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Abstract
The family Takaful sector has evolved into an important part of Malaysia's broader Shariah-compliant financial system. However, the market penetration for family Takaful lags behind that of the conventional life insurance, presenting significant business opportunities. This issue, as well as the question of what factors can encourage people to join the family Takaful, must be addressed and investigated. Hence, this paper aims to propose a conceptual framework to study the relationship between innovation attributes and loyalty in family Takaful from the perspective of customers in Malaysia. Trust was added in this research to function as the mediating variable. Apparently, the framework suggests that innovation attributes has positively affected the loyalty in family Takaful. Considering trust as a catalyst in the relationship, its mediating effect will be investigated. From the review of the literature, hypotheses were developed to suggest the relationship between the innovation attributes, trust, and loyalty by choosing the family Takaful customers in Malaysia as the research sample. The findings of this research are expected to provide new ideas for the representative such as Takaful operators and marketing managers from the Takaful industry to increase loyalty through an appealing package of innovation attributes in designing better family Takaful products and services.
Keywords: Innovation Attributes, Trust, Loyalty, Family Takaful, Islamic Insurance

Introduction
The word *Takaful* comes from the term *kafala*, which means 'joint benefit' or 'shared responsibility'. Islamic jurists resolved that the system of insurance, which falls within the confines of Islamic framework, should be founded on the concept of al-Takaful (Billah, 2019). It is based on the principle of a group of people pooling money together and agreeing to help the pool's participants in need or those in loss cases. According to Redzuan et al (2009); Noor et al (2016), Takaful is a mutual compensation scheme based on the notions of collaboration (*ta'awun*) and donation (*tabarru'*), in which the burden is shared jointly and voluntarily by the community of participants to ensure mutual security of the members. Helping each other in the event of misfortune is highly encouraged in Islamic teaching. Based on the Qur'an, Allah

mentions that: ".... Help you one another in Al Birr and At Taqwa (virtue, righteousness and piety); but do not help one another in sin and transgression...." (Al-Maidah, 5:2).

In Malaysia, there are two types of businesses, namely general Takaful and family Takaful. Table 1 below shows the performance of Malaysia Takaful businesses in terms of the total contribution for the last five years (2017-2021) (Monthly Highlights and Statistics Report, 2022). The table illustrates that total contribution increased from RM8, 251 million in 2017 to RM13, 782 million in 2021. The contribution of family Takaful business increased from RM6, 351 million in 2017 to RM10, 848 million in 2021; meanwhile, general Takaful business has demonstrated a slower increase, from RM1, 900 million in 2017 to RM2, 934 million in 2021. Therefore, the family Takaful business, rather than the general Takaful business, has enormously contributed to the performance of the Takaful industry in Malaysia.

Table 1
Takaful Business Performance from 2017 to 2021

Year	Family Takaful (RM million)	General Takaful (RM million)	Total (RM million)
2017	6, 351	1, 900	8, 251
2018	7, 315	2, 233	9, 548
2019	8, 607	2, 724	11, 331
2020	8, 864	2, 764	11, 628
2021	10, 848	2, 934	13, 782

Source: Monthly Highlights and Statistics Report, 2022

Although Malaysia's Takaful industry has seen tremendous growth from year to year, it still lags behind its conventional peers. Evidence from the report shows that family Takaful is still an underpenetrated market. The market is crawling with only 16.4%, compared to the conventional life insurance, which stood at 54% in 2019 (MTA, 2020). Hence, there is a significant gap between the family Takaful and conventional life insurance, offering the family Takaful market a massive opportunity to enhance its business and compete with its conventional peers. The Takaful industry must face these obstacles to make the family Takaful more prominent in the Malaysian market. This is supported by Husin (2019) that Takaful operators can achieve superior performance by improving their marketing strategy, which helps to increase their market penetration.

By knowing the loyalty patterns, the Takaful industry in Malaysia can concentrate on retaining their participants. Takaful operators and their marketers need to extend the range of innovation for family Takaful products regarding their features and qualities. More innovation is brought to bear on raising productivity and efficiency for customers' benefit (Remli & Daud, 2020). This is supported by Mohamed and Alhabshi (2015) who found that the majority of the Takaful Managers agreed that extending the range of innovation on Takaful products and services can help to increase the number of people participating in Takaful. Product innovation and digital transformation are also considered a core strategy and has given its market-leading edge (Deloitte, 2022). They ensure that their products and unique offerings through innovation were widely popular, with a cult of loyal followers. According to Yazid et al (2020) innovation through sustainable competitive advantage is crucial to winning the customers and market performance.

