

## **Malaysian *Tākāful* Agents' Ethical Professional Behavior: A Systematic Literature Review**

**Nor Arini Abdullah**

*PhD Candidate, Centre for Islamic Development Management Studies (ISDEV),  
Universiti Sains Malaysia, Malaysia.*

**Shahir Akram Hassan**

*Associate Professor, Centre for Islamic Development Management Studies (ISDEV),  
Universiti Sains Malaysia, Malaysia*

Received: 23 August 2021; Revised: 25 March 2022, 26 October 2022; Accepted: 20 November 2022

**Abstract.** This paper examines the ethical behaviour of Malaysian *tākāful* agents through extensive exploration of several studies on ethical practices in the *tākāful* industry. The ethical behaviour of the *tākāful* agent contributes to inevitable consequences in the agent's efforts to attract participants to join *tākāful* schemes. These positive or negative consequences affect both participants and *tākāful* businesses. Despite the abundance of research on *tākāful* agents, research that applies the systematic literature review (SLR) method on the ethical behaviour of the *tākāful* agent is rarely available; therefore, this gap needs to be filled. The purpose of this study is to examine the ethical behaviour at work of the *tākāful* agent. Journal articles related to the ethical behaviour of *tākāful* agents were analyzed by applying the systematic literature review (SLR) method, which was guided by PRISMA (Preferred Reporting Items for Systematic Review). Five themes were identified based on the results of the SLR, namely Islamic Relationship Marketing (IRM), sales ethics, *tākāful* participants' trust, agent role, and agent performance. The results of this study indicate that the ethical behaviour of *tākāful* agents can be further identified by involving the *tākāful* company and *tākāful* participants. The results suggest that *tākāful* agents should educate themselves by improving their *tākāful* product knowledge and communication skills, as Muslim customers considering *tākāful* policies are strongly influenced by how *tākāful* agents promote *tākāful* policies or products. It is recommended that future research highlight the bidirectional relationship between *tākāful* agents' ethical behaviour toward *tākāful* businesses and participants. To achieve this, *tākāful* companies or the Malaysia *tākāful* Association (MTA) should play an important role by conducting in-depth interview sessions or obtaining feedback from *tākāful* agents.

**Keywords:** Work ethic, Behaviour, Takaful agent, Systematic literature review, Malaysia

**JEL Classification:** G22, G00

**KAUJIE Classification:** I65

## 1. Introduction

Over the past 30 years, Malaysia has created a resilient and resolute Islamic finance industry (IFI) with a stable foundation based on rules and regulations. Malaysia's Islamic financial industry is among the best in the world in terms of the number of Islamic financial institutions (IFIs), profitability, resilience and regulatory system. Even during the recent financial crisis, Islamic equity indices (specifically Takaful) had outperformed conventional insurance companies due to their different structural configurations and mechanisms (Hassan and Marimuthu, 2018). Despite the competitive challenges, Malaysian Takaful companies have experienced an admirable financial performance by recording a compounded annual growth rate of 6% from 2012 to 2017 (Eldaia, Hanefah & Marzuki, 2022).

Malaysian takaful companies tend to appoint certified agents as their representatives for handling matters with takaful participants. Therefore, the responsibility to promote takaful products has shifted entirely to takaful agents (Salleh et al., 2012). Besides possessing sufficient knowledge on takaful products, these agents also act as a conduit between takaful companies and takaful participants, which is crucial since they must be committed, trustworthy and honest when executing their tasks. The interaction between takaful agents and their participants will determine the agent's behaviour. By observing these interactions, the ethical behaviour of agents can be evaluated. It is important to observe their ethical behaviour as work ethics play a crucial role, especially in sales. Good company performance depends on the ethical behaviour of takaful agents when they are dealing with takaful participants (Aziz et al., 2018). In addition, these agents are also responsible to their principal company in conducting the risk selection process (Segar, 2009). Takaful agents must be honest, prudent and thorough in carrying out their tasks. When communicating with takaful

participants, they must act with utmost professional decorum as they represent the takaful companies. Takaful agents should have a very good attitude in order to maintain a good relationship with their participants, who are the takaful company's most profitable asset. The pressure of competition between takaful companies in attracting consumers or takaful participants has created the motivation for takaful companies to compete, especially in the context of building strong relationships with takaful participants (Salleh, 2014). Takaful companies will have greater advantage in terms of a stable competition if the agents are able to create long-term relationships with the participants. Hence, takaful companies will be able to increase their sales performance, as well as boost takaful participants' trust and commitment, while simultaneously retaining them (Salleh, 2014).

