

The Relationship of Takaful Agents' Islamic Ethical Behaviour towards Customers' Satisfaction, Trust and Commitment: A Preliminary Analysis

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Takaful agents have become among the important distribution channels in Takaful industry. Besides selling Takaful products, the agents must practice Islamic ethical behaviour in dealing with customers. This research seeks to investigate the relationship between Takaful agents' Islamic ethical behaviour and customers' satisfaction, trust and commitment. As there are limited studies conducted in this area, this research provides a preliminary analysis with 30 Takaful customers. Data were collected through survey research design using questionnaire as the research instrument. Results indicate that there are positive significant relationship between Takaful agents' Islamic ethical behaviour towards customers' satisfaction, trust and commitment. However, majority of the respondents were not fully agreed about the practice of Islamic ethical behaviour by their Takaful agents understudy. Thus, Takaful operators need to play their role in guiding and encouraging their agents to practice the Islamic ethical behaviour in marketing Takaful products in order to ensure the publics' satisfaction, trust, and commitment towards their Takaful scheme.

Keywords: Islamic ethical behaviour, agents, satisfaction, trust, commitment.

1. Introduction

Takaful agents play a decisive role in acknowledging Takaful as the best Islamic solution for financial management. According to The Majelle (2001: 504) "Agency consists of one person (principal) empowering some other person (agent) to perform some act for him, whereby the latter stands in the stead of the former in regard to such act (an authorized act)".

Agents are not only charged with selling Takaful products, but to also offer Takaful services. The agent or *wakeel* (agent) in Arabic appears in the Qur'an as the representation of a person on behalf of another person in certain dispositions. According to Hairul Azlan et al. (2004), it could mean *hifz* (to preserve or defend) as stated in the Quranic verses 3:173 and 4:132. '*Wakala*' also means *tafwid* (to entrust as shown in Qur'anic verses 3:160 and 12:67) and to be responsible for arranging one's affair (stated in Qur'anic verses 6:66 and 6:107). The legitimacy of the use of agents is approved in the Holy Qur'an and through the *Hadith* of Prophet Muhammad (peace be upon him):

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When we resurrected them, they asked each other, "How long have you been here?" We have been here one day or part of the day," they answered. "Your Lord knows best how long we stayed here, so let us send one of us with this money to the city. Let him fetch the cleanest food, and buy some for us. Let him keep a low profile, and attract no attention".

(Qur'an, al-Kahf: 19)

The Prophet s.a.w. asked Jabir ibn Abdullah, who was about to go to Khybar: "If you meet my agent, take or ask from him fifteen wasq".

(Abu Dawud, al-Bayhaqi, al Daraqutni, and al-San'ani)

This paper is structured in the following manner; it starts with introduction and problems statements. It is followed by review of past literatures on the Islamic ethical behaviour, customer satisfaction, trust, and commitment. The next section is the research framework and methodology. Finally, this paper presents the results of the data analyses, conclusions, and suggestion for future research.

2. Problem Statements

It is realised that the Takaful industry has generated the Malaysian Islamic financial industry since its inception. The role of Takaful as an alternative insurance product for the Muslims in Malaysia is regarded as successful. However, the industry has failed to retain its existing customers particularly under the Family Takaful scheme. It is observed that the number of customers who surrender their Family Takaful scheme has been increasing since 2006. In the five years, the highest was recorded in 2010 in which approximately 139,021 surrendered their scheme (Bank Negara Malaysia, 2010). There is an 81.5% increase from 2009.

Apparently, the increase in the number of Family Takaful customers' surrender has affected the slow rate of Takaful penetration in Malaysia even though the industry has received strong support from the Malaysian government. In this context, it happens due to poor marketing practices in the industry which influence customers' confidence in Takaful companies and their schemes. As an agency system that becomes dominant in the channels of distribution, the agents might be insufficiently servicing their customers. This has possibly affected customers' satisfaction, trust, and commitment to remain contributing to the Takaful scheme. Informal interviews with some of the Takaful customers who have surrendered their Family Takaful policy have regarded the Takaful agents as failing to fulfill their responsibility; providing wrong information to the customers, giving no after sales services, and building poor relationship with the customers.