Therefore, this study's motivation is to provide an insight into the extent of which the innovation attributes play a role in participants' trust and loyalty. Customer loyalty is essential

and can be a proxy to determine market penetration (Oliver, 1997). Thus, the findings of putting innovation attributes together with trust and loyalty, would be novel. Consequently, this study also explores trust as the mediating mechanism in this study. Developing a comprehensive understanding of the underlining factors would influence marketers to design and implement strategies to maintain the participants' loyalty, thereby improving the market penetration rate among Malaysians.

Literature Review
Loyalty
It is vital to understand the factors that determine loyalty. This is due to the fact that the management will be able to focus on the significant influencing factors that lead to customer retention if they understand the factors of customer loyalty (Almohaimmeed, 2019; Kumar & Mokha, 2022). Customer retention or loyal customer should be viewed as prosperous and profitable deal sources that create a great value for the organization. High levels of loyalty and recommendation will result in increased market share, lower marketing and operational costs, and increased profitability (Ladhari et al., 2011; Haghkhah, 2020). This is demonstrated by the fact that many successful institutions and businesses in customer loyalty have experienced significant positive growth (Beheshtifar et al., 2015; Abtin & Pouramiri, 2016, Fida et al. 2020).

The quality of the product or service and other factors are considered as essential factors that can influence customer loyalty (Mahmud et al., 2019). According to Lombardi (2005), customers must be retained in order for life insurers to benefit from increased cross-selling and positive recommendation intentions. The long-term relationship between a customer and a firm makes that worthy as it helps improve the firm's image, increase the firm's profit margin, and improve the quality of services. Beal et al. (2019) found that profits in service industries increased in direct proportion to the length of a customer's relationship. In the case of the insurance sector, Damtew and Pagidimarri (2013) stated that long-term customers may purchase additional policies, consume less of a company's time, be less price-sensitive, and bring in new customers.

It is noted that the research on customer loyalty factors has been extensive, but empirical studies on customer loyalty in the insurance and Takaful industry are still very limited (Hassan et al., 2012; Hassan et al., 2014; Juhairi et al., 2016; Arifin & Yazid, 2019; Yazid et al., 2020; Arifin et al., 2022). It can be concluded that very little is known about how the participants' loyalty toward family Takaful could be maintained. Looking further into these matters, the Takaful operators should emphasize the fact that retaining the participants in family Takaful is all about gaining their loyalty to the Takaful operator for survival and prosperity. Hence, the family Takaful industry needs to develop unique strategies to attract and retain its participants, and not to be tempted to move to other companies or conventional insurance companies.

Innovation Attributes
Innovation is understood as an important subject matter studied by most of the contemporary researchers that flooded the literature with diverse ideologies regarding what the concept is obviously all about (Wahab et al., 2013). Among these theories and models, the innovation diffusion theory (IDT) introduced by Rogers (1995) has been widely used to understand how and why an innovation spreads through a specific population. Kim and Ammeter (2014) found that there are two mature streams of IDT research. The first stream

includes research on the processes of innovation diffusion, while the second stream includes research on the attributes of innovations. This current study focuses on the second stream, which is the description of the relevant attributes of innovations.

According to Rogers (2003) there are five factors that influence the adoption of an innovation. These are relative advantage, complexity, compatibility, trialability, and observability. These innovation attributes have also solely been used in a different framework and incorporated with other variables or models as an important indicator in multiple areas of study including online shopping intention (Ahmad et al., 2016; Chen & Wang, 2016; Garrouch & Timoulali, 2020), internet banking acceptance (Mohamed, 2013; Sabi, 2014; Yoon & Lim, 2020), mobile banking adoption (Hanafizadeh et al., 2014; Audi et al., 2016; Ghazali et al., 2015), E-learning adoption (Liao & Lu, 2008; Lee et al., 2011), and smart phone adoption (Chen et al., 2009). Notwithstanding, the current literature has also offered an appropriate framework to be utilized for other studies within the context of Islamic finance and banking (Mahadzan et al., 2017; Latip et al., 2017; Ali et al., 2018; Khan et al., 2020).

