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# Readiness to Embrace Islamic Financial Protection: A Qualitative Study of Takaful Awareness Among Mosque Committees

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## Abstract

Despite various initiatives to promote Islamic financial literacy, Takaful awareness and engagement remain limited among community particularly mosque committee members. As trusted religious figures, these individuals are well-positioned to influence the adoption of Takaful products within their communities. However, little is known about their readiness to adopt or promote Takaful. This study addresses this gap through qualitative exploration of mosque committee members' understanding, perception, and preparedness related to Takaful. 19 semi-structured interviews were conducted with mosque committee. The findings show that religiosity, ethical considerations, and prior experiences are strong drivers of readiness, while barriers include trust issues, affordability concerns, and limited access to clear information. The study offers practical insights for Takaful

operators to design targeted outreach strategies that can strengthen awareness and acceptance among key community influencers. © 2026 by IGI Global Scientific Publishing. All rights reserved.

## Indexed keywords

### Engineering uncontrolled terms

Committee members; Ethical considerations; Financial literacy; Prior experience; Qualitative exploration; Qualitative study; Semi structured interviews

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### Abstract

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