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Integrated Marketing Communication of Takaful Insurance And Shariah Compliance: A Case Study of Nigeria Takaful Insurance Industry

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Abstract— There is a growing need for integrated marketing communication of Takaful in Nigeria by the insuring public and the yet to be converted prospects in the space. The Takaful mode of insurance and its special unique selling propositions sets it apart from the conventional insurance, what it represents, the shariah and ethical compliances and other related benefits can be communicated via different marketing channels. This study discussed the relationship between the integrated marketing communication strategies embraced by the Takaful operators in Nigeria and the Shariah compliance principles along with their impact on community trust and acceptance. This paper employ a quantitative cross-sectional study which was adopted in the form of survey data on 362 respondents, who were from various regions in Nigeria, the major regions where Takaful was operational. The structural equation modelling was used to determine the direct and mediated impact of integrated marketing communication on the acceptance based on the perceived Shariah compliance and the public trust. The findings demonstrated that integrated marketing communication had a high positive impact on the Shariah compliance, whereas the direct effects on acceptance were low. The customers perception on Shariah compliance increased greatly, the level of trust in the population and trust came out as the most prevalent behavioral predictor of acceptance. Serial mediation test proved that the main transmission channel between communication and acceptance has been working through compliance and formation of trust. The results have shown that congruence in the doctrines and integrity in disclosure were the core factors that determine the extent to which communication was effective in the Nigerian Takaful markets and not persuasive intensity. The study came to the conclusion that the role of integrated marketing communication was mostly that of a governance signalling system where compliance legitimacy was created and behavioural acceptance negotiated. The findings highlighted the key strategic need to harmonize promotional structures with the Shariah governance to improve trust, increase ethical insurance involvement and institutional credibility within Nigeria.

The integrated marketing Communication will further assist the overall Takaful Brand and make it make more memorable to existing policy holders and prospects. Once memorability of the Takaful brand is achieved, this will pave the way towards building brand loyalty. In a market where brand switching is common, loyalty and efficient service delivery will further reinforce customers commitments.

Integrated marketing communication requires consistency of information flow in a coherence manner and it must be certified for shariah compliance by the Shariah Advisors.

Keywords-- Integrated marketing communication, Shariah compliance, Takaful insurance, public trust, Nigeria

I. INTRODUCTION

Islamic finance has changed the institutional structure of financial intermediation in both the Muslim and non-Muslim economies, Takaful insurance is being considered one of the key instruments to share risks, social solidarity and ethical financial inclusion. In contrast to traditional insurance, but based on risk sharing and the actuarial commodification of risk (as a contractual approach), Takaful is organically based on cooperative risk sharing, mutual guaranteeing, and the Shariah no-gharar, no-riba and no-maysir injunctions of contractual legitimacy (Wilson and Rahman, 2014). This code of ethics frames Takaful not as a financial product but as a religious faith institutional structure the validity of which is based on both effectiveness and efficiency of operations and adherence to regulations and perceptual trust on the basis of religious obligations. In this regard, communication practices take on an even greater importance since they do not operate as tools of a market positioning but are used tools as vectors of creating shariah compliant, integrity, moral responsibility and transparency of contracts in open.

The Nigerian insurance sector is one of such intricate landscapes on which one may question the intersection of integrated marketing communication and Shariah compliance.



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Nigeria is the highest Muslim densely populated region in sub Saharan Africa and is also the location of the highly under penetrated insurance sector with low levels of trust and low financial literacy and perennial reputational deficits (Shehu & Abdullahi, 2025). When Takaful was formally incorporated into the insurance regulatory framework in Nigeria via the guidelines of National Insurance Commission it was to cover these deficits by providing a culturally congruous substitute that could mobilise the latent demand among religiously inclined consumers.

However, empirical findings still show that awareness, acceptance and continuity of Takaful products among the populace are still low after over 10 years of institutional acceptance and regulatory support (Shehu & Abdullahi, 2025). This contradiction predicts the vital nature of communication strategy in balancing doctrinal purity with marketing success.

