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Examining factors influencing chatbot adoption in Takaful industry: Malaysian evidence

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Abstract

Purpose – This study aims to investigate the potential of artificial intelligence (AI), particularly chatbots, to enhance Takaful services in Malaysia by examining the factors influencing users' behavioural intention to adopt chatbot technology, grounded in the technology acceptance model.

Design/methodology/approach – The study employed a quantitative approach, collecting survey data from 229 Takaful subscribers in Malaysia. The data were analysed using SmartPLS to evaluate the relationships between key constructs, including perceived accuracy, ease of use, completeness, user satisfaction and behavioural intention, in predicting the adoption of chatbot technology.

Additionally, the analysis examined the direct effect of perceived convenience on behavioural intention (BI), providing further insight into the drivers of chatbot usage in the Takaful context.

Findings – The analysis revealed that perceived ease of use and perceived accuracy have a significant

positive impact on user satisfaction, which in turn strongly predicts behavioural intention to use chatbots. Furthermore, perceived completeness and perceived convenience were found to exert a direct positive influence on behavioural intention. These findings underscore the importance of functional reliability and user-centric design in fostering chatbot adoption. Although limitations remain, such as difficulties in handling complex queries and delivering real-time updates, users responded positively to the simplicity, responsiveness and accessibility of chatbot interfaces. Overall, the results underscore the need for continuous improvement of chatbot capabilities to enhance service quality in the Takaful sector. Originality/value – This study addresses a research gap at the intersection of AI and Islamic finance, focusing on the underexplored potential of AI-driven chatbots in the Takaful industry. It represents one of the first empirical investigations within this context, offering practical insights for Malaysian Takaful providers to enhance service agility, customer experience and operational efficiency, while upholding Shariah compliance. © 2025 Emerald Publishing Limited

Author keywords

Artificial intelligence; Chatbots; Takaful; Technology acceptance model (TAM); User satisfaction

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