

## **Determinants of Takaful Adoption in Somalia: Examining Attitude, Awareness, and Knowledge through the Extended Theory of Planned Behavior**

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### **Abstract**

Islamic insurance, or Takaful, offers Shariah-compliant coverage based on shared responsibility, solidarity, and mutual support, rather than profit. In Somalia, interest in Takaful has grown, leading to the establishment of new institutions. However, limited research exists on the factors influencing individuals' intention to adopt Takaful. This study investigates the impact of attitude, subjective norm, perceived behavioral control, awareness, and knowledge on adoption intention, using the Theory of Planned Behavior (TPB) as a framework. A total of 400 self-administered questionnaires were distributed across seven major cities in Somalia. Data were analyzed using SPSS, employing descriptive statistics, multiple regression, and tests of validity and reliability. The findings revealed that all examined variables positively influenced individuals' intention to adopt Takaful. Despite general awareness, the study recommends that Takaful operators enhance promotional and educational efforts to improve public understanding and trust. Additionally, the integration of awareness and knowledge into the TPB model offers a broader perspective on Takaful adoption behavior in Somalia.

**Keywords:** *Islamic Insurance, Takaful, Adoption, Theory of Planned Behavior (TPB) Intention, Somalia.*

### **Introduction**

All human actions carry the possibility of loss because of unforeseen circumstances. Since at least 215 BC, what we now call insurance has emerged to reduce this burden on individuals. For more than 1400 years, this notion has been practised in many forms. Insurance has indeed been considered a business entity that facilitates the transfer of financial risks from individuals to a collective group of risks via two-party contracts. (Archer & Abdi Karim, 2009).

Given the rise in risks and hazards during this globalized era, insurance has become essential to human survival. Lee et al. (2018). Insurance mitigates risk; so, when individuals transfer risk to an insurer, they trade it for a premium. Once the risk is transferred to the premium, an emergency fund is unnecessary (Jacky Lim, Muhammad F. Idris, 2014). Conversely, humans must brace for losses. Contemporary insurance originated in the 1600s when British merchants and shipowners convened at a coffeehouse near Lombard Street in London. The coffeehouse, named Llyod's, was the venue where they consented to share in the profits and losses linked to maritime voyages (Omar Fisher, 2009). Nonetheless, Muslims must engage to ensure their interests are safeguarded in accordance with Islamic principles. Consequently, Sudan's inaugural Islamic insurance business was founded in 1979.

According to the Islamic Financial Development Indicator (IFDI) 2020 report, Takaful assets worldwide increased 10% to the US \$51 billion in 2019, up from a 1% increase in 2018. Contributions to Takaful increased by 8.8% in Saudi Arabia, the country's leading market for Islamic insurance, offering a much-needed lift to the business following several years of losses. Most of the new revenues were derived from the medical line due to the mandated coverage for Saudi nationals' dependents in

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2018. In other GCC markets, takaful operators witnessed even faster growth in 2019, with donations increasing by 14% yearly. Multiple company lines experienced growth, and investment profitability improved. However, as the COVID-19 outbreak took hold, this development stalled since business lockdowns and closures significantly cut insurance and takaful sales and profits (IFDI, 2020).

Africa's Islamic investment sector is expanding, creating numerous chances for Takaful operators to engage in various Sharia-compliant ventures and assuage regulators' concerns (Abass, 2017). While the African continent is enjoying growth in Takaful goods, several countries, including Kenya, Nigeria, and Tunisia, are still in the early stages of the Takaful sector (Insure Afrika, 2015). In Nigeria, for example, Halal Takaful services range from personal family to group items. At the same time, Takaful has been available in Tunisia since 1982, with enterprises delivering a diverse selection of Takaful services.

According to Maki (2019), Somalia has seen over two decades of political volatility since 1991. Still, Somalis continued to pool their resources to aid the needy within their families, clans, or related people on a voluntarily and gratuitous basis, indicating that familial interdependence is a feasible alternative to insurance for safeguarding against potential future injury or loss. Despite the widely held belief that insurance is a strong predictor of well-being and life satisfaction, Somali people have an inferior insurance culture (World Bank, 2018). However, due to the current situation in Somalia, another East Africa Takaful Market has emerged, and some businesses have already taken the initiative to spend a sizable sum after assessing business risks. The Federal Government is in a position, and estimates indicate that a stable, safe, and secure Somalia is on the frontier, conducive to business. Additionally, business analysts see a dynamic market. Another significant factor is the 'fervent desire' to conduct business in Somalia (Maki, 2019).