The concept of integrated marketing communication has also been transformed into a strategic governance system where organisations are able to reach messages consistency, stakeholders interaction and reputational integrity across various communication channels. In financial markets with credence qualities and asymmetric information, integrated communication is a trust generating activity that minimises the perceptual uncertainty and or signals organisational reliability (Abdur Rehman et al., 2020). The communicative role in Islamic financial institutions, however, is not limited to the informational disclosure, but it is also normative signalling of Shariah compliance, ethical orientation and governance legitimacy. Harun and Hassan (2018) show that the communication structures within organisations have a determining role in the reduction of Shariah noncompliance risks through the establishment of the consistency of doctrines through both operational and marketing interfaces. In the same manner, Aziah Abu Kasim (2012) demonstrates that credibility of Shariah compliance disclosure plays an important role in influencing the confidence of stakeholders in Takaful institutions. These results suggest that marketing communication is not peripheral to compliance but forming part of compliance perception.

The theoretical paradox that drives this query is that there are two institutional logics that regulate Takaful operators. On the one hand, they are in the competitive insurance markets, which recompense persuasive branding, intensity of promotion, and customer relationship management. Conversely, they are constrained by the Shariah systems of governance, which place substantive and nominal limitations on content framing, representational ethics and contractual transparency.

The literature proposes that a mismatch between the promotional and compliance-based narratives can create reputational dissonance that has the ability to break trust despite the presence of formal compliance frames (Iqbal et al., 2025). This danger is especially acute in emerging economies, in which the institutional control of religious power, regulation and consumer safeguards are institutionally disjointed.

Nigeria is a hybrid of regulation where the traditional and Islamic insurance exist under a single supervisory authority. Such a setup imposes unique communicative strains on the operators of Takaful who have to simultaneously distinguish their products through the conventional insurers and assure Muslim and non Muslim clients of contractual fairness, solvency guarantees and ethical probity. Shehu and Abdullahi (2025) record the role of religious leaders in the direction of forming Takaful acceptance in Northern Nigeria and indicate that trust building is through overlapping religious authority and market communication networks. But the theorisation and the empirical under-research of strategic integration of these networks into formal systems of marketing communication is still to come.

The new body of literature in the field of Takaful marketing has highlighted further the relevance of strategic alignment of communication in facilitating faster adoption and diffusion of technology. According to Ahmad et al. (2025), the optimised marketing strategies will ensure that Takaful products will be selected much better because the consumer will be well informed on the contractual frameworks and working advantages. Similarly, Anwar et al. (2024) show that the situation with the publicity of Shariah insurance products is better when the communication strategies are organized in the system of institutional touchpoints. Nevertheless, these researches are mostly set in the context of Southeast Asia and seldom challenge the doctrinal content of the communication messages or congruence of compliance. Besides, they give a privilege to adoption outcomes, without scrutinizing the ethical validity of the process of communication per se.

This gap can be solved using the theoretical developments in Islamic marketing scholarship that offers theoretical understanding on the topic. In their conceptualisation of Islamic marketing, Wilson and Rahman (2014) view this as a normatively restricted area where promotional activities should incorporate the moral responsibility within them, honesty and lack of manipulative persuasion. Taufik Syamlan et al. (2025), also formulate a parameter of Shariah compliance in marketing that incorporates the transparency, fairness and doctrinal consistency as enabling innovation in governance systems.



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According to these contributions, the role of integrated marketing communication in Takaful can be considered, not only as effective, but also as its epistemic loyalty to Shariah values, and as its ability to build trust that is ethically based.

The key mediating variable between communication alignment and consumer acceptance in Islamic insurance market is trust. The research on relationship marketing shows that the quality of the services, the credibility and communication responsiveness of representatives play a significant role in the determination of loyalty and corporate image among Takaful customers (Abdur Rehman et al., 2020; Abdur Rehman et al., 2021). However, the implicit assumptions of these studies are that compliance is legitimated without conducting empirical studies on compliance with Shariah disclosure expectations or perceived compliance mediating the trust relationship. The article by Iqbal et al. (2025) indicates the weakness of transparency regimes in Islamic insurance, which demonstrate that the differences between claims of compliance and practice undermine operational behaviors that create scepticism that can affect the credibility of the institutions.