Despite extensive research that have been conducted on the innovation adoption in the context of Islamic finance and banking, there are limited studies in Islamic insurance on the attributes of innovation and their impact on customer loyalty, particularly from the perspective of relationship marketing. According to Kyurova and Koyundzhiyska-Davidkova (2021) customer loyalty plays an important role in the long-term success of an organization in a globalized and fierce competitive environment. This is supported by Yee and Faziharudean (2010) who stressed that customer's continued interest and enthusiasm in product offerings exert positive and direct influences on the long-term profitability of any company. This is in line with the past studies that stated that the approach in product innovation had a positive impact on customer satisfaction which can foster customer loyalty (Pishgar et al., 2013).

Since the attributes of innovation are crucial factors in explaining customers' behavior prediction, it is necessary for the institutions and organizations to use their best strategies to move customers' interest beyond the trial and infrequent adoption and promote continuous and prolonged use. Moreover, to the best of the researcher's knowledge, limited studies have been performed regarding the effect of innovation attributes in explaining the participants' loyalty in family Takaful. There are still available gaps to be explored whether or not innovation attributes would add and contribute to the existing body of knowledge. Therefore, in order to fill the research gap, the innovation attributes variable in this study can be tested in a combination of trust variable as a mediator to explain loyalty in this study.

Trust

There were substantial studies in the financial context that considered customer trust as the mediator in their studies. For instance, Van Tonder (2016) found that trust plays a vital role in linking quality advice and loyalty toward the insurance agent. Hasyim and Helmi (2017) discovered that perceived usefulness influences the purchase intention to buy an insurance policy through consumer trust. It means that customer trust is considered as a mediator variable in the study. Suhartanto et al (2018); Fauzi et al (2021) conducted a study to determine loyalty towards Islamic banks and found that trust mediates the relationship between religiosity and loyalty. This is also supported by the previous studies in which it is established that customer trust plays a role as partial mediation on the relationship between customers' satisfaction and customers' loyalty (Haron et al., 2020 & Rehan et al., 2020).

However, Arifin et al (2022) found that trust does not mediate the relationships between perceived fairness and participant loyalty in the context of family Takaful.

Research Model and Hypothesis
Research Model
As previously stated, the DIT framework serves as the overall theoretical framework that guides this study. The main proposition of this study is that customer perceptions of innovation attributes combined with customer trust play a crucial role in the customer loyalty towards family Takaful products and services. The proposed model is illustrated in Figure 1.
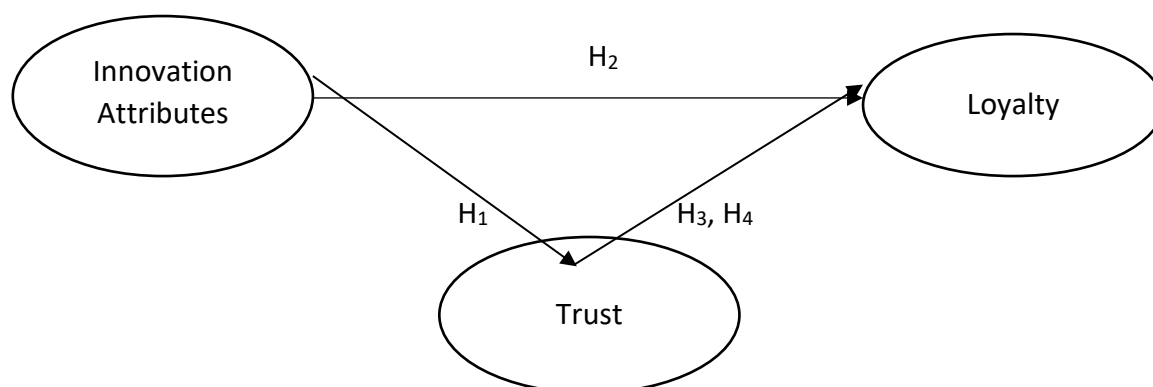

Figure 1. Research Model

Hypotheses Development
Innovation Attributes and Trust
There were substantial studies on innovation attributes that have been utilized by many authors in many different areas of study. It is found that many researchers agree that innovation attributes have a significant influence on trust. For instance, based on the role of innovation attributes on the behavioral intention towards interbank mobile payment service, Kapoor et al (2013) found that innovation attributes have significantly influenced behavioral intention such as trust and commitment. This is supported by Yunus (2014) who recognized that innovation attributes are found to have a significant effect on the intention to use which is related to trust in the mobile banking context. The relationship between innovation attributes and trust is further supported by (Ahmad et al., 2016). Findings from their study showed that the level of perceived innovative attributes influences the customers' trust in online shopping. Chen and Wang (2016) found that innovation attributes have positive effect on customer's trust in the context of social commerce. Purwati and Soewarno (2018) found that innovation attributes have positive effect on the attitude of adopting mobile banking. Thus, this study postulates the following hypothesis:
H_1: Innovation attributes have a significant effect on trust.