Takaful is not a new phenomenon or practice; it existed during the Prophet Muhammad's (PBUH) lifetime through its incorporation of the notion of Aqilah. Takaful has been fully commercialized and has become a significant part of the financial industry due to the complexity of business operations, activities, and growing human demands (Salman et al., 2015). Sudan pioneered the establishment of a contemporary takaful scheme in 1979, followed by Malaysia in 1984. Takaful worldwide enterprise in 2019 also reached \$51 billion, which is predicted to be \$65 billion or more by the end of 2024. After 1991, Somalia suffered from political instability for about three decades, during which state institutions, including insurance companies and agencies, were destroyed. Since that time, Somalis have pooled their resources to assist the needy within their families, clans, or relevant individuals on a voluntary and gratuitous basis. Therefore, family interdependence serves as a substitute for insurance to safeguard society against any loss or damage (Maki, 2019). For example, Qaaran (Contribution) is a traditional Somali costume whereby a family member or tribe donates to the harm or loss suffered by a family member. Nevertheless, over the last several years, a good shift has happened; many growth sectors have begun, and numerous prospects have developed, including Islamic banks and Islamic insurance businesses. Currently, Takaful operators have emerged in Somalia since early 2014 (Sheikh Ali & Abdi Jama, 2016). Therefore, the present study examines Behavioral Determinants of Takaful Adoption in Somalia. As a result, the problems addressed in this article are as follows:

RQ1: Does attitude influence a participant's intention to adopt Islamic insurance in Somalia?

RQ2: Does subjective norm influence a participant's intention to adopt Islamic insurance in Somalia?

RQ3: What is the effect of perceived behavioral control on a participant's intention to adopt Takaful in Somalia?

RQ4: How does awareness influence a participant's intention to adopt Islamic insurance in Somalia?

RQ5: How does knowledge affect a participant's intention to adopt Takaful in Somalia?

## **Literature Review**

### ***Takaful (Islamic Insurance)***

Insurance has turned into a critical component of an economic system, particularly in the last several decades. Mutual help, in which members of a group look out for one another, is the fundamental notion of insurance. This cooperative culture is widely spread in Muslim nations, where Takaful is utilized in place of traditional insurance (Nasir et al., 2020). Islamic Insurance adheres to Shariah principles. The primary characteristics of the Takaful Model are mutual cooperation, uniform interest,

and shared accountability (Ashish C. Pius, 2021). Takaful originates from the Islamic principles of fraternity, mutual assistance, and the effective utilization of gift contracts (Tabarru) (Nasir et al., 2020). Takaful originates from the Arabic noun "kafala," signifying "mutual security." "Takaful," which means to ensure or be jointly accountable, and "Kafala," a verb that means a guarantee, surety, warrant, or an act of securing one's property, are linked concepts to the term (Coskun et al., 2021).

The Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) refers to takaful as "a process, thus initiated, that involves payment of contributions as donations and leads to the establishment of an insurance fund that enjoys the status of a legal entity and has independent financial liability." Takaful, which adheres to Islamic ideals regarding socioeconomic concepts in the interest of both individuals and society as a whole, is not a contemporary or modern phenomenon. Its basics have been established and applied in various ways for centuries, dating back to the time of Islam. Various Muslim investors desire to adhere to Islamic law's prohibition on paying or receiving interest (Riba) for providing or accepting money, either (Coskun et al., 2021). In Takaful insurance, customers (policyholders) contribute voluntarily, and their contributions are treated as donations. The Takaful insurance company is pooling this donation into a common fund called the Takaful Fund. Members share losses and surpluses equally. These companies operate and manage funds on behalf of their members. The company is operating without prior expectations of stable returns. Profit-making is not a primary objective of Takaful Companies (Ashish C. Pius, 2021). Islamic Insurance is structured on four main models, Mudarabah model, Wakalah model, Hybrid model and Waqf model (Ashish C. Pius, 2021).

### ***Overview of the Takaful (Islamic Insurance) Industry in Somalia.***

Maki (2019) claims that before to 1991, Somalia had an insurance provider known as State Insurance Company of Somalia SICOS (Shirkadda Ceymiska Qaranka Soomaaliyeed). SICOS was founded in 1972 and is owned and operated by the Somali government. Since 1991, Somalia has been characterized by political instability for almost 20 years. As a voluntary and altruistic act, Somalis continue to pool their resources to help families, tribes, or connected members in need. Thus, family interdependence serves as a substitute for insurance in terms of safeguarding against possible damage or loss. But in the last decades, positive changes occurred, different areas of development begin and various opportunities, including Islamic banking and Islamic insurance industries, emerged. Somali business owners are now interested in Islamic insurance, which has led to the opening of private Islamic insurance companies in Somalia (Ali & Jama, 2016). The Takaful brand was founded in Somalia in early 2014. The two official companies currently operating in Somalia and other East African countries are First Takaful, Retakaful, and Takaful Insurance of Africa. According to Maki (2019), common use models of Takaful are: Mudarabah Model, Wakalah Model and Hybrid Model. This hybrid model is the common model that the Takaful industry in Somalia practices (Maki, 2019).

### ***Theoretical Framework***

This research utilizes the Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB) as its theoretical framework. Since Martin Fishbein and Icek Ajzen developed the idea of reasoned action in the late 1970s, the theories of planned behavior and reasoned action have been among the most significant contributors to comprehending and characterizing people's behavioral intentions (M. Hagger, 2019). As the figure below shows the theory of reasoned action is a model that explains the connection between the attitude and behavior of people. Initially, the model was developed by Martin Fishbein and Icek Ajzen in 1975. Fishbein and Ajzen believe that intentions are by far the most significant determinant of human behavior (Paul et al., 2016).