In the Nigerian environment this vulnerability is aggravated by mistrust of insurance institutions since time immemorial, poor enforcement capacity and the uneven distribution of Islamic financial literacy. The barriers to Takaful penetration are recorded in behavioural terms by Maulana and Muchlasin (2025) as the results of cognitive ambiguity, and normative uncertainty, whereas the organisational and normative influences on Takaful adoption are revealed by El Boudaly et al. (2025) to consider institutional legitimacy rather than price or product factors. These lessons highlight the importance of making an analysis of communication strategy rather than a marketing instrument that is considered neutral but rather as a governance interface where compliance legitimacy and trust are co produced.

Nevertheless, although the topicality of these questions has increased, there is no empirical study considering the disposition of integrated marketing communication and Shariah compliance, in the context of Nigerian Takaful, conspicuously. The available studies on religion advocacy in Nigeria concentrate on drivers of adoption and facilitator of religious advocacy instead of questioning the structure of communication, integration or compliance signalling of messages (Shehu & Abdullahi, 2025). In spite of its complex methodology, the field of international studies seldom involves quantitative standards of compliance alignment or mediation of trust on the basis of integrated communications systems.

This gap limits regulatory policy as well as the managerial approach in a market, the main asset of the Islamic financial institutions being reputational capital.

The main focus of this research is thus to assess the existence of integrated marketing communication strategies employed by Takaful operators in Nigeria within the principle of Shariah compliance and its impact to the level of trust and acceptance by people. This is a single objective which is analytically limited. It does not attempt to analyze the design of products, pricing mechanisms or the implementation of regulations or standards but to distinctively separate the communicative interface in which a compliance legitimacy is created and a market acceptance is bargained. The operationalisation of integrated marketing communication as a multidimensional construct that includes consistency of message, adequacy of disclosure, coordination and stakeholder interaction of the channel and the modelling of Shariah compliance perception as a mediating governance process can find the study to serve as a determinant of communication alignment in institutional trust.

The institutional theory, signalling theory and Islamic governance theory are some of the theoretical frameworks that are incorporated in this inquiry. The institutional theory describes the way in which Takaful operators also meet normative and regulative expectations so as to gain legitimacy in the hybrid financial markets (El Boudaly et al., 2025). Signalling theory describes the role of integrated communication as credibility signal of information asymmetry reduction and compliance undertaking (Abdur Rehman et al., 2020). Islamic governance theory anchors these mechanisms to a doctrinal accountability framework which requires truthful disclosure, bans any deceptive persuasion and compliance with Shariah supervisory authority (Harun & Hassan, 2018; Aziah Abu Kasim, 2012). These frameworks can be synthesized so that a critical interrogation on whether or not communication integration positively or negatively affects or distorts compliance perception can be conducted.

This study makes contributions to three related literatures by a purely quantitative design and concentrating on the Nigerian Takaful operators and consumers. It adds to the field of scholarship in Islamic marketing by testing the compliance content of integrated communication empirically instead of the promotional effectiveness of the marketing communication. Second, it contributes to the further development of Takaful adoption research by the fact that trust is modeled as an endogenous response to compliant communication as opposed to an exogenous attitudinal variable.



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Third, it educates regulatory discourse through establishment of communicative risk factors that can cause latent Shariah non-compliance reputational exposure despite the existence of formally compliant institutions.

By so doing, the research will solve a major governance issue that Islamic insurance is facing in emerging markets. When the concept of integrated marketing communication is not in harmony with the Shariah ideology, it can actually increase the rate of distrust by enhancing gaps of credibility between marketing messages and beliefs. On the contrary, it can be considered a low-cost governance tool, when properly aligned, that can enhance compliance perception, increase the level of public trust and broaden ethically-based financial inclusion. The Nigerian case thus provides a needful theoretically fruitful and policy germane environment in which to test this alignment and the consequences of this alignment to the future of Islamic insurance governance.

II. METHODOLOGY

The research was based on a positivist epistemological orientation and deductive quantitative research approach because it was intended to provide a rigorous test of the alignment between integrated marketing communication practices, perceived Shariah compliance and public trust and acceptance of Takaful insurance in Nigeria. Quantitative methodology was deemed to be suitable since the hypothesis was based on the necessity of measuring the latent constructs of perception, estimations of cause and effect, and mediation effects in a formal inferential paradigm as opposed to investigating subjective meanings or institutional discourses (Kothari, 2004; Bhattacharyya, 2006). This was a cross sectional and explanatory design in line with the need to measure relations between variables at a given point and adjusting on observed heterogeneity among respondents (Goundar, 2012; Patel and Patel, 2019).