Innovation Attributes and Loyalty
Other researchers also conducted their study to investigate the effects of innovation attributes on customer loyalty in the services industry (Lee & Liu, 2008; Arifin & Yazid, 2018). Fatkhurrohman (2011) found that innovation factors have a significant influence on customer loyalty in telecom companies. Meanwhile, another study by Rambocas and Arjoon (2012) also found that innovation attributes influence customer loyalty in the context of internet banking. Research by Hoo (2012) suggested that innovation characteristics significantly influenced repurchase intention on smartphones. Their findings are consistent with Trakulmaykee et al

(2013) which found that there is a positive relationship between innovation characteristics and the intention to use mobile tourism guide. Innovation attributes have significant influences on the value perceptions and usage intentions of mobile payment (Wang, 2022). Thus, this study postulates the following hypothesis:

H$_2$: Innovation attributes have a significant effect on loyalty.

Trust and Loyalty
Previous researchers agree that trust and commitment also have a significant influence on customer loyalty. For instance, in the context of the financial service industry, it is found that customer trust and commitment have direct and positive relationships with customer loyalty (Van Tonder et al., 2016; Simbolon, 2016; Hasandoust & Saravi, 2017). Another study by Purwanto et al (2020) found that trust has a positive and significant effect on the loyalty of the millennial generation on the mobile banking application in Indonesia. Su et al (2021) affirmed that trust is positively related to loyalty in mobile payments. Meanwhile, Cui et al (2022) found that trust has a significant impact on customer loyalty in fresh food e-tailers in China. Thus, this study postulates the following hypothesis:

H$_3$: Trust has a significant effect on loyalty.

The Mediating Effect of Trust on Innovation Attributes and Loyalty
Research on trust as a mediating variable was conducted by (Nguyen et al., 2013). They found that customer trust plays a role as a mediating variable that enhances the impact of corporate identity, corporate image and the reputation of the firm on customer loyalty. This is supported by Madjid (2013) who found that customer trust is a mediator in the relationship between customer satisfaction and customer loyalty in Bank Rakyat Indonesia. Van Tonder (2016) also confirmed trust as a mediator in the relationship between quality advice and customer loyalty in the context of insurance agent's environment. Meanwhile, the findings of the study conducted by Pringviriya (2015) indicated that customer trust mediated the relationship between service quality and customer loyalty in audit firms. Other research on trust as a mediator to the relationship between attitude and behavioral were studied by (Noor and Saad, 2016; Chiu et al., 2017). Thus, this study postulates the following hypothesis:

H$_4$: Trust mediates the relationship between innovation attributes and loyalty.

Research Methodology
Research Design
This study is considered as a quantitative approach and it involves descriptive and causational-correlational research design. A descriptive research design uses the survey method to gather information about people, groups, organizations, to name but a few. The purpose of a descriptive research is to describe the characteristics of the domain (Swanson et al., 2005). In the descriptive approach, this study gathered information about the individual's background. For causational approach, this study determined the cause and effect and the relationship between the constructs proposed in the conceptual framework for the development of the behavioral intention of family Takaful participants in Malaysia. The causational research design was selected to test the cause-and-effect relationships that might exist between innovation attributes, trust and loyalty as well.

Sample and Data Collection

The population in this study is assumed to be Malaysian Takaful participants. Hence, this study specifies that Muslims and non-Muslims participating in the family Takaful would be the target sample. This study will select the participants of family Takaful according to the following criteria: 1) the participants must have contributed to family Takaful, and (2) they must participate in family Takaful for more than two (2) years. This is in line with Hassan et al. (2014) as they stated that participants that took part in Takaful for more than two years are adequate for loyalty measurement. Hence, all the participants that contributed in family Takaful plans for a duration of more than two (2) years were included as potential respondents for this study.