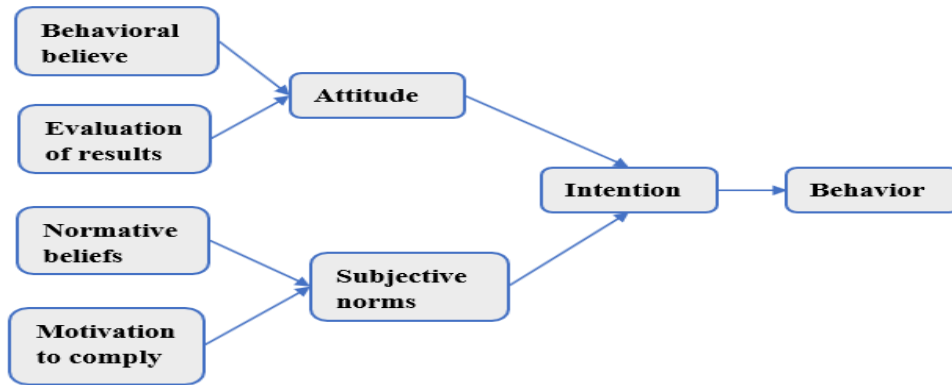


Figure 2.1 Theory of Reasoned Action Adopted from Espada et al. (2015).

In line with Theory of planned Behavior (TPB), the individuals' intention is determined by three antecedents: attitude toward the behavior, subjective norms, and perceived behavioral control. According to Raudkivi (2020), perceived behavioral control means the perceived ease or complexity of acting in a certain way and represents previous experiences and projected obstacles. Cheng & Huang (2013) and Kan & Fabrigar (2017) stated that when individuals realize that they have the chance, resources, and capacity to carry out a particular behavior, they will see themselves as being more controlled. They will also increase their behavioral intentions.

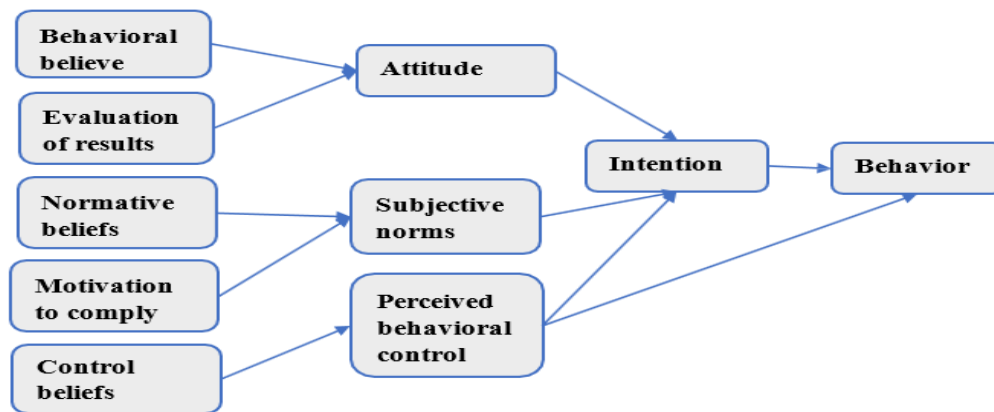


Figure 2.2 Theory of Planned Behaviour, adopted from Kan & Fabrigar (2017)

### **Participant's Intention to Adopt Takaful**

A multitude of scholars have investigated the motivation for embracing Takaful. Husin & Rahman (2013) employed the Decomposed Theory of Planned Behavior (DTPB) to identify the authentic factors influencing customer engagement in family Takaful schemes. Additionally, Husin & Rahman (2016) expanded their study by using the same DTPB methodology and adding additional elements like exposure, knowledge, awareness, and religiosity. The results show that religion, awareness, and subjective norms have no substantial influence on an individual's desire to choose family takaful, but attitudes, planned behavior control, knowledge, and exposure do. Mansor (2015) discovered that perception and religion significantly influenced an individual's choice of Takaful. While Shabiq Ahmed & Hassan (2016), found that attitude had the greatest effect on Takaful choices, whereas social influence had the least effect.

### **Attitude**

Consumers' patronage attitudes are a psychological state in which they express some level of favor or disfavor toward a linked entity. Thus, purchasing behavior is predicted by attitude (Maiyaki & Ayuba, 2015). The variable that will influence the intention of an individual to adopt Takaful is their attitude (Lee et al., 2018). In their study M. Husin & Ab Rahman (2014), show that customers' attitudes

are straightforward and have a substantial effect on their decision to purchase Islamic insurance. Moreover, research was done by Echchabi & Echchabi (2013) in which he indicated that the attitude and determination to accept Takaful reveal a favorable outcome. While Shabiq Ahmed & Hassan (2016), found that there is a clear positive correlation between the attitude toward and selection of Islamic insurance in the Maldives. The same result was provided by Bhatti and Md Husin (2020). Based on their study, attitudes have a role in predicting the inclination to cooperate in family takaful programs. Therefore, it is hypothesized that:

**H1:** There is a significant relationship between the attitude toward Takaful products and the behavioral intention to adopt.