In addition, it is realised that research on the marketing perspective of Takaful is limited. The majority of the researchers are keen to investigate the level of awareness, understanding, and participation of Muslims in the Takaful scheme. Moreover, the concept of Islamic Relationship Marketing (IRM) is still unexplored in the marketing literature.

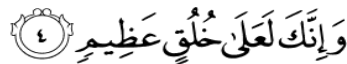
Accordingly, this research is conducted to investigate the marketing practices of the agents which focus on the relationship between the agents' Islamic ethical behaviour towards customers' satisfaction, trust, and commitment. It is hypothesized that;

- H1:** There is a positive relationship between Takaful agents' Islamic ethical behaviour and customers' satisfaction
- H2:** There is a positive relationship between Takaful agents' Islamic ethical behaviour and customers' trust
- H3:** There is a positive relationship between Takaful agents' Islamic ethical behaviour and customers' commitment

3. Literature Review

3.1 Islamic Ethical Behaviour

Ethics is described as "the set of moral principles that distinguish what is right from what is wrong" (Beekun, 2003: p. 3). According to Yusuf (2010), it is a medium to evaluate human behaviour in terms of goodness or badness by means of a code of ethics. In Islam, the substance of ethics has been accredited in the Qur'an with the term '*khuluq*' (ethics) as in Surah al-Qalam Verse 4:



And indeed, you are of a great moral character

(Qur'an, al-Qalam: 4)

In this context, Islamic ethics or *khuluq* is measured in terms of goodness (*khair*), righteousness (*birr*), equity (*qist*), equilibrium and justice (*'adl*), truth (*haqq*), established norms (*ma'ruf*) and piety (*taqwa*) (Beekun, 2003). Muslich (2007) opines that in business, ethics is related to how a businessperson allocates resources. It also represents his/her personality (Shahata, 1999). Islam teaches Muslims the proper methods for conducting business (Arham, 2010). It is stated in the Qur'an:

O you who believe eat not up your property among yourselves unjustly except it be a trade amongst you, by mutual consent. And do not kill yourselves (nor kill one another). Surely, Allah is Most Merciful to you.

(Qur'an, An-Nisaa': 29)

It is clear in the above verse that Allah (God the Almighty) has guided Muslims in doing business and has warned that there is no enforcement in trading and that it must be practiced fairly and honestly (*As-Siddiq*). Business activity has become an essential part in human life as Allah (God the Almighty) commanded Prophet Muhammad (peace be upon him) to be a successful businessman (Arham, 2010). Islam emphasises that business activity should not only be seen as an essential aspect of human life, but also as a foundation for social indulgence (Ali & Al-Owaihnan, 2008).

The measure of Islamic ethical behaviour in this research is relies on the attitude of the Prophet (peace be upon him) as stated in the Al-Qur'an. It includes truthfulness (Az-Zumar: 33, An-Najm: 4), responsibility (An-Nisaa': 58, Ali-Imran: 76), honesty (Al-Maidah: 8, An-Najm: 3), trustworthiness (Al-Fath: 10 and Ali-Imran: 76), and justice (Al-Maidah: 8 and Al-Mumtahanah: 8). These items of measurement however has been tested by the previous study including Ennew et al. (2011), Wood et al. (2008), and Ahearne et al. (2007). Basically, the items for Islamic ethical behaviour are also adapted from their study.

3.2 Relationship Quality

Relationship quality is deemed as a high order construct in the context of business-to-consumers and it represents by customer satisfaction and trust on salesperson (Crosby, Evans, & Cowles, Relationship quality in services selling: An interpersonal influence perspective, 1990). In addition, another variable that important in building a quality in relationship is relationship commitment (Sharma, Young, & Wilkinson, 2006; Dash et al. (2006), Kumar et al. (1995). In this regards, Morgan & Hunt (1994) through a commitment and trust model has advocated that a strong buyer-seller relationship involves a high level of trust and relationship commitment. Based on this finding, the research will concern on three indicators of relationship quality which are customer satisfaction, trust, and commitment towards the Takaful agents. Details discussion and justification on these indicators is presents in the next section.