Ethics is an important issue in an organisation. This is especially crucial for organisations that deal with financial services (Dunfee and Gunther, 1999). 'Ethics' originated from the Greek word "ethos", which refers to values and attitudes. It also indicates a person's character or social stature (Garner, 1984). The word ethics refers to customs, manners, social justice and moral values practised by a society. According to Velasques (2014), ethics refers to a discipline that examines the moral standards of an individual or society in order to evaluate their propriety and its implication on a person's life. From an Islamic perspective, the word ethics refers to behaviour that leads to manners, traits and actions performed by certain individuals to achieve a high quality of life (Aldulaimi, 2016). Suahib (2009) argued that Islamic ethics includes doing the right thing and avoiding what is wrong and therefore, it is not only limited to business transactions but covers every aspect of human life. Accordingly, work ethics is the application of moral principles to an individual's behaviour within an organisation (Alhyasat, 2012). Thus, Islamic work ethics

refers to the collection of moral principles that governs and directs the employee's behaviour and attitude in the work place based on the teachings of the Qur'an and Prophet Muhammad's message and lifestyle (Mohammad, Quoquab and Omar, 2016).

As the company's representative, agents are the most accessible entity to consumers (Crosby et al., 1990). Takaful agents in the takaful industry will always deal with consumers as the representative of the takaful companies. Takaful agents are not only assigned to sell takaful products but also offer takaful services (Daud, Ahmad & Junoh, 2021). Agents are responsible for assisting their customers in all situations related to their financial well-being and to propagate knowledge about takaful products to Muslims and non-Muslims (Shukor, 2020). According to a systematic review conducted between 2011 and 2021, 33% of studies on ethical behaviour were related to the Takaful environment (Wan Mohd Zawawi, Fauzillah Salleh & Md Fadzil, 2022). Thus, if takaful agents commit any unethical behaviour, they may certainly lose their consumers' trust. As a result, consumers will be dissatisfied with the services provided by them. Although takaful companies have laid down guidelines and a code of ethics for agents, there are circumstances that can cause agents to act unethically (Lagace, 1991).

### **1.1 Research gap - existing studies related to takaful agents' work ethics behaviour**

Takaful agents' behaviour have been studied by previous researchers. Makki and Faleel (2021) found that there is a significant positive correlation between takaful agents' ethical behaviour and customers' satisfaction with takaful. In other words, if takaful agents exhibit good ethical behaviour, the takaful customers will be satisfied. Aziz et al., (2018) had examined the factors that influenced ethical behaviour among agents and found two influential factors, namely the ethical sales climate and competitors' intensity, that

strongly influence ethical problems among takaful agents. Meanwhile, Cheng et al., (2014) said that age, work experience and organisation's location (rural area) do significantly encourage unethical behaviour among salespeople. Although these two studies found that different factors affect the work ethics of takaful agents, the unethical behaviour also negatively affected the takaful company's performance. This is because takaful operators greatly depend on agents to develop customers' confidence in takaful products (Hamid et al., 2012). Meanwhile, Aziza, Abdullah and Hasnizam (2016) found that takaful agents' ethical behaviour is very focused on the takaful company's performance because it reflects the motivation, productivity and commitment of the takaful salesperson. Conversely, Hamid et al., (2012) found that initiating structure, consideration, representation and persuasiveness have a positive effect on the performance of the Takaful industry.

Some previous studies had included takaful participants' level of satisfaction when dealing with takaful agents, and takaful agents' work satisfaction as factors that influence takaful agents' ethical behaviour. Although numerous studies have focused on the behaviour of takaful agents, there is still a lack of studies that have specifically focused or systematically reviewed existing studies. Findings of previous studies are diverse and this makes it difficult to comprehend them. Hence, due to this diverse nature, it is difficult to conduct a SLR. SLR-based research on studies pertaining to takaful agents' behaviours are scarce accessible and hence, the gap should be filled.