### **Subjective Norm**

Subjective norm or social influence is another aspect that influences a participant's choice to adopt Islamic insurance. A person's behavior can be influenced by a variety of individuals and circumstances, including family, relatives, friends, social media, and the news. Md. Husin et al. (2016) carried out a survey and discovered that word of mouth and mass media influence subjective norms, which have a considerable effect on the behavioral intention of Takaful acceptance. This finding may assist Takaful operators in emphasizing social impact while providing Islamic insurance. In a further study, M. Husin & Rahman (2013), conducted a review of the decomposed theory of planned behavior and discovered that subjective norms had a substantial effect on family Takaful engagement. However, Echchabi & Echchabi (2013) agree with this conclusion (2013) the results established that these two variables are unrelated. Hence, it is hypothesized that:

**H2:** There is a significant relationship between subjective norm and behavioural intention to adopt Takaful.

### **Perceived Behavioral Control**

The third important point affecting participants' preference to adopt Takaful is perceived behavioural control. It refers to an individual's opinion of his or her capacity to perform a task. Customers are more likely to embrace Takaful in their business if they think they have command over their activities or are prohibited from applying Takaful over which they have no influence (M. Kirfi, Abubakar, and Ibrahim, 2020). This indicates that if a person is confident in his or her ability to execute certain activities and has adequate information, he or she will have the intention to conduct them (Lee et al., 2018). The findings indicate that perceived behavioral control has a favorable and statistically significant effect on the intention to adopt Takaful. This suggests that a participant's intention to select Takaful will increase as their perceived behavioral control increases (Echchabi & Echchabi, 2013). Therefore, it is hypothesized that:

**H3:** There is a significant relationship between perceived behavioural control and the behavioural intention to adopt Takaful.

### **Awareness**

Participants' intention to choose Takaful services is based on their perceptions. Since increased awareness can boost participants' decision to buy Takaful products. A study of prior research reveals that several studies have been conducted to identify the characteristics that influence an individual's preference to engage in Takaful. Additionally, the majority of research indicates that public awareness of Takaful is a significant factor in participant adoption of Takaful. Thus, there is compelling evidence that there is a positive and statistically significant correlation between public awareness and Takaful involvement. Lee et al. (2018), did a study to determine the elements influencing non-Muslims' decisions to purchase Takaful in Malaysia. Their findings indicated that all independent factors (attitude, subjective norms, perceived behavioral control, agent characteristics, religion, and awareness) had a positive and significant effect on the dependent variable. Likewise, Ali & Jama (2016), in their study on the factors of Takaful adoption in Somalia, discovered that customer awareness has a statistically significant correlation with Takaful service adoption. Therefore, it is hypothesized that:

**H4:** There is a significant relationship between awareness of Takaful products and the behavioral intention to adopt.

### **Knowledge**

According to Maiyaki & Ayuba (2015), Knowledge plays an important role in determining whether participants want to embrace Takaful services based on their perceptions, as increased knowledge can

boost customers' desire to acquire Takaful goods and there is a significant correlation between customer knowledge and Takaful selection. On the other hand, Fisher and Taylor (2011) argue that buyers often lose interest in a product if they cannot obtain adequate information and understanding about its function, usefulness, and advantages. In a study done by S. Aziz et al. (2019), The findings stated that perceived usefulness (PU) and knowledge had a substantial significant correlation with attitudes toward family Takaful plans. Likewise, M. Husin & Rahman (2016) collected primary data which indicate knowledge, and exposure all have a major impact on purchasing intention. The same findings showed up in research done by Sheikh Ali & Abdi Jama (2016). Therefore, it is hypothesized that:

**H5:** There is a significant relationship between knowledge of Takaful products and the behavioral intention to adopt.

### **Methodology**

This study follows a systematic process in which information or data is collected, analyzed, and interpreted to increase an individual's understanding of what is an exciting or concerning phenomenon (Leedy & Ormrod, 2019). A research design is a plan or blueprint. Leedy and Ormrod (2019) further explained that the research design represents the detailed structure of the procedures to be followed, the data the researcher wants to collect, and the data that the researcher analyzes. Research design is also used to accomplish predetermined research objectives and it is a critical aspect of research design addressed. Nonetheless, a quantitative technique combined with a descriptive research design was employed in this work.

A scientific assessment that gathers measurable data and uses numerical, analytical, or computational methods to gain a thorough grasp of the phenomenon being studied is known as quantitative research. It entails examining the numerical values or quantities of one or more pertinent variables (Leedy & Ormrod, 2019). Additionally, Apuke (2017) explained quantitative research as a method of addressing a phenomenon or issue by collecting numerical data and analyzing it with the help of mathematical techniques, specifically statistics. For several reasons, a quantitative research approach was selected in this case. Firstly, since quantitative research uses statistical and computational data, it saves time and resources. When describing and analyzing research, including these kinds of statistical data saves the researcher time and effort (Daniel, 2016). Secondly, the quantitative approach would derive a significant sample from the population, measure the numerical measurements of the subjects, and produce a comprehensive statistical analysis of the entire population (Wilson, 2014). Thirdly, since this technique is based on scientific methods for data collection and analysis, it is generalizable. This demonstrates that the outcome of the approach is highly probable to be generalized to the entire population or sub-population as the larger sample is randomly selected (Rahman, 2016). A further justification is that an effective method to test the hypothesis is a quantitative method (Baker, 2016). Therefore, the quantitative approach statistically and numerically reveals the influence of independent variables (attitude, subjective norm, perceived behavioral control, awareness, and knowledge) on the dependent variable (adopt intention) for Somalia's Takaful industry.