The target population consisted of current and potential clients of licensed Takaful companies in business in Nigeria and frontline marketing and customer relations officers who would execute on the integrated marketing communication strategies. The theoretical assumption that trust and acceptance are perceptual results developed at the level of the consumer and not the organisation was reflected in the unit of analysis being the individual respondent. Multistage sampling process was used. During the first phase, three geopolitical regions where Takaful was operational were selected deliberately in an attempt to ensure, institutional coverage, and religious variety. At the second step, stratified random sampling was used to identify the respondents who will be working in the urban centres of the chosen zones.

This process minimized sampling bias, as well as, maximized representativeness in alignment with methodological requirements of survey-based studies on financial research (Daniel and Sam, 2011; Gupta and Gupta, 2022).

The significance level in which asymptotic power was taken into account was used to calculate the minimum sample size in structuring equation modelling. Considering the rule of thumb that the sample size must be at least ten times as many structural paths as there are directed into a latent construct, a cut-off of 300 observations was set as statistically adequate to be sure that models are identified and parameter estimates are stable (Goddard and Melville, 2004; Davidaviciene, 2018). The 450 structured questionnaires were distributed in order to offset the possible non response and incomplete questionnaires, out of which 386 returned questionnaires were adjudged as valid following the data screening processes. This last size was large enough to meet the minimum power needed and allow sound multivariate estimation.

A self-administered structured questionnaire that was used in the collection of primary data served to operationalise the latent constructs of integrated marketing communication alignment, perceived Shariah compliance, public trust and acceptance intention. A five-point Likert scaling format that included strongly disagree to strongly agree was used in the questionnaire to measure the intensity of perception and to facilitate the parametric estimation (Panneerselvam, 2004; Rajasekar and Verma, 2013). The operationalisation of integrated marketing communication was done as a second order construct that included consistency of message, alignment of channels, clarity of disclosure and stakeholder involvement. The purported compliance with Shariah was captured in items that indicated transparency, uniformity of the doctrines, lack of banned things and credibility of the supervisors. Operationalisation of the indicators of trust led to the formation of public trust (confidence indicators, perception of reliability and ethical belief), and acceptance (intention to patronise, recommend and continue usage).

There was stringent protocol of validation of the instruments. Theoretical constructs and existing theoretical measurement framework in Islamic finance and marketing governance literature informed item generation. Expert review was also used to assess content validity and tested the clarity, relevance, and doctrinal suitability of each item on a 4-points scale with 3 Islamic finance scholars and two senior Takaful practitioners being involved in the assessment; this is in line with methodological standards as suggested by Kothari (2004) and Saharan et al. (2024).

To determine internal consistency and to narrow down statements that might not be clear, a pilot survey was done on 40 respondents. All the constructs yielded Cronbach alpha coefficients that were above the value of 0.70, which is an acceptable reliability measure (Bhattacharyya, 2006; Patel and Patel, 2019).

Pre-estimation was done by data screening and preparation. The expectation maximisation procedures were used to address the missing values as well as skewness, kurtosis and Mardia coefficient were used to test univariate and multivariate normality. Mahalanobis distance statistics were used to determine the existence of outliers and to drop them in cases where their existence undermined the distributional assumptions of the maximum likelihood estimation (Gupta and Gupta, 2022; Daniel and Sam, 2011). Diagnostics Multicollinearity diagnostics were done to measure variance inflation factor and tolerance but all values fell within acceptable limits which shows that there was no high level of linear dependence among predictors (Goundar, 2012).

The analytical plan was based on structural equation modelling of latent variables mediated. The approach was chosen as the study needed to estimate measurement and structural elements at the same time, adjust measurement error and test indirect effects between integrated marketing communication and acceptance based on perceptions of Shariah compliance and trust (Kothari, 2004; Davidaviciene, 2018). Confirmatory factor analysis was used to estimate the measurement model in the first stage through establishing construct validity, convergent validity and discriminant validity. Factor loadings of more than 0.60 and average values of variance extracted of more than 0.50 were considered to be indicators of satisfactory convergent validity, and the Fornell Larcker criterion was used to check whether there was discrimination between the factors (Goddard and Melville, 2004; Gupta and Gupta, 2022).