This study is convinced that there is a need for SLR-based studies related to takaful agents' work ethics behaviour. SLR is a process of discussing and reporting a review on articles using techniques and steps, such as formulating the research problem, developing and validating the review protocol, searching the literature, screening for inclusions,

assessing quality, extracting data, analysing and synthesising data as well as reporting the findings (Xiao and Watson, 2017). In addition, SLR also aims to critically identify, evaluate and analyse previous research. Apart from that, this method also allows researchers to identify and evaluate themes that they need in their studies. Moreover, SLRs have been developed to synthesise research findings in a systematic, transparent and reproducible way and it has been referred to as the gold standard among reviews (Davis et al., 2014).

The review in this study is guided by the central research question, what is the work ethics behaviour among takaful agents? This study aimed to fill the gap by systematically reviewing previous related studies to gain a better understanding of ethical behaviour among takaful agents in Malaysia .

## **1. Methodology**

### **2.1 Publication standard**

The SLR developed in this study was guided by Preferred Reporting Items for Systematic Reviews (PRISMA) Standards. According to Sierra-Correa and Kintz (2015), the adopted of PRISMA has three main advantages, namely it enables researchers to clearly define research questions, determine the inclusion or exclusion of required criteria and aid in searching for larger and better databases in a given time. Moreover, PRISMA can summarise article reports from SLR and recapitulate them in PRISMA diagrams. Researchers often use PRISMA as a guide to precisely justify SLR reports. In addition, PRISMA centralises the techniques to ensure that the SLR can be written clearly and comprehensively (Liberati et al., 2009). PRISMA is also able to examine large databases in a given time when conducting a SLR. The given time is set to enable the

search for concise concepts, especially concepts that are related to the work ethics behaviour of takaful agents in this study.

This study started the SLR process by identifying the study's objectives. Research questions were developed and techniques from PRISMA were applied in the search for articles, which were then identified, refined and certified. The three processes are described in detail in the subtopic on systematic search systems .

Evaluation of an article's quality is the next stage in PRISMA, where the chosen articles were evaluated by a group of authors. The quality assessment process was intended to ensure that the chosen articles are truly distinctive, worthy and can be well analysed. Lastly, this process will explain how data were obtained, extracted and analysed.

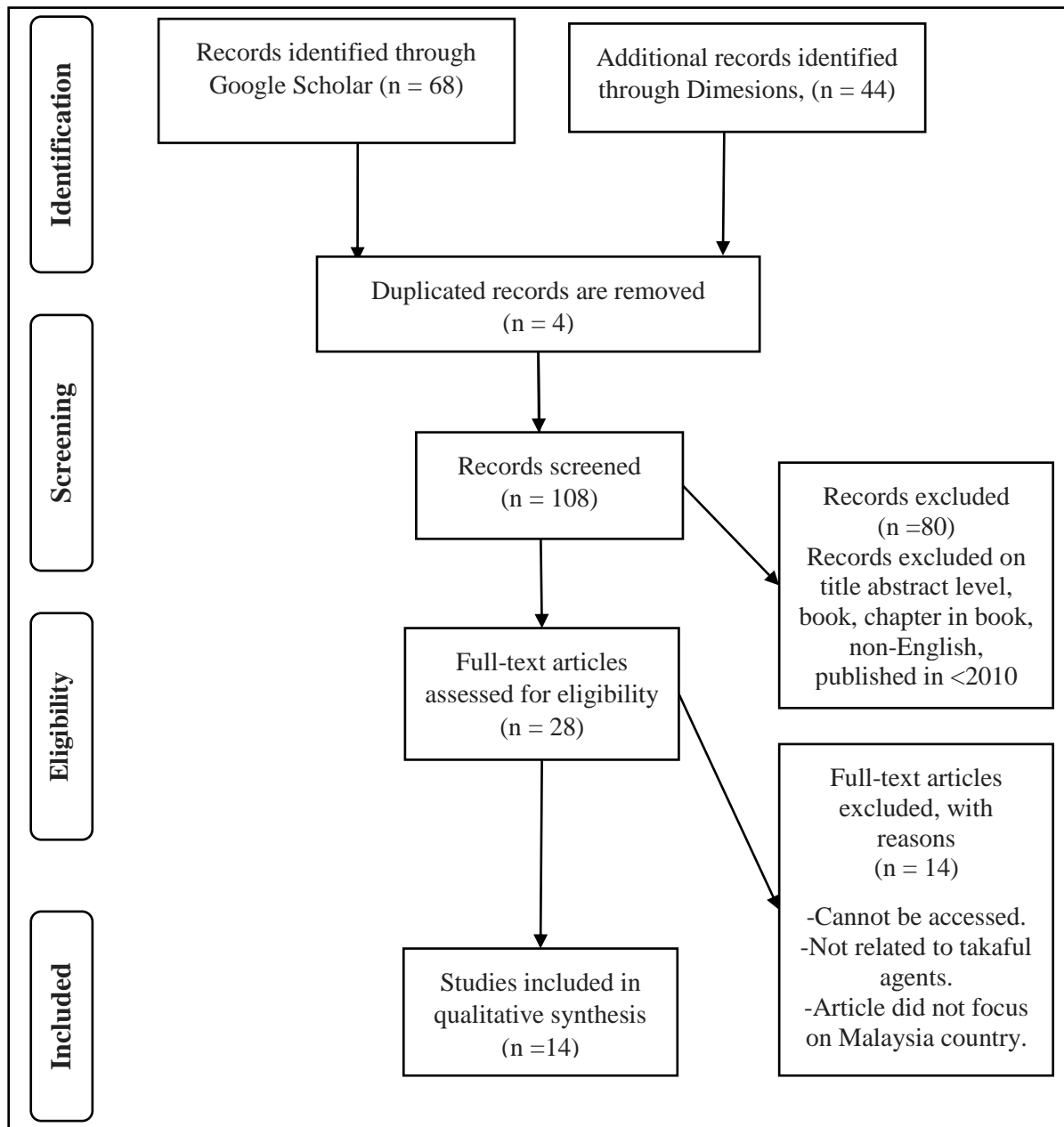
### **2.2 Developing research questions**