The researcher had used the SEM for the data analysis in this study, Hair et al (2010) and Awang (2012) provide the following suggestions for a minimum sample size depending on the model of complexity and basic measurement model of characteristics as shown in Table 2 below. The table suggests that the minimum appropriate number of samples is 100. However, for the purpose of this study, the total number of participants who contributed in family Takaful plans was unable to be accessed directly. It is because the Banking and Financial Institutions Act [BAFIA] 1989 and Financial Services Act (FSA) 2013 prohibit any company from disclosing their client's information. Hence, the researcher was not allowed to view and customize the samples. Therefore, based on the recommendations from the table below, the data were gathered from 400 participants of family Takaful in Malaysia and this number was deemed sufficient to answer the research questions in this study.

Table 2
The Minimum Sample Required by Structural Equation Modelling

Model Characteristics (Number of model constructs and items)	Item Commonality	Minimum Sample Required
1. Five or less latent constructs. Each latent construct has more than three items	0.6 or Higher	100 samples
2. Seven or less latent constructs. Each construct has more than three items.	0.5 or Higher	150 samples
3. Seven or less latent constructs. Some constructs have less than three items (just identified model)	0.45 or Higher	300 samples
4. More than seven latent constructs. Some constructs have less than three items (just identified model).	0.45 or Higher	500 samples

Source: Heir et al (2010) and Awang (2012)

The permission to collect data was obtained from these four (4) headquarters of Takaful operators licensed by Bank Negara Malaysia. Once the researcher has obtained the approval, each Takaful operator will provide their listed agents as their representatives. From there, the researcher will approach and contact the Takaful agents from time to time. The researcher will deal with the representative agents and schedule meetings for a few times with this group of agents to explain and brief them about the objective of this survey. The respondents will be selected from the Takaful operators using the stratified sampling method. This sampling method involves dividing the population based on the characteristics required by the researcher as mentioned earlier.

Instrumentation

The research instrument or questionnaire in this study was used to collect information to assess the participants' loyalty in family Takaful. The other pieces of information collected were concerned with the constructs of innovation attributes, trust, and loyalty which were based on previous research theories, and models. Since this study focuses on loyalty among participants in family Takaful, a draft of the questionnaire was then prepared consisting of a list of the measurement items. The questionnaire in this current study was divided into four sections: 1) Section A: Innovation Attributes; 2) Section B: Trust; 3) Section C: Loyalty; and 4) Section D: Demographics (Respondent Information).

The question items were adapted from past studies to improve the content validity and then they were slightly modified to suit the context of family Takaful. The items for innovation attributes were derived from (Rogers, 1995). For trust, the items were modified from the studies by (Morgan and Hunt, 1994). The items related to loyalty were adapted from (Mc Donald, 1996). A ten-point Likert scale which ranges from 1- 'strongly disagree' to 10- 'strongly agree' was used. Only the data on the profile of the respondents (Section D) such as, gender, age, race, marital status, education level, number of dependents and monthly income were measured using both nominal and ordinal scales. More specifically, the ten-point Likert scale is an attitude scale used widely in marketing research. This ten-point scale is more suitable comparatively with the other point scales such as 5-point Likert scale or 7-point Likert scale. The justification is that the data will be more independent and meet the requirement for the parametric analysis (Awang, 2014).

Data Analysis

The analysis in this study involves a descriptive analysis and a multivariate statistical analysis. The descriptive analysis describes the respondents' profiling using SPSS through frequency distribution, mean, and standard deviation. Meanwhile, the Structural Equation Modeling is carried out using AMOS to answer the objectives of this research. The AMOS output will tabulate the list of observations and their respective distance from the centroid (Centre of data distribution). If the researcher is satisfied with the fitness indexes obtained, the CFA for the measurement model will be carried out at this stage. The next step is by modelling the structural model. The researchers will assemble these constructs into the structural model in order to execute Structural Equation Modeling (SEM). The constructs should be arranged from left to right, beginning with the exogenous constructs (far left) and followed by the mediator constructs, if any, (in the middle), and the endogenous construct (far right) (Awang, 2015).

Conclusion

The current study provides additional evidence to the growing body of knowledge concerning the importance of achieving higher participant loyalty levels. The findings expected a significant and positive relationship between innovation attributes and participant loyalty in family Takaful. Additionally, the result also expected that the participants' trust plays a role in linking innovation attributes and loyalty. It also enables regulators, policymakers, Takaful operators, Takaful managers, and Takaful marketers to extend the range of innovation for family Takaful products in terms of its features and qualities that further lead to a long-lasting relationship.

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