3.2.1 Customer Satisfaction

The notion that customer satisfaction would represent the quality of relationship among the customer and the salesperson is agreed by majority of marketing scholars. In this context, modern customers require more than products or services offered by suppliers. They need comprehensive information disclosure regarding the product which must be delivered within a pleasant, responsible, and timely manner (Gronroos, 2004). Thus, it is a critical need for financial services industry to ensure customer satisfaction through their relationship-based marketing given the industry criteria such as intangible services, complex products, long duration of services, and certainly high degrees of risk (Bejou, Ennew, & Palmer, 1998).

There are various opinion on describing the customer satisfaction which some of the scholars said that it reflects an emotional response towards the products and services (Swan and Oliver, 1989; Goff et al., 1997; Crosby et al., 1990; Olsen, 2002; Jamal and Naser, 2003; and Bejou et al., 1998) and involves evaluative aspects from the customers (Cronin et al., 2000; Oliver, 1981). In conclusion, overall customer satisfaction may be perceived as overall customer evaluation on service quality which may influence their behaviour towards the company. It is agreed by majority of marketing scholars including Hutchinson et al. (2011), Gustafsson et al. (2005), and Crosby, Evans, & Cowles (1990).

3.2.2 Customer Trust

Trust becomes an important element in building long term relationships of customers and sales agent (Dwyer et al., 1987; Swan et al., 1985; Morgan and Hunt, 1994). The earliest definition of trust given by Rotter (1967) is; 'generalized expectancy that the word of another can be relied on' (p 651). Meanwhile a more recent definition is

offered by Ennew et al. (2011) in which trust; ‘involves highlighting and emphasising to another party the reasons why an organisation or individual is worth being trusted’ (p 66). The difference in these two definitions primarily pertains to the measure of trust whereas the former emphasize only the word or promise of a party and the latter places certain factors as conditions to trust others.

However, the majority of researchers perceived trust as belief in the promise of exchange between the parties (Schurr and Ozanne, 1985; Swan and Nolan, 1985; Swan and Trawick, 1987). In general, this study regards trust as customer confidence and reliance in the sales agent in terms of his/her promise, words, or credibility for maintaining future relationship. Trust is regarded as an ethical element in relationships because it does not involve any sense of enforcement (Murphy et al., 2007). To measure the customer trust, this study utilises and adapts the instrument developed by Morgan and Hunt (1994), Ndubishi (2006), Ahearne et al. (2007) and Ennew et al. (2011).

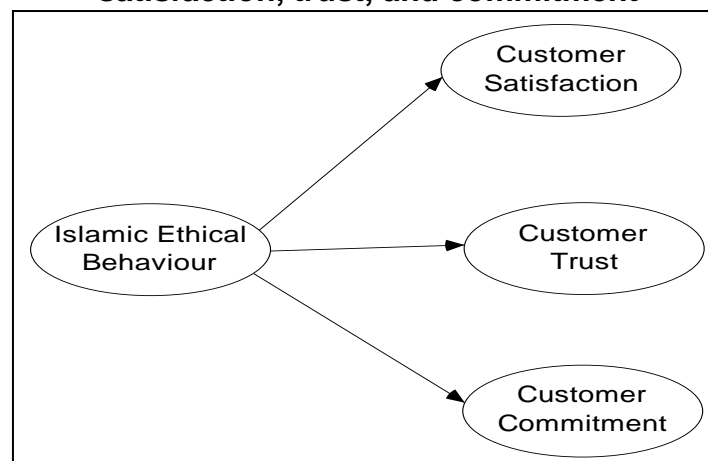
3.2.3 Customer Commitment

Accordingly, a definition of commitment in this study is adopted from Morgan and Hunt (1994) study which regards commitment as ‘an exchange partner believing that an ongoing relationship with another is so important as to warrant maximum efforts at maintaining it; that is, the committed party believes the relationship is worth working on to ensure that it endures indefinitely’ (p 23). Commitment has been proposed as one of the constructs to measure relationship quality (Huang, 2008). Moreover, it is also a determinant of relationship strength (Ndubisi, 2006; Liang and Chen, 2009; Powers and Reagan, 2007). To ensure the continuity of relationship, committed to relationship is important (Powers and Reagan, 2007).