The structural model was then defined as a recursive system of equations and has the form:

$$\text{Trust}_i = \beta_0 + \beta_1 \text{IMC}_i + \beta_2 \text{Compliance}_i + \varepsilon_i$$

$$\text{Acceptance}_i = \alpha_0 + \alpha_1 \text{IMC}_i + \alpha_2 \text{Trust}_i + \alpha_3 \text{Compliance}_i + \mu_i$$

And where IMC was used as the measure of integrated marketing communication alignment, Compliance as the measure of perceived Shariah compliance, Trust as the measure of public trust and Acceptance as the measure of acceptance intention.

Bias corrected bootstrap confidence intervals (a total of 5000 resamples) were used to assess the mediation effects, which is in accordance with modern mediation testing procedures (Goundar, 2012; Saharan et al., 2024).

To prevent the use of one statistic, multiple Goodness of fit indices were used to determine the model fit. The comparative fit index, Tucker Lewis index and goodness of fit index should have been above 0.90 and the root mean square error of approximation be below 0.08 according to the general criteria of structural equation adequacy (Goddard and Melville, 2004; Davidaviciene, 2018). Interpretation of the chi square statistics was done with reservations considering its sensitivity to sample size.

In order to reinforce causal inference and minimize the omitted variable bias, a number of control variables were included into the structural equations, namely age, education, intensity of religiosity, previous insurance experience and geographic zone. These controls were theoretically supported because they may be confounders of trust formation and acceptance behaviour in financial markets based on Islamic (Bhattacharyya, 2006; Patel and Patel, 2019). Strong standard errors were used to take care of the possible heteroscedasticity.

There were strict ethical considerations that were followed during the research process. The respondents were informed with the considerations of giving voluntary participation, informed consent was taken, and anonymity was ensured. The data was only applied to an academic purpose and was stored in encrypted digital form in accordance with the ethics of institutional research (Saharan et al., 2024; Daniel and Sam, 2011).

The methodology offered a statistically rigorous platform on which to test the compatibility between integrated marketing communication, Shariah compliance perception and public trust and acceptance in Nigerian Takaful by using probabilistic sampling, tested measurement tools, and multivariate mediation modelling. This design facilitated internal validity, construct reliability and inferential robustness, which made the study be in a position to produce policy relevant and theoretically based empirical evidence.

III. RESULTS

This study provides the empirical results of the quantitative research determining the correspondence between integrated marketing communication, perceived Shariah compliance, public trust and acceptance of Takaful insurance in Nigeria.

The findings are structured according to descriptive statistics, model validation based on measurements, structural model estimation and mediation analysis.

The entire interpretation becomes purely statistical and analytically consistent with the sole purpose of the study.

Table 1:
Descriptive Statistics of Study Variables (n = 362)

Variable	Mean	Standard Deviation	Minimum	Maximum
Integrated Marketing Communication (IMC)	3.68	0.71	1.92	4.85
Perceived Shariah Compliance	3.74	0.69	2.01	4.91
Public Trust	3.61	0.73	1.88	4.83
Acceptance Intention	3.56	0.76	1.80	4.90

The descriptive statistics showed the moderately high perceptions of all constructs. The 3.68 mean score of integrated marketing communication indicated that the respondents tended to perceive communication plans of Takaful operators as integrated and relatively stable. The highest mean value was 3.74 in the perceived Shariah compliance, which means that the respondents were inclined to regard the content of the communication as being treated rather broadly in terms of conformity to the doctrinal expectations. Public trust and acceptance intention had slightly lower means of 3.61 and 3.56 respectively meaning that perceptions were favourable but the levels of trust formation as well as behavioural acceptance were not as high as compliance perception. The level of dispersion was moderate, indicating the heterogeneity of the experience of the geographic zones and types of respondents.

Table 2:
Correlation Matrix

Variable	IMC	Compliance	Trust	Acceptance
IMC	1.000	0.642** *	0.581 ***	0.537** *
Compliance	0.642 ***	1.000	0.693 ***	0.618** *
Trust	0.581 ***	0.693** *	1.000	0.721** *
Acceptance	0.537 ***	0.618** *	0.721 ***	1.000

***p < 0.01

The correlation coefficients showed significant and strong relationships between the core constructs. The results revealed that integrated marketing communication and perceived Shariah compliance showed significant positive relationship (r = 0.642, p = 0.01) which implied that the greater the integration of messages and disclosure coordination, the greater the perception of doctrinal conformity.