Developing research questions for the SLR was based on PICO (Population OR Problem; Interest; Context) (Lockwood et al., 2015). PICO is a tool for developing research questions based on three keywords, which are Population, phenomenon of Interest and Context. Based on these three keywords, its relevance to this study is Takaful Agents (Population), knowledge about work ethics behaviour (phenomena of Interest) and the Malaysian context (Context). Based on these three important points, the research question developed was, what is the work ethics behaviour exhibited by takaful agents in Malaysia?

### **2.3 Systematic searching strategies**

Systematic searching requires three main processes, as in identification, screening and eligibility. These processes are clearly explained in Figure 1 below.

**Figure 1 Prisma Diagram**



Source: Adapted from Moher et al., (2009)

A total of 112 articles related to work ethic behaviour of Malaysian takaful agents were identified. After discarding duplicate articles, 108 articles were screened, and 80 were excluded. After all the exclusions, 14 articles met the included criteria for this systematic literature review (SLR).

**2.3.1 Identification**

The identification process diversifies or multiplies the keywords in a study. As for this study, the identification process was used to search for keywords related to the desired

ethical behaviour of takaful agents. The search process employing Google Scholar and Dimensions databases relied on phrase searching and the Boolean operator (OR, AND) functions as well as, whenever appropriate, the combination of keywords such as “ethics”, “behaviour”, “takaful agent” and “takaful industry”. At this stage, this study searched for the synonyms and related terms of the main keywords through thesaurus online, encyclopaedias, keywords used by previous research and keywords suggested by the databases. Google Scholar

was chosen as the main database for several reasons namely because it provides more than 389 million documents for reviewing, more documents related to the social sciences arts and humanities, as well as diverse types of publications, such as conference proceedings, books, theses, chapters in a book and unpublished materials (Gusenbauer & Haddaway, 2020; Martin-Martin et al., 2018; Halevi et al., 2017). Whereas the Dimensions database was used as a supporting database because of its wide coverage and for discovering an appropriate or most relevant articles based on indexing, which is similar to the approach by Google Scholar (Bode et al., 2018). This database has records of more than

89 million publication and more than 50,000 journals.

Next, the study formed a search string based on improved keywords and repeating the search functions, such as the Boolean Operator and phrase search, in the two selected databases (Google Scholar and Dimensions). The study chose these two databases as they contain articles related to takaful agents published within a 10-year period. These databases also have a large number of articles related to the research topic (Halevi et al., 2017), which prompted the study to use them. Searching for articles in these databases was carried out in August 2020. The full search string involving the databases is shown in Table I below.