As originally proposed by Allen and Meyer (1990) this study adapted a new version of the three-component model (TCM) items survey developed by Allen and Meyer (1990). In order to evaluate the level of customer commitment to their agents, all three components of commitment are mixed together as recommended by Meyer and Allen (2004).

4. Research Framework

Figure 1: The relationship between Islamic ethical behaviour, Customer’ satisfaction, trust, and commitment



5. Research Methodology

In an attempt to prepare for the final survey instrument and to explore the relationship between Takaful agents' Islamic ethical behaviour towards customer satisfaction, trust and commitment, this research provides a preliminary empirical findings. There were 10 items to measure the Islamic ethical behavior, 10 items for customers' trust and satisfaction for each construct. Meanwhile, there are three types of commitment that is measured in this research whereby 6 items is developed to measure affective commitment (AC) and 5 items is developed to evaluate continuance commitment (CC) and normative commitment (NC). All measurement items basically imply 5 point Likert-scale to gauge the respondents' answers. An online version of the questionnaire was sent to 30 Family Takaful customers in Klang Valley area. As suggested by Johanson and Brooks (2010), 30 respondents are appropriate for a pilot study. A reliability test using cronbach alpha was done to confirm all the measurement items for Islamic ethical behaviour, customer trust, and commitment. The results indicate that all construct achieved the minimum requirement of 7.0 point. To investigate the relationship of Islamic ethical behaviour towards customers' satisfaction, trust and commitment, Pearson correlation analysis is done. Next section will discuss results of this research.

6. Results

6.1 Demographic Information

It was realised that most of the respondents in this study are female (60%) which belong to 31-35 years of age group. In addition, 70% of the respondents are married and government servants. In overall, the sample chosen in this study is relatively aware Takaful scheme as most of them have been participated in the scheme almost 5 years (63.3%). Thus, their responses to rate their agents' Islamic ethical behaviour may assist to the improvement of marketing practices in the Takaful industry.

Table 1: Demographic Information

Demographic Information		Frequency	Percent (%)
Gender	Male	12	40.0
	Female	18	60.0
Age Group	26-30 years	5	16.7
	31-35 years	12	40.0
	36-40 years	8	26.7
	41-50 years	5	16.7
Marital Status	Single	9	30.0
	Married	21	70.0
Occupation	Government	21	70.0
	Semi-government	6	20.0
	Private	3	10.0
Participation in Takaful scheme	1-5 years	19	63.3
	5-10 years	8	26.7
	> 10 years	3	10.0

6.2 Correlations Analysis

Prior to conduct correlation analysis, as to answer the research objectives, outliers' assessment is performed. Using scatter plot, the results are as follow:

