations, 2013-06-21 Volume 1 A and B covers international organizations throughout the world comprising their aims

activities and events **Potential of Takaful in Pakistan** Waheed Akhter,2012-02 This research identifies Tak ful as an important financial instrument and its crucial role in the development of the country that is evident from its recent developments in Malaysia Middle East and even non Muslim countries like Sri Lanka The need is to create awareness of Tak ful concept among general public and to eliminate misconceptions related to prevalent concept of conventional insurance Tak ful has emerged as an alternative solution to present insurance dilemma The success of Tak ful business lies in its very nature of being Shar ah compliant This system is based on eternal Shar ah laws where no one gets undue advantage at the cost of others Rather it is a fair and transparent system free from exploitation and injustice Recent growth of Tak ful across the world clearly indicates its promising future for Pakistan Transformation of existing system is truly compatible with the needs and beliefs of the people of Pakistan who constitute more than 150 million population of Muslim community Growth and potential of Tak ful can play a significant role in economic development of the country while enhancing its share in the world insurance market *Indicators of Takaful Awareness Among Kuwaitis* Ahmad F D Z R. Alshammari,2014 This research examines the awareness of takaful among Kuwaitis It endeavours to determine any significant differences and conformities between demographic variables and the four aspects of awareness concerning general information the features of takaful shari ah compliances and motives of takaful The research adopted a quantitative research design Descriptive t test ANOVA and discriminant were employed to analyze the data collected via questionnaires The research sample consisted of a total of 640 Kuwaitis from which 52% of the participants have not heard of takaful despite the existence of 12 takaful operators in Kuwait More than 60% of the participants were unsure as to how a portion of their contributions would be invested i e would it be shari ah compliant or not In addition two thirds of the respondents were unaware that they were eligible to receive part of the surplus if any This research offers context specific indicators for the development of takaful in Kuwait and highlights the areas in which the industry can develop

This book delves into Public Awareness Towards Takaful Concept And Principles A. Public Awareness Towards Takaful Concept And Principles A is a vital topic that must be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Public Awareness Towards Takaful Concept And Principles A, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to Public Awareness Towards Takaful Concept And Principles A
 - Chapter 2: Essential Elements of Public Awareness Towards Takaful Concept And Principles A
 - Chapter 3: Public Awareness Towards Takaful Concept And Principles A in Everyday Life
 - Chapter 4: Public Awareness Towards Takaful Concept And Principles A in Specific Contexts
 - Chapter 5: Conclusion
 2. In chapter 1, the author will provide an overview of Public Awareness Towards Takaful Concept And Principles A. This chapter will explore what Public Awareness Towards Takaful Concept And Principles A is, why Public Awareness Towards Takaful Concept And Principles A is vital, and how to effectively learn about Public Awareness Towards Takaful Concept And Principles A.
 3. In chapter 2, this book will delve into the foundational concepts of Public Awareness Towards Takaful Concept And Principles A. The second chapter will elucidate the essential principles that need to be understood to grasp Public Awareness Towards Takaful Concept And Principles A in its entirety.
 4. In chapter 3, the author will examine the practical applications of Public Awareness Towards Takaful Concept And Principles A in daily life. The third chapter will showcase real-world examples of how Public Awareness Towards Takaful Concept And Principles A can be effectively utilized in everyday scenarios.
 5. In chapter 4, this book will scrutinize the relevance of Public Awareness Towards Takaful Concept And Principles A in specific contexts. This chapter will explore how Public Awareness Towards Takaful Concept And Principles A is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, the author will draw a conclusion about Public Awareness Towards Takaful Concept And Principles A. This chapter will summarize the key points that have been discussed throughout the book.
- The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Public Awareness Towards Takaful Concept And Principles A.

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