The relationship between compliance and trust was especially strong (r = 0.693, p < 0.01) which meant that the perception of compliance was one of the core trust-creating mechanisms. The strongest correlation was observed between acceptance intention and trust (r = 0.721, p less than 0.01), which validates the assumption that trust is an important behavioural salience determinant of patronage behaviour. These initial relationships were an empirical justification of the mediation structure of the structural model.

Measurement Model Results

A confirmatory factor analysis was performed in order to test the validity of the latent constructs and then the structural estimation.

Table 3:
Measurement Model Validity and Reliability

Construct	Cronbach Alpha	Composite Reliability	Average Variance Extracted
IMC	0.89	0.91	0.58
Compliance	0.91	0.93	0.61
Trust	0.88	0.90	0.56
Acceptance	0.87	0.89	0.55

The Cronbach alpha coefficient of all constructs was above 0.85, which means high internal consistency. The scale reliability was ensured and the composite reliability scores were higher than the recommended level of 0.70. The values of average variance extracted were 0.55-0.61, which is more than their minimum standard of 0.50 and defines convergent validity. Discriminant validity was established because the square roots of the average variance extracted by each construct were more than the inter construct correlations.

The overall measurement model was found to have good fit statistics with comparative fit index of 0.94, Tucker Lewis index of 0.93, goodness of fit index of 0.91 and root mean square error of approximation of 0.054. These indices affirmed that these measurement structures were sufficient to render the measured data and allow valid structural inference.

Structural Model Estimation

The structural model was used to test the direct and indirect impacts of integrated marketing communication on acceptance based on perceived Shariah compliance and trust.

Table 4: Structural Path Estimates

Path	Standardised Coefficient	Standard Error	t value	p value
IMC → Compliance	0.642	0.041	15.66	<0.001
IMC → Trust	0.214	0.052	4.12	<0.001
Compliance → Trust	0.531	0.047	11.30	<0.001
Compliance → Acceptance	0.268	0.058	4.62	<0.001
Trust → Acceptance	0.489	0.049	9.98	<0.001
IMC → Acceptance	0.107	0.051	2.10	0.036

The path estimates indicated the degree of perceived Shariah compliance had a very significant positive effect on the integrated marketing communication (b = 0.642, p < 0.001). This finding meant that an increase in message consistency, channel harmony and disclosure clarity was closely related to an enhancement in perception of compliance. The size of this coefficient implied that communication alignment was one of the major predictors of perceived doctrinal legitimacy.

The positive but relatively small effect of integrated marketing communication on trust was positive (b = 0.214, p < 0.001). This meant that as much as communication integration could play a role in the formation of trust, a lot of it was found to act indirectly via compliance perception as opposed to its relational signalling.

The perceived Shariah compliance had a significant positive impact on trust (b = 0.531, p < 0.001), which validated the fact that doctrinal legitimacy was a core trust-creating process in the Nigerian Takaful setting.

This coefficient was greater than the direct impact of communication on trust by over twofold showing that compliance perception mediated a significant percentage of the trust formation process.

Trust and compliance had statistically significant influences on the acceptance intention. Trust showed the biggest behavioural coefficient (b = 0.489, p < 0.001), which indicates that the confidence and ethical belief were the major factors driving patronage and recommendation. The effect of compliance on acceptance (b = 0.268, p < 0.001) was also positive, and as a result, one can conclude that doctrinal conformity affected behavioural intention without the impact of trust.

Integrated marketing communication had a weak but statistically significant direct effect on the acceptance (b = 0.107, p = 0.036). This finding indicated that communication plans per se could not create a sense of acceptance unless they were converted to plausible compliance cues and the development of trust.

The overall structural model had satisfactory fit and comparative fit index of 0.92, Tucker Lewis index of 0.91 and root mean square error of approximation of 0.057. It was found that the coefficient of determination showed that the model accounted 41 percent of the variance in trust and 52 percent of the variance in acceptance intention which indicates that the model has a significant explanatory power as a behavioural model in an emerging financial market.

Mediation Analysis

Bootstrap estimates of indirect effects were calculated in an attempt to formally test the mediating positions of perceived Shariah compliance and trust.

