Ratiaful Poor framework for Takaful operators in Malaysia: Experts' opinions

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Abstract

Malaysia is trying to position itself as a hub of Islamic finance and the government is promoting the Islamic finance industry. However, the lack of industry is rapidly increasing. Although some operators are not interested in promoting the concept of Takaful products, the government needs to create a business environment that is conducive to the development of Takaful industry. In addition, the existence of the limited number of Takaful operators creates a lack of competition among them. By introducing a business environment that is conducive to the development of Takaful industry, it can create a healthy competition among them and enhance their business opportunities.

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