Figure 1: Customer Satisfaction and Islamic Ethical Behaviour

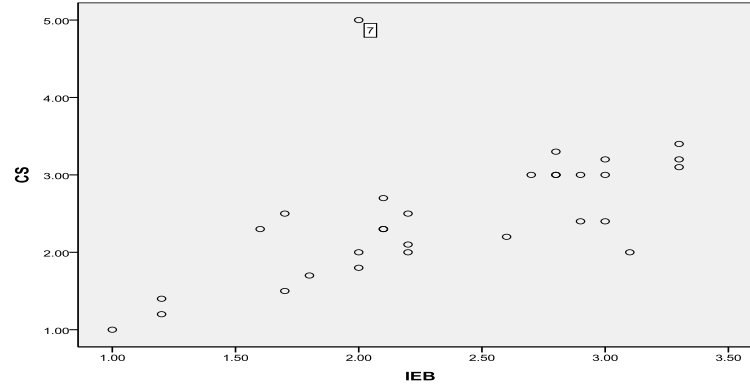


Figure 2: Customer Trust and Islamic Ethical Behaviour

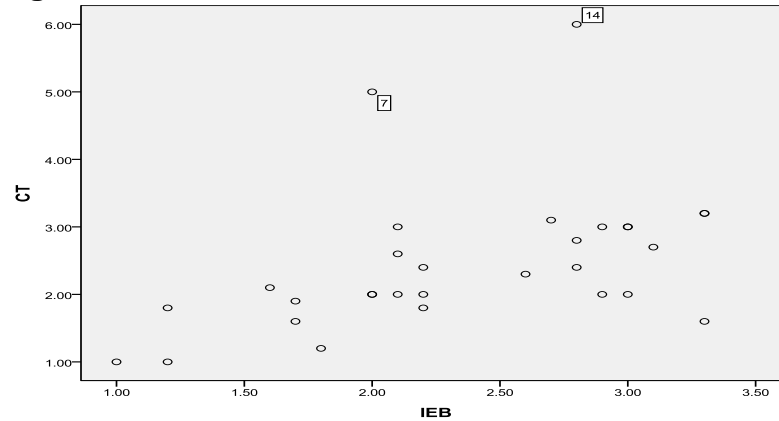
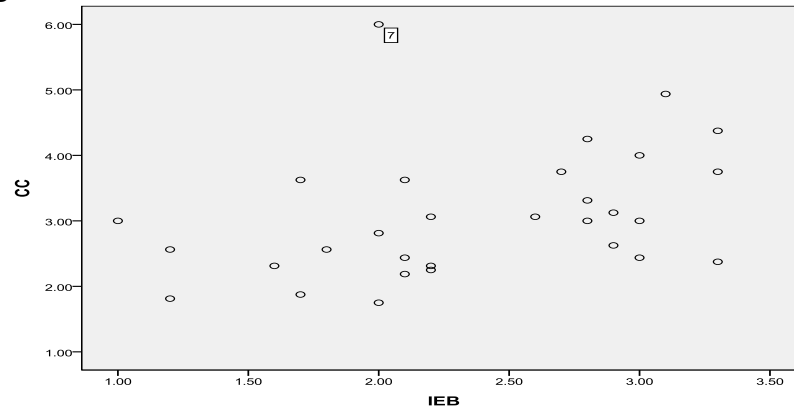


Figure 3: Customer Commitment and Islamic Ethical Behaviour



Based on Pallant (2011), scatterplot is utilised to check a normality of the survey data. It is used to identify data that fall far from a linear line (high or low), measure a narrowness of the data and also a direction of relationship between variables. Overall, there is one outlier for customer satisfaction, 2 outliers for customer trust, and one outlier for customer commitment (see Figure 1, 2, and 3). It means that, a number of respondents who gave different answers to the questionnaire are relatively small

which has not given huge impact to the overall results. In addition, rely on the narrowness of the scatterplot, there is strong correlation between customer satisfaction and agents' Islamic ethical behaviour. It is followed by customer trust and commitment. The wider the data spread, the weak is correlation between variables.

Finally, using scatterplot, the direction of relationship between all variables is defined. It can conclude that all the relationship between agents' Islamic ethical behaviour and customer satisfaction, trust, and commitment is positive. It means that, once the agent practices the Islamic ethical behaviour, it can give higher satisfaction to their customer. It is also imply to the customers' trust and commitment towards the agents.

6.3 Level of Customers' Satisfaction, Trust, and Commitment on Takaful Agents

Additionally, this research also examined the level of respondents' satisfaction, trust, and commitment towards the agents. Their view towards the agents' Islamic ethical behaviour is also determined. Based on mean scored which the scales are between strongly agree (1) to strongly disagree (5), majority of the respondents are satisfy, trust, and committed with the agents. However, they do not totally agree that the Takaful agents are practicing the Islamic ethical behaviour in their marketing practices. Please refer to Table 2 below.