**Table (1) Search string**

<b>Databases</b>	<b>Search string</b>	<b>Total number of Publications</b>	<b>Date of Acquisition</b>
<b>Google Scholar</b>	((ethic OR ethos OR standard OR honesty OR integrity) (behaviour OR action OR ethics OR attitude OR conduct) ("takaful agent" OR "takaful broker" OR "takaful salesperson" OR "takaful promoter" OR "takaful representative") ("takaful" OR "islamic coverage" OR "takaful industry"))	<b>68</b>	<b>20/8/2020</b>
<b>Dimensions</b>	((ethic OR ethos OR standard OR honesty OR integrity) (behaviour OR action OR ethics OR attitude OR conduct) ("takaful agent" OR "takaful broker" OR "takaful salesperson" OR "takaful promoter" OR "takaful representative") ("takaful" OR "islamic coverage" OR "takaful industry"))	<b>44</b>	<b>20/8/2020</b>

**Source:** Authors' Own

The search process resulted in 112 articles, but four redundant articles were discarded, leaving 108 articles for the next screening process.

### **2.3.2 Screening**

The study next carried out the screening process involving the 108 articles via the identification process. The screening process helps to establish criteria for selecting suitable articles to be used in the systematic literature review (SLR). Okoli (2015) stated

that it is almost impossible for researchers to evaluate all the articles in the entire timeline and suggested that a time range should to be set. This study had selected a publication timeline of 10 years (2010-2020) for the review. The reason for limiting the timeline from 2010 to 2020 was because more articles related to the ethical behaviour of takaful agents were published after 2010. Besides, this study was also confident that the articles published within the 10-year period were more relevant. Furthermore, based on the

recommendations by Kitchenham and Charters (2007), this study had reviewed article journals that were published either in English or Bahasa Malaysia. Drawing on these criteria, articles beyond the 10-year period, those not written in English Language or Bahasa Malaysia, books, chapters in books and articles that were not a thesis or dissertation were excluded from the evaluation. Besides that, only studies related to the work ethics behaviour of takaful agents conducted in Malaysia were selected because this criterion was in line with the objective of the review. Malaysia was chosen because of its continuous development in Islamic financial services and it aims to become the

leading global Islamic financial hub (Hassan & Salman, 2017). The Malaysian takaful industry has also been expanding in the last few decades (Abu Hussin et al., 2014) with fifteen takaful companies, both general and family takaful, currently operating in the Malaysian market (Arshad and Irijanto; Mohamed et al., 2020).

Out of the 108 articles that were selected through the screening process, 80 articles were discarded as they did not fit the inclusion criteria, leaving 28 articles for the next process, namely the eligibility process. The screening process is summarised in Table II below.

**Table (2) The inclusion and exclusion criteria**

Criterion	Eligibility	Exclusion
Literature type	Indexed Journal (research articles), proceeding	Non indexed journals, Systematic literature review journals, chapter in book, thesis or dissertation, cannot be accessed.
Language	English, Bahasa Malaysia	Non-English
Timeline	Between 2010-2020	<2010
Region	Malaysia	Non-Malaysian

Source: Authors' Own

### 2.3.3 Eligibility

Eligibility is the third step after the screening process. At this stage, the 28 articles from the screening process were analysed yet again to ensure they fit the criteria established by the study. At this stage, the study ensured that the title, abstract and details of the article were analysed and verified one-by-one so that it fit the criteria. During this process, 14 articles were discarded as the titles and abstracts were inconsistent with the established criteria, not belonging to the social science field and the details were irrelevant to takaful agents. Therefore, only 14 articles remained for the quality appraisal process.

### 2.4 Quality appraisal

The quality appraisal process was executed antecedent to articles being fully analysed. This process is crucial as the study must thoroughly evaluate the quality of each article by applying a qualitative analysis, which uses assessment tools, scales and checklists, such

as the Mixed Method Appraisal Tool (MMAT). MMAT appraises the most common types of research methodologies and design (Hong et al., 2018), provides a comprehensive and complete understanding of a phenomenon as well as the development and testing of instruments (Bryman, 2006). This method was applied by appointing a group of authors in this study to evaluate the quality of the articles that were analysed.