Furthermore, since the main goal of the study is to investigate the factors that influence participants' intentions to accept Islamic insurance in Somalia, a descriptive research approach was employed. Descriptive research includes many methodologies designed to investigate and comprehend a contemporary global event or circumstance (Leedy & Ormrod, 2019). The descriptive research design is a fundamental research method that analyzes the current case. A descriptive study examines the relationship between two or more phenomena or determines the characteristics of a certain occurrence based on observations (Williams, 2007). Additionally, Leedy and Ormrod (2019) noted that the descriptive study design explains the general nature of the observed occurrence, and the methodologies are intended to demonstrate possible relationships between two or more phenomena. As a result, the purpose of this study is to characterize the characteristics of the respondents as well as the relationship between the independent factors and how they affect the dependent variable.

Additionally, the target population of the study is the people who use Islamic finance products, specifically Takaful products, and will include both policy holders and non-holders. The study intends to focus on the people living in the country's major cities, especially Mogadishu, Garowe, Kismayo, Jawhar, Dhusamareb, Baidoa, Hargeisa, and Somaliland. The reason behind choosing these cities is that most people live in them, and they are the country's regional states' capitals.

Furthermore, a sample is chosen for this study in order to reflect a population subgroup of interest. Since it is not feasible to analyze the entire population of interest for most research projects, data is

gathered from a smaller group (Turner, 2020). The predominant sampling methods employed in research are probability sampling and non-probability sampling.

Therefore, based on Slovin's sample size formula, the sample size of the study is 400 respondents. However, since the data will be collected from the capital cities of states in Somalia, the number of respondents for each town was equally distributed. Therefore, referring to the table presented in the population section, each city has collected these samples, as shown in the table below.

City	Sample size	Percentage	Sample
Mogadishu	400	48.1%	192
Hargeisa	400	22.5%	90
Baidoa	400	11.1%	45
Kismayo	400	8.2%	33
Garooowe	400	4.5%	18
Jawhar	400	3.4%	13
Dhusamareb	400	2.2%	9
<i>Total</i>	<i>400</i>	<i>100%</i>	<i>400</i>

*Source: Authors 'calculation*

The data for this study was obtained from a primary source, utilizing a self-administered questionnaire to meet the research topics. The questionnaire is a widely employed method for gathering primary data in business and management research (Saunders et al., 2012). The questionnaire was designed into several sections to address all the study variables to answer the research questions and meet its objectives. Initially, a brief introduction about the aim of the study was given to the respondents to participate and fill up the questionnaire by clearly stating that their responses would be strictly confidential. The first section is intended to collect the respondents' background information to describe the participants' demographic characteristics. From section two to section five, the questions related to attitude, subjective norms, perceived behavioral control, awareness, and knowledge towards Takaful and behavioral intention to adopt Takaful will be constructed.

**Results and Discussion**

The data for this study were obtained from people using or related to Takaful product or Islamic finance in Somalia. These respondents were selected from the major towns of Somalia: Mogadishu, Hargeisa, Baidoa, Dhusamareb, Garowe, Jawhar, and Kismayo. These cities are population hubs and serve as centers of commerce and finance, making them the ideal situation for conducting relevant and diverse data gathering activities. The study intends to assess demographic characteristics of people dealing with Takaful and Islamic financial services under four broad variables: gender, age, level of education, and occupation. These demographic characteristics are useful to analyze participation and awareness patterns in the arena of Islamic financial products in Somalia.

**Table 4.1 Demographic Information**

Items	Frequency	Percent %
<b>Gender</b>		
Male	273	68.3
Female	127	31.8
<b>Age</b>		
18 – 24	84	21
25 – 34	189	47.3

35 – 44	115	28.7
45 – 65	10	2.5
Over 65 years	2	0.5
<b>Educational Level</b>		
High School	9	2.3
Diploma	10	2.5
Bachelor degree	243	60.8
Post-Graduate	138	34.5
<b>Occupation</b>		
Employed	212	53
Not Employed	48	12
Student	140	35

Source: Authors 'calculation

The above table presents the demographic information of the respondents. The total number of participants was 400; among those, 273 respondents were male and represented a validity of 68.3%, while females who participated in this survey numbered 127, which accounted for 31.8%. In the age category, the most significant sample was in the range between 25 and 34 years old, with 189 respondents representing 47.3%. The second group was in the age range between 35 and 44, with 115 participants accounting for 28.7%. While in the range between 18 and 24, there were 84 respondents, representing 21%. All three groups were under the age of youth. This is because most Somalis are under 45 years old. Among the participants in the age range between 45 and 65, only 10 respondents account for 2.5%. Lastly, 0.5% were over 65 years of age.

