

THE EFFECT OF ISLAMIC RELATIONSHIP MARKETING ON THE CUSTOMER TRUST TOWARDS TAKAFUL AGENT

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ABSTRACT

The significant of Takaful agents as an intermediary in the Takaful market is unquestionable because the product offered need of human touch not merely technologies advancement. In Islamic point of view, the role of Takaful agents are not just limited to persuade people to join the Takaful scheme but further than that they have to behave according to Islamic norms when dealing with clients. Islamic Relationship Marketing (IRM) is the marketing way in building a relationship between marketers and clients based on Islamic guidance. Therefore, this research aims to examine the effect of IRM being practiced by Takaful agents on customers' trust besides determining the most dominant factor that effects customer trust. 108 Takaful participants from Polytechnic Sultan Salahuddin Abdul Aziz Shah had contributed to this study through the distribution of questionnaires. Descriptive and inferential analyses were used to study the data of the answered structured questions. According to results obtained from the study, three of the independent variables (Islamic Ethical Behaviour, Structural Bond, Financial Bond) give a positive and significant effect on customer trust and the most influential variable towards customer trust is Islamic Ethical Behaviour.

Keywords: Islamic Relationship Marketing, Customer Trust, Takaful, Takaful Agent

1.0 INTRODUCTION

Nowadays, people around the globe will no longer depend solely for conventional insurance for their life, property or liability protection. They have an option to choose Islamic insurance. Islamic insurance which is known as Takaful is based on the concept of takaful that is developed on three principles which are mutual responsibility, co-operation with each other and protecting one another from any kind of difficulties, disasters and other misfortune whereby the financial contribution (premium) is based on the concept of tabarru' (Osman, 2003). Tabarru' is derived from the Arabic noun that means the donation, gift and contribution (Billah, 2001). The word takaful is derived from the Arabic word kafala which means to guarantee, look after or trust. The noun takaful is derived from verb kafala which can be translated as "helping one another" or "looking after one another". Takaful products can also be offered in other different names such as Islamic insurance, Halal insurance, ethical insurance, Islamic mutual insurance, co-operative insurance and community insurance (Salman, 2014). In Takaful business, Takaful operators have two-fold motives, which are to earning a profit and complying with Shari'ah. A current marketing practice of the Takaful industry requires agents to market and distribute the Takaful products to the public. Consequently, Takaful agents play an important role on behalf of the Takaful operator, to represent the Takaful operators and their products. More importantly, the agents would present the image of the Takaful as an Islamic type of insurance. Islamic Marketing is a very new field in Marketing. Islamic Marketing could be defined as the process of identification and implementation of value maximization strategies for the welfare of the stakeholders in particular and the society in general governed by the guidelines given in Quran and Sunnah (Hussnain, 2011). Islamic Relationship Marketing (IRM) thus can be interpreted as the marketing process that emerged for the purpose of building a relationship between marketer and a consumer based on the Islamic guidance towards Allah's (God the Almighty) blessing (Marhanum, 2012). The practice of IRM is encouraged in the Takaful industry because it parallels the Islamic norms which uphold the spirit of brotherhood in the societies (Salleh, 2012).

1.1 RESEARCH PROBLEM

After 35 years of operation, The Malaysian Takaful industry is still considered a growing industry with a low penetration level. The penetration rate of the industry in 2015 for their Family business stood at 14.71% an increase only 0.23% from the previous year (Annual Report , 2015). On the other hand, this class of business also faced with a problem of surrendering policies by the participant. Based on information obtained from Bank Negara website, the number of customers who surrendered their Family Takaful Scheme has continued to increase since 2006. The highest number was recorded in 2010 in which approximately 139,021 of Family Takaful participants have surrendered their policies (Annual Report , 2010). It seems that, there is an issue with the customer trust in this industry. There are various reasons might lead to this situation. However, the fact there are numbers of cases regarding the unethical behavior of agents can be one of the reasons for participants decided to surrender the policy as they have no trust in the Takaful agents. Lately, the number of cases of unethical behavior of agents has been highlighted in the local newspaper. For instance, former director of insurance broker charged with cheating, bribing and using false documents involving more than RM 80,000 (Bernama, 2013). In another case, a customer wrote in the one of the local newspaper, alleging an agent had misrepresented facts in his proposal form and withheld medical document on the pretext of ensuring the approval of the proposal, while upon correcting the error, the client policy was suspended. Subsequently, when the client met with an accident, his medical claim was rejected (Ismail, 2014). According to the statement Financial Mediation Bureau in 2013, there is an increase of complaints related to the conduct of agents and repudiation of liability. Based on the abovementioned issues, it is crucial to examine whether agent-customer relationships has enormous implications and effect, especially on customer trust.