Table 5: Mediation Effects

Indirect Path	Indirect Effect	95% Confidence Interval	Significance
IMC → Compliance → Trust	0.341	[0.271, 0.418]	Significant
IMC → Compliance → Acceptance	0.172	[0.109, 0.241]	Significant
IMC → Trust → Acceptance	0.105	[0.061, 0.168]	Significant
IMC → Compliance → Trust → Acceptance	0.167	[0.118, 0.232]	Significant



The mediation analysis outcome proved that perceived Shariah compliance and trust mediated the relationship between integrated marketing communication and acceptance together. The indirect impact of communication on trust via compliance was big and statistically significant, which means that the primary process via communication generated trust consisted of the signalling of doctrinal legitimacy. The compliance and trust through serial mediation to acceptance were also important and this proved that communication alignment increased acceptance mainly by raising the perceptions of compliance, which subsequently supported trust and behavioural intention.

The fact that the small but significant direct effect of integrated marketing communication on acceptance persisted showed that it was partially but not entirely mediated. This meant that there were areas of communication like brand visibility and relational cues that affected acceptance without compliance and trust, although at a substantially lower level.

IV. DISCUSSION AND IMPLICATIONS OF THE FINDINGS

The test findings produced by the research give a rational and logically consistent explanation of how integrated marketing communication affects the perceived trust and acceptance of Takaful insurance among the people in Nigeria by using the mediation variable of perceived Shariah compliance. The prevalence of the communication to compliance and compliance to trust channels are confirmatory that communication efficacies in Islamic insurance markets are not persuasive based but are governance based. This observation is close to Haroun and Hassan (2018) who reveal that organisational communication can be viewed as a risk reduction tool by facilitating the uniformity of doctrines within the operational and promotional platforms. The current findings build on this argument by empirically demonstrating that this consistency is not only defensive against non compliance risk but make up consumer trust formation and behavioural acceptance in a new African market.

This positive impact of perceived compliance with Shariah on trust is strong, and it supports the previous disclosure based literature that discloses that doctrinal transparency is a key credibility indicator in Takaful markets. As Aziah Abu Kasim (2012) demonstrates, the quality of Shariah compliance disclosure seriously impacts the stakeholder confidence, and Iqbal et al. (2025) prove that the lack of alignment between compliance claims and transparency regimes is a serious underminer of institutional legitimacy.

The Nigerian data proves that compliance perception is not a marginal attitudinal factor, but instead a structural trust creating institution, which mediates the whole communication acceptance nexus. This suggests that integrated marketing communication approaches that give precedence to branding intensity than doctrinal clarity can create short term remindness without having sustainable approval.

The low direct impact of integrated marketing communication on acceptance supports the Islamic marketing point of view developed by Wilson and Rahman (2014), who state that persuasive strategies of Islamic insurance should be normatively bound and subordinated to ethical responsibility. This normative proposal is empirically confirmed by the current results, which indicate that communication integration by itself can influence behaviour to a small extent unless it is supported by credible Shariah signalling. This is also in line with Taufik Syamlan et al. (2025), who conceptualise compliance parameters in marketing as innovation facilitating governance tools, and not regulation impediments. The parameters in the case of Nigerian context seem to be acting as behavioural triggers that convert promotional coherence to trust based acceptance.

The compliance and trust mediated serial mediation effect adds significant value to the literature on adoption. Although Ahmad et al. (2025) and Anwar et al. (2024) show that strategic marketing enhances the selection of products and the level of knowledge among the population, the compliance trust transmission mechanism is not explicitly modeled. As demonstrated by the current study, knowledge improvement and promotional optimisation cannot work alone unless it supports the doctrinal legitimacy. This observation aligns with the findings of El Boudaly et al. (2025), who define institutional legitimacy as a prevailing factor in Takaful uptake under organisational and behavioural theories.

Specific implications to Nigerians are especially relevant. Shehu and Abdullahi (2025) highlight the power of religious leaders in marketing the Takaful in Northern Nigeria. The existing results indicate that formalised systems of integrated marketing communications need to be strategic to get religious authority networks and Shariah supervisory approvals into their messaging structure so as to enhance signalling of compliance and diffusion of trust. Lack of incorporation of these normative intermediaries can diminish the epistemic plausibility of promotion campaigns despite the level of technical sophistication that has been used.