Quantitative and qualitative data were analysed simultaneously according to the developed themes based on the findings of each article. The process of identifying the themes will be explained in detail in the data extraction and analysis section. The authors also identified the articles' findings that were based on quantitative and qualitative methods and how the methodological phases, analytical results and data were integrated.

The qualitative method is related to data collection methods, including data sources (archives, documents, in-depth interviews and/or group interviews, observations). Meanwhile, the quantitative method is related to indicators of appropriate measurements, including the clearly defined and accurately measured variables.

The authors were assigned to assess the quality of the selected articles based on the clarity surrounding the research questions, confidence in assessing the research question, sampling and data collection methods, and suitability of the statistical analysis for achieving the objectives of the study. The authors also examined how data in the articles were interpreted, as well as the presentation of results, discussion and conclusion. The quality was determined based on the MMAT guidelines with 20% for low, 50% for average, 75% for above average and 100% for high quality articles. At this stage, the main author and co-author must achieve a mutual understanding about the quality of the articles. The authors focused on the methodology of the study to determine the article's quality (low, average, above average or high). Any disagreement was discussed between authors before deciding on the inclusion or exclusion of the reviewed articles. This process had ranked all the 14 articles as being of high quality because they met the methodology quality criteria. According to Hong et al., (2018), MMAT enables the evaluation of a methodology and normal study design.

### **2.5 Data extraction and analysis**

A data extraction process involves the extraction of data from the selected articles based on the research questions developed by the researchers. This research applies a synthesis of qualitative, quantitative and mixed methods. According to Whitemore and Knafl (2005), the best methods for analysing integrative data are qualitative or

mixed methods. These two methods enable researchers to compare data repetitively.

This current study used a thematic analysis to construct specific themes based on the articles that were eventually analysed. A thematic analysis is the most suitable analysis for synthesizing studies that adopt diverse research designs (Flemming et al., 2019). Thematic analysis aims to identify, analyse and explain the themes and categories based on the collected data (Braun & Clarke, 2006). Patterns have to be identified based on the extracted data when generating themes. This study developed themes by noting any similarities or relationships between the extracted data. 12 categories were used to perform the process, which comprised Islamic ethical behaviour, marketing, competition, pressure, good relationship, trust, services, knowledge, product, target, motivation and good skill. The said process had generated five themes, namely Islamic Relationship Management (IRM), sales ethics, takaful participant's trust, agent's role and agent's performance. The categories and themes were re-examined to ensure its accuracy and suitability to the study's research questions. The study discussed and identified the articles that were fit to be classified together and then put in the same group. After achieving a mutual understanding, the themes were then developed. The main author and co-author had agreed that five themes were acceptable for the analysis process in this research.

## **2. Findings**

### **3.1 Background of the selected articles**

According to the systematic analysis, the study obtained 14 articles for analysis. Based on the thematic analysis, five themes were identified, namely marketing relations (Islamic Relationship Marketing), sales ethics, takaful participant's trust, agent's role and agent's performance. All the 14 articles analysed involved studies carried out in Malaysia, with one each published in 2012, 2013, and 2019, four in 2014, as well as two



each in 2016, 2017, and 2018. However, there was one article with a non-specified date of publication.

### **3.2 Islamic Relationship Management (IRM)**

The topic on marketing relations in the takaful industry identified four articles. Salleh et al., (2013) had listed seven elements related to Islamic ethical behaviour. Most importantly, takaful agents should grasp and practice these seven elements, namely honesty and trust, responsibility, keeping promises, preserving good rapport and relationship with participants, providing suitable takaful advice related to participant's needs, ready to guide takaful participants to solve their problems and lastly, convey honest and true information regarding takaful products. Takaful participants' trust towards takaful agents will increase when agents practice Islamic ethical behaviour (Salleh & Abdullah, 2014). This is because the study of IRM practices among takaful agents has a significant influence on participants' satisfaction (Yusof et al., 2019). Furthermore, Salleh (2016) found that IRM has a positive effect on the satisfaction, trust and ongoing commitment of takaful participants. Besides, external relationship marketing, which includes the relationship between agents and participants, is crucial to retaining or withdrawing of takaful participants (Yusoff, 2018). In the context of representing external relationship marketing, takaful agents are the relationship marketer who deal with people outside the organisation. Therefore, agents are advised to maintain a personal relationship with their clients and simultaneously provide their clients with good facilities, efficient services and sufficient financial benefits (Salleh, 2014).