2.0 LITERATURE REVIEW

The concept of relationship marketing was defined as the attraction, maintenance and development of a relationship with the client (Berry L. L., 1991). This definition was extended by the same scholar in 2002 when he explained the target of relationship marketing is to build strong relationships with 'key people', who are in fact a company's existing customers (Berry, 2002). Relationship marketing refers to everything you do to develop strong, lifelong relationships with your customers. From influencer programs to referral campaigns to affiliate marketing, relationship marketing builds brand awareness and positions your brand as your customer's best option (Kapadia, 2017). This is reflected in the various definitions of relationship marketing used in the marketing literature (Nevin, 1995) (Blois, 1996) (Wu, 2007). Interestingly, (Keillor, 1999) found 26 definitions of relationship marketing and divided them into seven categories: birth, development, maintenance, temporality, interactions, outputs, and emotional content. Based on their content analysis study, the authors opined that one of the most comprehensive definitions of relationship marketing was that given by (Gronroos, 1994)'to establish, maintain, and enhance relationships with customers and other partners at a profit, so that the objectives of the parties involved are met' (Gronroos, 1994). Other than that, relationship marketing also refers to, research in relationship marketing encourages analyzing variables of satisfaction, commitment and trust through studying their consequences on the future behaviors, namely, loyalty, positive word-of-mouth activity, cooperation and performance (Adrian Payne, 2000) .

2.2 Relationship Marketing (RM) from the Islamic perspective

The subject of RM has received great attention in Western studies. However, Asian literature addressing this topic remains scarce. Although research on RM is a popular marketing topic and has escalated in the past three decades, research on this subject from the Islamic perspective is very limited. This subject is interesting from the Islamic perspective because from the very beginning, Islam has actively defined the types and forms of relationships. The unique nature of Islamic relationships is reflected in Islam's recognition of both vertical and horizontal interactions. Through the concept of *tawhīd*, the vertical interaction of human beings with the Creator is emphasized (Yusuf, 2010) (Arham, 2010). Horizontal interactions occur between human beings and between them and other creatures (Yusuf, 2010). Additionally, Islamic marketing is "an acknowledgment of a God-conscious approach to marketing from a marketer's and/or consumer's perspective which draws from the drivers or traits associated with Islam". From the Islamic perspective, RM is not only concerned with human relationships as proposed by Western studies but also deals with the ultimate relationship between humans and their Creator. In Islam, there is a connection between these relationships; worshipping according to (Wilson, 2012). Accordingly, both Muslim and non-Muslim *takāful* agents are encouraged to be honest in dealing with customers, to be responsible and trustworthy when making promises to them, to deliver any information required by them, and to also be knowledgeable about customers, products, and the market (Marhanum, 2012). These marketing practices have become the common responsibility of all marketing agents, and the execution of these Islamic aspects of marketing may enhance the performance of marketers as they receive positive feedback and commitment from the customers. They will guarantee that marketers are successful in building good relationships with their customers, ensuring future customer retention for the marketers and the company. (Salleh, 2014)

2.3 The importance of Islamic Relationship Marketing (IRM) in *takāful* industry

The same circumstances are present in the Malaysian *takāful* industry, in which there are now many *takāful* operators offering a variety of *takāful* products. In this situation, *takāful* operators must have strategic plans to boost their position in the industry, and this can be done by offering special services with social benefits to the customers, based on their needs, via the IRM approach (Gwinner, 1998). Operators must take great care of their customers' needs and maintain good relationships with them because customers are their most profitable asset. Therefore, to raise profit and performance, operators have to ensure strong and long-term relationships with their customers (Berry L. , 1983). Accordingly, in the *Takāful* industry, the responsibility of the *Takāful* agents is considered as a financial consultant or advisor they are responsible to inform and advise the customer about the future financial preparation by proposing a suitable *Takāful* product based on their needs and executed based on the Islamic ethics. This relates to religious aspects that promote affiliation, commitment, motivation, knowledge, and social consequences, and is believed to influence customers' confidence with the salesperson (Nazlida, 2010). In the *Takāful* industry, the relationship between agents and their customers is automatically developed because the agent's knowledge of the products and services involves interaction and communication between agents and clients which may generate good relationships. Also emphasize that RM is not only to attract customers but to ensure maintaining existing customers (Maznah Wan Omar, 2010).