More than two-thirds of the respondents completed a university degree in the education category, whereas around one-third were postgraduate level. This indicates that about 95% of the respondents were at a higher level of education, while participants with only high school and diplomas accounted for 2.3% and 2.5%, respectively. Furthermore, most of the respondents were employees, with 212 respondents representing 53% of the total sample. Moreover, 140 of the participants were students and accounted for 35% of the total. Finally, about 12% of responses were from unemployed people

**Table 4.2 Descriptive statistics – Attitude**

	N	Minimum	Maximum	Mean	Std. Deviation
Attitude (AT1)	400	1	5	3.75	1.118
Attitude (AT2)	400	1	5	3.61	1.073
Attitude (AT3)	400	1	5	3.62	1.055
Attitude (AT4)	400	1	5	3.62	1.095
Attitude (AT5)	400	1	5	3.32	1.141
Attitude (AT6)	400	1	5	3.55	1.105
Attitude (AT7)	400	1	5	3.56	1.245

Source: Authors 'calculation

The above table shows the descriptive statistics of the seven items of attitude towards Takaful, which were encoded as AT1, AT2, AT3, AT4, AT5, AT6 and AT7. All items of attitude were observed to have a mean value of more than 3.32, with standard deviation values less than 1.245. In summary, the mean of the seven items ranged from 3.32 to 3.75. Hence, the total mean score of these seven items is 3.57, with a standard deviation of 1.055.

**Table 4.3 Descriptive statistics – Subjective norms**

	N	Minimum	Maximum	Mean	Std. Deviation
Subjective Norms (SN1)	400	1	5	3.36	1.144
Subjective Norms (SN2)	400	1	5	3.29	1.096
Subjective Norms (SN3)	400	1	5	3.27	1.158
Subjective Norms (SN4)	400	1	5	3.34	1.185

Subjective Norms (SN5)	400	1	5	3.59	1.056
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Source: Authors 'calculation

Table 4.3 displays the descriptive statistics of the five items' subjective norms, which were encoded as SN1, SN2, SN3, SN4 and SN5. The highest mean of these items is SN5, with a value of 3.59 and a standard deviation of 1.056. The lowest mean is SN3, with a value of 3.27 and a standard deviation of 1.158. Thus, the total mean score of these five items is 3.37, with a standard deviation of 1.056.

**Table 4.4 Descriptive statistics – Perceived behavioral control**

	N	Minimum	Maximum	Mean	Std. Deviation
Perceived Behavioral Control (PBC1)	400	1	5	3.60	1.187
Perceived Behavioral Control (PBC2)	400	1	5	3.64	1.062
Perceived Behavioral Control (PBC3)	400	1	5	3.63	1.082
Perceived Behavioral Control (PBC4)	400	1	5	3.41	1.154
Perceived Behavioral Control (PBC5)	400	1	5	3.66	1.131
Perceived Behavioral Control (PBC6)	400	1	5	3.72	1.043

Source: Authors 'calculation

The descriptive statistics of six items of perceived behavioral control were presented in the table above, which were encoded as PBC1, PBC2, PBC3, PBC4, PBC5 and PBC6. The results show that the range of the items in this factor was between 3.41 and 3.72. However, the overall mean score of these items is 3.61, with a standard deviation of 1.043.

**Table 4.5 Descriptive statistics – Awareness**

	N	Minimum	Maximum	Mean	Std. Deviation
Awareness (AW1)	400	1	5	3.62	1.176
Awareness (AW2)	400	1	5	3.55	1.109
Awareness (AW3)	400	1	5	3.61	1.100
Awareness (AW4)	400	1	5	3.54	1.136
Awareness (AW5)	400	1	5	3.44	1.164
Awareness (AW6)	400	1	5	3.58	1.087

Source: Authors 'calculation

Table 4.5 shows the descriptive statistics of the six items of awareness towards Takaful, which were encoded as AW1, AW2, AW3, AW4, AW5, and Aw6. All items of awareness were observed to have a mean value of more than 3.44 with a standard deviation value of less than 1.176. In summary, the mean of the six items ranged from 3.44 to 3.62. Hence, the total mean score of these six items is 3.55, with a standard deviation of 1.087.

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Knowledge (KN1)	400	1	5	3.29	1.168
Knowledge (KN2)	400	1	5	3.47	1.094
Knowledge (KN3)	400	1	5	3.37	1.169
Knowledge (KN4)	400	1	5	3.62	1.210
Knowledge (KN5)	400	1	5	3.62	1.088
Knowledge (KN6)	400	1	5	3.56	1.191

**Table 4.6 Descriptive statistics – Knowledge of Takaful**

Source: Authors 'calculation

Table 4.6 displays the descriptive statistics of the six items' knowledge of Takaful, which were encoded as KN1, KN2, KN3, KN4, KN5 and KN6. The results show that the range of the items in this factor was between 3.29 and 3.62. However, the overall mean score of these items is 3.48, with a standard deviation of 1.088.