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In managing its functions, the findings suggest that Takaful operators ought to reframe the integrated marketing communication as a compliance governance tool, instead of a traditional promotion tool. The transparency of disclosure, the channel-level message congruency, and the direct statement of Shariah supervision should be embedded in communication strategy as the fundamental aspects. The recommendation is consistent with Ayedh et al. (2021), who demonstrate that incorporation of Shariah compliance in information systems increases governance coherence and trust of the stakeholders.

Regulatively, the results determine integrated marketing communication to be a latent area of Shariah non compliance risk. The regulators should hence go further than product design and investment screening to provide a systematic audit of the promotion messages and disclosure practices under Shariah governance. This strategy would strengthen the transparency goals that Aziah Abu Kasim (2012) points to and mitigate the reputational risks that Iqbal et al. (2025) discuss.

Lastly, the behavioural implication echoes the barrier-orientated analyses of Maulana and Muchlasin (2025) and the corporate image results of Abdur Rehman et al. (2021). The formation of trust is weak and very sensitive to compliance credibility. The concept of strategic alignment between integrated marketing communication and Shariah governance is thus not only a best practice in marketing but the basis of sustainable Takaful penetration in Nigeria.

V. CONCLUSION

In this research, the aim was to determine the effectiveness of integrated marketing communication strategies embraced by the operators of Takaful in Nigeria on the principles of Shariah compliance and the level of public trust and acceptance. Isolating this one objective and putting it under high levels of quantitative testing, the research has produced a consistent explanatory description of the governance mechanisms that communicate alignment determines behavioural consequences in an emerging Islamic insurance market. As the results show, integrated marketing communication has the most impact not by direct persuasion but by its ability to indicate doctrinal legitimacy, reinforce compliance perception and trigger the formation of trust, which is further translated into acceptance.

The empirical data sets the fact that perceived Shariah compliance is the key institutional channel between communication alignment and trust and the behavioural intention.

The size of the communication to compliance and compliance to trust channels validates the fact that compliance perception is not a peripheral attitudinal variable but a fundamental governance mechanism, which orders consumer assessment in Takaful markets. This finding eliminates a significant ambiguity in the Islamic marketing body of literature by demonstrating that the effectiveness of communication with faith based financial systems is essentially conditional on normative congruence rather than promotional intensity. Epistemically weak integrated marketing communication that does not have epistemically anchored disclosure integrity creates low levels of trust dividends and low levels of acceptance effects.

The insignificant direct influence of communication on acceptance also contributes to the theoretical hypothesis that Islamic insurance markets are dominated by ethical accountability logics limiting the traditional persuasive tactics. The proximate cause of behavioural determinant is trust and compliance as the major institution of creating trust. This sequencing means that reputational capital in Takaful is built using governance signalling and not branding differentiation. This type of governance with communication architecture has strategic decisive value in a market like Nigeria where the mistrust of insurance institutions is still so deeply rooted in the past.

These dynamics are especially educative to be examined in the context of Nigeria. The concomitant presence of conventional and Islamic insurance within a single regulatory framework places an increased legitimacy pressure on Takaful providers forced to both pull differentiation as well as provide some kind of assurance to heterogeneous groups of consumers regarding the fairness of the contract as well as the authenticity of the doctrine. The results show that this burden of legitimacy cannot be transferred to promotional coordination only. Rather, it involves the systemic inculcation of Shariah narratives of governance, oversight approvals and open disclosure policies in all channels of communications. In the absence of such integration, marketing integration may only tend to degenerate into reputational vulnerability through increasing the disparity between the promotional assertion and the compliance anticipation.

Theoretically, the study enhances the scholarship on Islamic marketing and the adoption of Takaful in three significant aspects. To begin with, it operationalises integrated marketing communication as a regime consistent signalling system as opposed to an impassive promotional technology. Second, it is an empirical model that perceived Shariah compliance is a mediating institutional mechanism that organizes trust formation and behavioural intention.

Third, it shows that the belief in Islamic insurance markets is an endogenous result of compliance consistent communication and not an exogenous attitude. These contributions make the applications of institutional and signalling theory refined in the field of Islamic finance by institutionalising them in doctrinal accountability regimes.

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