2.4 Customer trust

Trust is an ethical element in a relationship because it does not involve any sense of enforcement (Murphy, 2007). Trust and commitment may directly impose cooperative behaviours; thus, they help guarantee the success of relationship marketing (Morgan, 1994). They also stated that trust exists only when one party has confidence in an exchange partner's reliability and integrity. The majority of researchers are relied the trust, as a believed on the promise of exchange party whom the customers have confidence towards the trustworthiness, credibility, benevolence, reliability, and integrity of the sellers (Paul H. Schurr, 1985).

Ethics is described as the set of moral principles that distinguish what is right from what is wrong (Beekun, 2003). According to (Rizk, 2008), ethics is related to the establishment of general guidance for human action or conduct. Besides, (Hassan, 2008) have advocated that Islamic ethical behaviours play a significant role in the development and maintenance of the buyer-seller relationship. This is further supported by a more recent study by (Shamsudin, 2010), in which the authors claim that Islamic ethical behaviour has promoted a positive environment in relationship marketing practice, and this naturally would lead to customer satisfaction. Social bonds are described as 'the degree of mutual personal friendship and liking shared by the buyer and seller' (Wilson, 1995). In relationship marketing, the basis of this type of bond is from a business-to-business perspective, where it represents strong connections among business organizations (Smith, 1998). Meanwhile, from a customer's point-of-view, social bonding emerges as a result of the benefits received from the relationship with the company (Gwinner, 1998). Accordingly, a social bond is built through interpersonal exchanges that can be measured by the strength of the personal relationship between a buyer and a seller (Rodriguez, 1998).

It also represents a form of non-economic satisfaction for both parties in a relationship with an enduring social exchange (Dwyer, 1987). In that regard, (Lin, 2003) have advocated that this type of bond would contain interpersonal interactions that could help maintain customer loyalty. Meanwhile, (Berry, 1995) and (Parasuraman, 1991) described the importance of marketers' interference in building friendships that could help to persuade customers to stay loyal to the company's services. Marketers at this level would want to stay in touch with their customers, and when necessary offer social support to them as well (Berry L. , 1995).

Compare to social bonds, structural bonds are present when a business enhances its relationship with customers by facilitating them to fulfill their needs through a service-delivery system (Lin, 2003). Based marketing literature, (Wilson, 1995) describes a structural bond as a vector of forces that create an impediment to the termination of the relationship. It consists of economic, strategic, and technical factors that are developed in relationships that offer benefits to all contractual parties (Wilson R. &, 1999). In this case, a company might insert some value-added incentives to the product infrastructure that might not available elsewhere to the customer (Berry, 1995). A Service providers may also use structural bonds to maintain customer loyalty (Lin, 2003). This is because structural bonds provide an infrastructure that makes a customer feels convenient, and this would give the company a key advantage over its competitors (Sin, 2002). However, relationship marketing should only be exercised when it continuously gives advantage to the parties involved; which in this case are the company and the customer. For example, the company provides enough facilities to the customer and as a result, the customer remains loyal to the company. In this instance, both parties enjoy the benefits and may persevere with the relationship for a long-term period (Morgan, 1994).

Researchers in the past have argued that one of the motivations for engaging in relational exchanges is to save money (Berry G. e., 1998). In this respect, some researchers agree that this type of bond is at the lowest level of the relationship hierarchy because, in business, pricing is the most easily imitated marketing element (Chiu, 2007). Hence, service providers may reward loyal customers with special prices (Lin, 2003). (Hsieh, 2005) suggest that a marketer who demonstrates excellent social and financial bonds would able to retain their customers in the future. Moreover, by extending (Nelson Oly Ndubisi, 2005)'s earlier research, a recent study on relationship marketing conducted by (Peter Anabila, 2012) similarly found that social and financial bonds can become important determinants of customer loyalty.