**Table 4.7 Descriptive statistics – Intention to adopt Takaful**

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Intention (IN1)	400	1	5	3.47	1.178
Intention (IN2)	400	1	5	3.51	1.119
Intention (IN3)	400	1	5	3.48	1.124
Intention (IN4)	400	1	5	3.66	1.016
Intention (IN5)	400	1	5	3.78	1.065
Intention (IN6)	400	1	5	3.63	1.042
Intention (IN7)	400	1	5	3.66	1.178

Source: Authors 'calculation

Table 4.7 illustrates the descriptive statistics of seven intention factors, which were encoded as IN1, IN2, IN3, IN4, IN5, IN6, and IN7. The highest mean score for this factor is IN5, with a mean score of 3.78 and a standard deviation of 1.065. Simultaneously, the lowest score for this variable is IN1, with a value of 3.47 and a standard deviation of 1.178. However, the entire mean score of this variable is around 3.59, with a standard deviation of 1.042.

### Reliability Analysis

The internal consistency of the measurement items was evaluated using Cronbach's Alpha, a widely accepted measure of scale reliability. According to Lavrakas (2018), a Cronbach's Alpha value above 0.7 is considered acceptable for social science research. The results of this study indicate that all constructs exceeded this threshold, demonstrating satisfactory reliability across the measurement scales.

The overall reliability for the 37 items was 0.907, which reflects excellent internal consistency. Among the individual constructs, Attitude (AT) achieved the highest alpha coefficient (0.769), indicating

strong reliability. Subjective Norm (SN) recorded the lowest value (0.703), yet it still meets the minimum acceptable standard. Other constructs Perceived Behavioral Control (PBC) with 0.751, Awareness (AW) with 0.740, Knowledge (KN) with 0.710, and Intention (IN) with 0.745 also demonstrated adequate reliability.

**Table – Reliability Statistics**

Items	Cronbach's Alpha	Number of Items
Overall Items	0.907	37
AT	0.769	7
SN	0.703	5
PBC	0.751	6
AW	0.740	6
KN	0.710	6
IN	0.745	7

**Regression Analysis – Multi-Regression Analysis**

A multiple regression analysis was conducted to examine the relationship between the dependent variable Intention to Adopt Takaful and the five independent variables: Attitude (AT), Subjective Norm (SN), Perceived Behavioral Control (PBC), Awareness (AW), and Knowledge (KN). The results from the model summary show an R value of 0.705 and an Adjusted R<sup>2</sup> of 0.490, meaning that the independent variables collectively explain approximately 49% of the variance in the intention to adopt Takaful. The remaining 51% of the variation is explained by factors not included in this model.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.705	0.497	0.490	3.47059

Source: Authors 'calculation

**ANOVA**

The ANOVA test was used to assess the overall significance of the regression model. The results show an F-value of 77.712 with a p-value of 0.000, which is less than the standard significance level of 0.05. This indicates that the overall model is statistically significant and that the independent variables, when combined, significantly predict the intention to adopt Takaful among Somali respondents.

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	4680.101	5	936.020	77.712	0.000
Residual	4745.649	394	12.045		
Total	9425.750	399			

Source: Authors 'calculation

**Coefficients**

The coefficients analysis provides insights into the contribution of each independent variable to the dependent variable. Perceived Behavioral Control (PBC) emerged as the most influential predictor with a standardized beta of 0.391 and a significance level of  $p < 0.001$ , highlighting the importance of individuals perceived ability to adopt Takaful. Subjective Norm (SN) also had a meaningful positive influence ( $\beta = 0.160, p = 0.001$ ), suggesting that social influences and community expectations play a significant role in shaping adoption intentions. Knowledge (KN) was another significant factor ( $\beta = 0.153, p = 0.001$ ), implying that informed individuals are more inclined to adopt Takaful. Awareness (AW) had

a smaller yet significant effect ( $\beta = 0.101$ ,  $p = 0.018$ ), indicating that public awareness initiatives can still contribute positively to adoption rates. Finally, Attitude (AT) showed the lowest impact among the predictors ( $\beta = 0.110$ ,  $p = 0.018$ ), but it still significantly affects intention.

Variable	Unstandardized B	Std. Error	Standardized Beta	t	Sig.
Constant	3.755	1.142	–	3.289	0.001
AT	0.105	0.004	0.110	2.373	0.018
SN	0.208	0.060	0.160	3.465	0.001
PBC	0.433	0.051	0.391	8.486	0.000
AW	0.110	0.047	0.101	2.367	0.018
KN	0.169	0.049	0.153	3.474	0.001

Source: Authors 'calculation

### Discussions

This section presents the discussions of the five hypotheses of the study. Each hypothesis will be discussed in detail based on the results presented in the preceding chapter to validate the findings of previous studies. The findings of this study have several implications for the application of the validated theory of planned behavior (TPB) to the Somali people's intention to adopt Takaful. In this study, five factors have been identified as influencing the intention to accept Takaful. Multiple regression studies indicate that attitude, subjective norm, perceived behavior control, awareness, and knowledge all have a significant impact on Takaful acceptance intention.