Hence, takaful agents should practice Islamic relationship marketing that can ultimately influence customer satisfaction and retention (Salleh, 2014). A better understanding of Shariah has a positive impact on customer satisfaction in the

Takaful industry by improving the quality of service and relationship. Akhter, Jamil and Fam (2021) found that a better understanding of Shariah has a positive impact on customer satisfaction in the Takaful industry by improving the quality of service and relationship. In addition, it was also found that customer satisfaction partially mediates customers' switching intentions between service quality and relationship quality.

### **3.3 Sales ethics**

An ethical sales climate and an intense competition have been found to have a positive relationship with takaful agents' ethical behaviour. This positive relationship means that the competitive takaful industry influences the ethical behaviour of takaful agents because agents must maintain a good relationship with takaful participants for long-term profits. A positive ethical sales climate shows that takaful agents are working ethically (Aziz et al., 2018). Despite agents feeling pressured to promote and sell takaful products, participants' major needs must not be taken lightly (Aziz et al., 2017).

### **3.4 Takaful participant's trust**

To ensure takaful participants are ready to receive information regarding takaful plans, takaful agents must build the foundation of trust in the participants. Kamarubahrin and Abdul Shukor (2016) found two factors that contribute to a feeling of trust in takaful participants, namely the agent and the takaful operator. Takaful agents must establish and continue to nurture good and strong relationships with their prospective participants. Besides that, Yusof et al., (2019) found that takaful participants' trust depends on the behaviour of takaful agents. Agents should be able to practice Syariah compliant behaviour when dealing with takaful participants. Clearly, it is compulsory for the element of trust to be present in the relationship between an agent and the participant, ensuring a longer and better relationship with each other.

### 3.5 Takaful Agent's role

Three qualitative studies had shifted their focus towards examining the role and responsibility of takaful agents. Samsuri and Jamal (2017) emphasised that takaful agents must foster the public's understanding of takaful products. Prior to that, the agents themselves must fully comprehend the product's details and takaful protection plans. Salleh et al., (2012) also stated that takaful agents play a pivotal role as the takaful company's representative responsible for promoting takaful products. The role of takaful agents in the Islamic context is not only confined to selling takaful products but also disseminating and promoting takaful objectives to the public. Therefore, it is clear that takaful agents play an important role in catering for public understanding and curiosity regarding takaful products. In order to attract prospective participants, takaful agents must apply various techniques to approach their targets. For example, agents can use the internet and social media to advertise their services despite certain issues present in the bits of disseminated information (Amin and Hamid, 2014).

### 3.6 Takaful Agent's performance

Hamid et al., (2012) studied leadership behaviour among takaful agents and its effect on the performance of the Malaysian takaful industry, while Muhamat et al., (2018) studied the influence of elements, such as agent recruitment, performance of takaful agencies, as well as branding and sales activity on takaful agents' performance. The four factors that have a positive influence on a takaful agent's leadership behaviour are initiating structure, consideration, representation and persuasiveness. These four factors influence the performance of takaful agents (Hamid et al., 2012). However, Muhamat et al., (2018) summarised that the retention of agents and sales activities are factors that have significant influence. Good teamwork produces good sales. Therefore, agents must promote their products to at least 10 participants every day (Muhamat et al., 2018).

The summary of findings is listed in Table III and discussed in detail in Section 4.

**Table (3) Summary of findings**

<b>Title of Article</b>	<b>Authors</b>	<b>Results</b>
<b>Determinants of agents' performance: A Case Study of AmMetlife Malaysia Berhad.</b>	<b>Muhamat <i>et al.</i>, (2018)</b>	<ul style="list-style-type: none"> <li>● Sales activities and the retention of agents determine the performance of takaful companies.</li> <li>● Good teamwork will result in good sales.</li> <li>● Agents must be able to promote the products to at least 10 participants per day.</li> <li>● Most agents are afraid and worried if participants reject them. Despite this predicament, there are many agents who have succeeded in convincing participants to join takaful schemes.</li> </ul>
<b>Developing a model for measuring Islamic Relationship Marketing (IRM) practices among Takaful agents</b>	<b>Salleh and Abdullah (2014)</b>	<ul style="list-style-type: none"> <li>● There are four elements that could be a guide in Islamic marketing relationships and can be applied in the Malaysian takaful industry. The four elements are Islamic ethical behaviour, social relationship, structural relationship and financial relationship with takaful participants.</li> <li>● Takaful agents are advised to safeguard the welfare and maintain the relationship with takaful participants. At the same time, they must also provide good facilities and services to participants.</li> </ul>