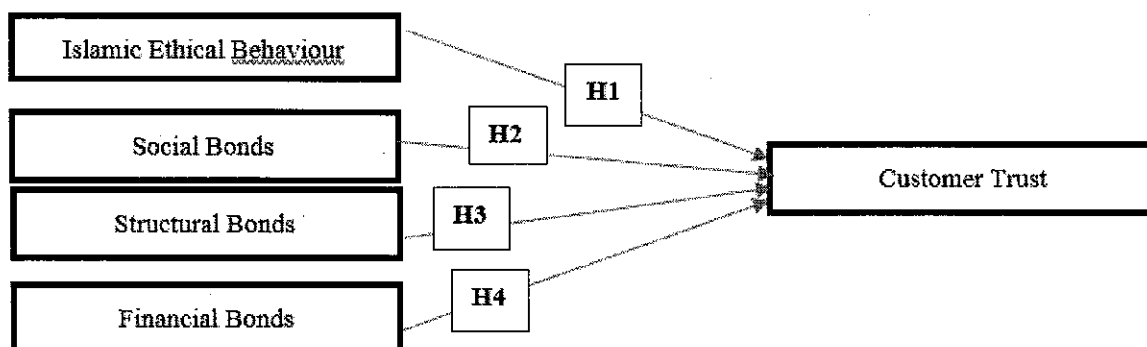
3. METHODOLOGY

3.1 Sample and Data Collection

The population for this study was consists of lecturers from Polytechnics Sultan Salahuddin Abdul Aziz Shah who are customers to the Takaful services. The respondents were selected using cluster sampling method. They are lecturers from Commerce Department, Civil Engineering Department, Electrical Department, Mechanical Department, General Studies Department and Mathematical, Science and Computer Department. The numbers of respondents chosen for this study were determined by Krejcie and Morgan table. Therefore, the sample size chosen for this study was 108 respondents. The survey questionnaire consisted of three sections. In section A of the questionnaire is demographic (gender, age and educational level). Section B and C consisted of items that measured how the independent variables which are Islamic Ethical Behaviour (IV), Structural Bond (IV), Financial Bond (IV) and Social Bond (IV) effect the customer trust (DV). Each of the items used a five-point Likert Scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

3.2 Conceptual Framework

Figure 1: Islamic Relationship Marketing on Customer Trust



4. RESULTS

4.1 Respondents' Profiles

Results showed that a majority of the respondents were female (77.8%) compared to males (22.2%). Based on Table 1, a majority (30.6%) of the respondents were in the age group (31-40 years old). The education background of the respondents involved in the survey indicated that 49.1% were master's holders, 31.5% were Bachelor's degree holders and while the remaining respondents 19.4%, Ph.D.'s holder.

Table 1: Respondents' Demographic Profile (n = 108)

Demographic Variable	Frequency	Percentage (%)
Gender		
Male	24	77.8
Female	84	22.2
Age		
30 years old and below	15	13.9
31 – 40 years old	33	30.6
41- 50 years old	29	26.9
50 – 59 years old	12	11.1
60 years old and above	19	17.5
Educational Level		
Degree	34	31.5
Master	53	49.1
PhD	21	19.4

4.2 Analysis of Results

Based on Table 2, it is shown that the mean for customer trust and Islamic ethical behavior is considered high. Meanwhile, with respect to social bond, structural bond and financial bond, it is encouraging that all the results showed moderate in terms of the mean.

Table 2: Descriptive Analysis for all Variables

Variable	Mean	Standard Deviation
Customer Trust (CT) – DV		
My takaful representatives gave me a free gift when I first participated in takaful	3.90	1.093
He/she fulfills promises	4.03	.767
He/She is concerned with my financial protection needs	4.04	.767
He/She can be relied on to do what is right	4.08	.699
He/She is a trustworthy person	4.09	.677
Islamic Ethical Behaviour(IEB) – IV		
My takaful representatives explain clearly about Sharia aspects of takaful compared to conventional insurance	3.99	.779
He/she gives me adequate information about takaful scheme	4.06	.740
He/she explains to me about the objective of takaful which is a donation scheme and cooperation among participants	4.10	.640
He/she practices professional attitudes in dealing with me	4.09	.756
Honest person	4.09	.704
Responsible person	4.03	.755
Maintains good relationship with me	4.18	.721
Protects my confidentiality	4.18	.681
He/she wears professional attire	4.19	.686
Social Bond (SB) – IV		
I receive greeting cards/gift on my special occasions	3.56	1.062
He/she would call/meet me whenever I counter any problem	3.81	.814
Asks my feedback about his/her services	3.82	.874
He/she provides services after I participate in takaful scheme	3.88	.862
My takaful agent contacts me to keep in touch	3.96	.864
Structural Bond (STB) - IV		
I receive a prompt response whenever I make a complaint	3.94	.759
I can retrieve information about the company and products from various sources	3.98	.749
The takaful operators provide various ways for payment of contribution	4.06	.701
My takaful representative provide personalized takaful scheme according to my needs	4.18	.667
Financial Bond(FB) - IV		
I will receive a sum of money at the end of the year in case I did not make any claim	3.35	1.146
My takaful representative gave me a free gift when I first participated in takaful	3.90	1.093
He/she offered a promotion package during my subscription to the scheme	4.00	.897
I am entitled to receive a sum of money from takaful company in case I am admitted to hospital	4.02	.864
I receive some profit from my takaful scheme as it is a saving/investment account	4.11	.868