Based on the regression analysis presented in the preceding chapter, the influence of attitude on people's intention to adopt Takaful was examined. The regression revealed that it has a positive and significant effect on people's intention to adopt Takaful since the unstandardized coefficient path (B) is .105 with a p-value <0.05. Hence, the hypothesis is accepted. Similarly, the statistics  $t = 2.373$ , which is higher than the normal t-value, which is 1.960. This indicates that attitude contributes to accepting Takaful among participants of Islamic insurance products and services. Moreover, the positive t-value demonstrates that the relationship between the two factors is positive, stating that the higher the attitude, the higher the people intended for Takaful products. This positive attitude is consistent with Yusuf and his friends M. Husin & Ab Rahman (2014). It was shown that customers' attitudes are straightforward and have a substantial effect on their decision to purchase Islamic insurance.

The second hypothesis of the study is that subjective norms are positively and significantly influenced by the intention to adopt Takaful in Somalia. it was found that subjective norms had a positive and significant influence on the intention to accept the Takaful scheme. As shown in the linear regression in chapter four, subjective norms have a positive and significant impact on intention as the unstandardized coefficient (B) is .208 with a p-value <0.05. the statistic  $t = 3.465$  is more remarkable than the normal t-value of 1.960, Md. Husin et al. (2016) Raza et al. (2020), and Aziz et al. (2015) are among the studies that reported that subjective norm has a significant influence on the intention for Takaful acceptance. This is supported by M. Husin & Rahman (2013), who conducted a review of the decomposed theory of planned behavior and discovered that subjective norms had a substantial effect on family Takaful engagement. The perceptions of those in the close surroundings of the respondents of this study, such as parents, siblings, peers, lecturers, classmates, spouses, religious teachers, and neighbors, as well as the broader surroundings, have a significant impact on a person's intentions to adopt Takaful.

The third objective of the study was to measure the influence of perceived behavioral control on the intention of people to adopt Takaful. it was found that perceived behavioral control had a positive and significant influence on the intention to choose Takaful. the regression results showed (B) .433,  $p < 0.005$ . Based on the results of the regression analysis, perceived behavioral control is the most influential factor in the intention to adopt Takaful in Somalia. applicants who have high perceived behavioral control have a stronger intention to accept a Takaful scheme. Lee et al. (2018), Shahril et al. (2017), and Ibrahim (2020) are among the studies that state that perceived behavioral control has a significant influence on the intention of Takaful acceptance. These findings are supported by M. Husin and Ab Rahman (2014), who conducted research using the concept of planned behavior and confirmed the hypothesis.

One of the objectives of this current study was to investigate how the level of awareness influences the intention of people to adopt Takaful. According to the regression outcome, the study found that the relationship between awareness and intention was positive and statistically significant. Thus, it can be

said that the hypothesis of these items is accepted. The results concur with past studies like Kehinde & Sharofiddin (2021), Ali & Jama (2016), Al-Salih (2014), and Maiyaki & Ayuba (2015), showing a strong effect on individual awareness and attitudes towards Takaful. Therefore, it can be concluded that the society studied in the current research has a good level of awareness of Takaful in general and about Takaful institutions.

The last hypothesis of the study is to examine the effect of knowledge on the participant's intention to adopt Takaful in Somalia. It was found that knowledge had a positive and significant influence on the intention to accept Takaful. Since the unstandardized coefficient is .169 with a p-value <0.05, the statistics  $t = 3.474$  is higher than the normal t-value, indicating a significant contribution. It also shows that the ones who know better about Takaful will likely contribute towards Takaful. Thus, a study conducted by Juwairiah & Majid (2016), M. Husin & Rahman (2016), Lee et al. (2018), and S. Aziz et al. (2019), has all shown that knowledge has a significant influence on the intention to admit Takaful. This indicates that understanding the conception and function of Takaful organizations is critical for Takaful participation.

## **Conclusion**

The main purpose of this study was to Behavioral Determinants of Takaful Adoption in Somalia. Overall, the study attained the research objectives and addressed the research questions. In terms of all the objectives, the study found all the variables (attitude, subjective norms, perceived behavioral control, awareness and knowledge) have a positive and significant influence on the intention of participants to adopt Takaful. While the TPB model is confirmed as useful and important for explaining why people accept Takaful, expanding this theory to include the combined influence of new variables (awareness and knowledge) improves our understanding of the underlying phenomenon.

## **Limitation And Future Research Of The Study**

All five hypotheses in the study supported the conceptual framework of the study. However, like other studies, this study has certain limitations. First, the study was conducted only in Somalia, especially in the Islamic finance sector, particularly the Takaful sector, which may make it difficult to generalize the findings of the study to other services industries. Second, data were collected from seven cities, with a sample size of 400, which may not be representative of the entire population of the country. Last, only limited factors were examined to study their influence on a participant's intention to adopt Takaful. Future investigators will be able to acquire data through interviews, as this study basically utilized the distribution of questionnaires. In comparison to providing questionnaires, interviews are preferable since they allow for two-way dialogue. Additionally, the collected viewpoint could be more dependable, comprehensive, and useful.

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