Table 2: Customers' satisfaction, trust, and commitment

Variables	Mean	Std. Deviation
Customer Satisfaction	2.48	.804
Customer Trust	2.45	1.047
Customer Commitment	3.07	.966
Islamic Ethical Behaviour	2.35	.663

1=Strongly Agree, 2=Agree, 3=Neutral, 4=Disagree, 5=Strongly Disagree

6.4 Relationship between IEB, Customer Satisfaction, Trust, and Commitment

The relationship between Islamic ethical behaviour and customer satisfaction, trust, and commitment was investigated using Pearson correlation coefficient. According to Cohen (1988: 79-81), the value of correlation coefficient range between 0.50-1.0 is indicative of strong relationship between the variables. Thus, there was a strong and positive correlations between the Islamic ethical behaviour and customer satisfaction ($r=0.603$, $n=30$, $p<0.005$). Meanwhile, there was an average indicator of relationship between Islamic ethical behaviour and customer trust ($r=0.446$, $n=30$, $p<0.005$) and also with customer commitment ($r=0.366$ and p value= 0.047).

This research also explored how much variance that the variables shared. Rely on Pallants' (2011: 134) manual SPSS book; it is referred to coefficient of determination. It is done by squared the r value and turn it into percentage. It can be concluded that the coefficient of determination of the relationship between Islamic ethical behaviour and customer satisfaction is 36%, with customer trust is 20%, and with customer commitment is 13%. It means that Islamic ethical behaviour may explains 36% of the variance in respondents' scores on their satisfaction towards the agents. Meanwhile,

customer trust and commitment can be explained by the Islamic ethical behaviour about 20% and 13%. All the results are confirmed through 1% of significant level (2-tailed). Please refer to Table 3 for the overall results.

Table 3: Correlation between agents' Islamic ethical behaviour and customer satisfaction, trust, and commitment

		Customer Satisfaction	Customer Trust	Customer Commitment	Islamic Ethical Behaviour
Customer Satisfaction	Pearson Correlation	1	.729**	.663**	.603**
	Sig. (2-tailed)		.000	.000	.000
	N		30	30	30
Customer Trust	Pearson Correlation		1	.592**	.446*
	Sig. (2-tailed)			.001	.014
	N			30	30
Customer Commitment	Pearson Correlation			1	.366*
	Sig. (2-tailed)				.047
	N				30
Islamic Ethical Behaviour	Pearson Correlation				1
	Sig. (2-tailed)				
	N				

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

In conclusion, the results of the analysis indicate that all the hypotheses statements are supported. In detail, there are positive significant relationships between the agents' Islamic ethical behaviour towards customer satisfaction, trust, and commitment. However, the strength of the relationships between the Islamic ethical behaviour with the variables is different which measured via Pearson correlation coefficient. It indicates that, the Islamic ethical behaviour would influence the customer satisfaction more than the trust and commitment. This result is parallel with the findings by Farah (2011) which found that there is positive significant relationship between service quality and future customer behaviour. Nevertheless, this research consents on a particular variables which Islamic ethical behaviour as a determinant of customer satisfaction, trust, and commitment.

7. Concluding Remarks

This research is important as an initial stage to evaluate the clarity and response for the survey questions. Other than that, it is also conducted to explore the relationship between Takaful agents' Islamic ethical behaviour towards customers' satisfaction, trust, and commitment. The results indicate that there are relationship between the agents' Islamic ethical behaviour and customer satisfaction, trust, and commitment. However, the agents' ethical behaviour will influence more towards the customers' satisfaction rather than their trust and commitment.

Hence, the Takaful agents' Islamic ethical behaviour becomes the most important element for the Takaful industry as it may influence the customers' satisfaction, trust, and commitment. The results of this research can be used as a platform to strengthen the quality of relationship between Takaful agents and their customers by enhance the conducts of the agents. However, the limitation appears in terms of empirical

investigation which has not involved with a huge sample. A suggestion on future research in this extreme is highlighted in the next section.

8. Suggestion for Future Research

Some limitation was emerged in the current study. First, in terms of sample size, this study only covers 30 Takaful customers as it provides preliminary analysis on the measurements used before the actual study is conducted. Second, it only reported a few variables as a research framework; future research may add other important variables which could strengthen the results of the study. Nevertheless, the conduct of this study will certainly contributes to the empirical literatures on the subject of Islamic insurance or Takaful.

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