Based on Table 3, it shows an R-squared of 0.829. The effect of Islamic relation marketing on customer trust as shown by an F-value 125.125 and a significant level of 0.000 ($p < 0.05$). Results show that, from the four variables, only Islamic Ethical Behaviour is significant ($p < 0.05$) with a beta of 0.682. Meanwhile, social bond is less significant ($p > 0.05$) with a beta of 0.119. Followed by structural bond and the financial bond with beta 0.157 and 0.079 respectively.

Tests indicate that only Islamic relation marketing has a significant relationship with customer trust. Based on the t statistic for all the independent variables, it has indicated that Islamic relation marketing has a significant relationship due to a strong significant level ($p < 0.005$) with customer trust. Therefore, hypothesis H2, H3 and H4 are all rejected, while hypothesis H1 is accepted as displayed in Table 4.

Table 3: Islamic Relationship Marketing on the Customer Trust towards Takaful Agent

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	β	Std. Error	Beta		
(constant)	-.128	.194		-.658	.512
Islamic Ethical Behaviour	.682	.069	.625	9.848	.000*
Social Bond	.119	.049	.142	2.438	.016
Structural Bond	.157	.066	.154	2.370	.020
Financial Bond	.079	.052	.093	1.512	.134
R² = 0.829	Adjusted R² = 0.823		F value = 125.125		Sig F = 0.000

Table 4: Overall Results of Hypotheses

Hypotheses	Results	Sig
H1: There is an effect of Islamic Ethical Behaviour on customer trust towards takaful agent	Accept	.000
H2: There is an effect of social bond on customer trust towards takaful agent	Accept	.016
H3: There is an effect of structural bond on customer trust towards takaful agent	Accept	.020
H4: There is an effect of financial bond on customer trust towards takaful agent	Reject	.134

Based on Table 5, it shows that the most dominant factors that affect the customer trust towards the Takaful agents are the factor of Islamic ethical behavior with average mean 4.10 which is the higher average mean among all the variables.

5. DISCUSSION

All the variables in this research which are the Islamic ethical behaviour, social bond, structural bond and financial bond was found has a positive effect on customer trust towards Takaful agents. However, only the Islamic ethical behaviour has a significant effect. From the four hypotheses that have been developed, only the H1 has been accepted and the rest were rejected. That is means, the customers' trust depends greatly on how the Takaful agents behave. Therefore, Takaful agents must behave according to the Islamic norms when dealing with their customers to ensure the consistency of customer trust towards them. This will not be benefited only to the Takaful Operator as their principal but will help the Takaful agents in their career ladder. According to (Salleh, 2016), as a mirror to an Islamic type of insurance, Takaful agents play a significant role not only to sell the Takaful products but also to behave according to the Islamic norms in front of their customers. Parallel to the above findings, Islamic ethical behavior also becomes the most dominant factor that effects the customer trust towards Takaful agents.

6. CONCLUSION AND IMPLICATIONS

As conclusion, the outcome of the research indicates that Islamic ethical behavior has a significant effect and at the same time become the most dominant factor that giving effect to customer trust towards Takaful agents. Therefore, all the players in the Malaysian Takaful industry need to take this factor as a crucial factor in their marketing strategies. An Islamic ethical behavior should not emphasize only to Takaful Agent, but extended to any parties such as employees who have direct communication with customers in daily operation.

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