- |  |                                      |   |
|--|--------------------------------------|---|
| Ethical sales climate and intense competitiveness as antecedents of ethical sales behaviour amongst Takaful agents       | Aziz <i>et al.</i> , (2018)          | <ul style="list-style-type: none"> <li>● The IRM practices significantly influence the satisfaction level of takaful participants. The practice too impacts takaful participants' continuous commitment to pursue takaful protection plans.</li> <li>● Ethical sales climate and competitive intensity is proven to have a positive relationship with a takaful agent's ethical behaviour.</li> <li>● Such a positive relationship means that the a competitive takaful industry influences the takaful agent's ethical behaviour. This is because agents must maintain a good relationship with takaful participants for long-term benefits and profits.</li> </ul>  |
| Retaining customers through Islamic Relationship Marketing practices: Findings of the MTA (Malaysia Takaful Association) | Salleh (2014)                        | <ul style="list-style-type: none"> <li>● The competitive pressure is faced by takaful companies in efforts to attract consumers or takaful participants. This situation has created the motivation for takaful companies to compete, especially in the context of building strong relationships with takaful participants.</li> <li>● It is crucial for takaful companies to be aware about participants' needs. They must also maintain a good relationship with participants as they are the most profitable assets of the company.</li> <li>● When takaful agents or companies succeed in building a good reputation with their customers, takaful companies are at an advantage in terms of a stable competition. Hence, takaful agents and companies are able to build long-term relationships with takaful participants. As a result, takaful companies will be able to increase their sales performance, strengthen takaful participants' trust and commitment as well as maintain participants' status.</li> <li>● Takaful agents must practice Islamic marketing relationships to strengthen the retention of takaful participants.</li> </ul> |
| Review on Trust in Takaful Agent-Client relationship   | Kamarubahrin and Abdul Shukor (2016) | <ul style="list-style-type: none"> <li>● Takaful agents are responsible for aiding their customers in any circumstance in relation to finance and information on takaful.</li> <li>● Agents must be prepared and provide sufficient information on takaful products. They must equip themselves with good skills and strategies in order to carry out their responsibilities well.</li> <li>● Takaful agents must not only sell takaful products but they must also provide good service to takaful participants in efforts to build long-term relationships with participants.</li> </ul>  |
| Sales pressure and ethical sales climate as antecedents of ethical sales behaviour amongst agent Takaful                 | Aziz <i>et al.</i> , (2017)          | <ul style="list-style-type: none"> <li>● The ethical sales climate affects the perception of pressure on ethical issues and the decision to be ethical.</li> <li>● Effects from sales pressure and ethics are the main factors that motivate takaful agents to act ethically or unethically when dealing with customers.</li> <li>● Sales pressure and ethics provide a positive relationship that is significant to ethical behaviour.</li> </ul>  |

- |   |                              |  |
|---|------------------------------|--|
| Takaful agents must foster public understanding of Takaful  | Samsuri and Jamal (2017)     | <ul style="list-style-type: none"> <li>● Sales pressure focuses on maintaining the relationship with customers. This includes various activities that meet company objectives and agents' concern about customers' needs.</li> <li>● By implementing proper systems and procedures, takaful agents can increase their ethical and personal behaviour in compliance with the law and guidelines when dealing with customers.</li> </ul>   |
| The significant contribution of Islamic Relationship Marketing Practices in the Malaysian takaful Industry in determining customer gratitude, trust and commitment. | Salleh (2016)                | <ul style="list-style-type: none"> <li>● Takaful agents must have clear intentions and be honest when helping their customers. Agents must not ruin the objective of the takaful system for their personal interest. When helping participants, takaful agents must disclose all product details to their customers. In doing so, they must advise customers on the best and most suitable product in accordance with their customers' future needs.</li> <li>● Takaful agents are not only responsible for selling takaful products, but also offer takaful services to customers. Agents must acquire a thorough understanding of takaful and the benefits of takaful products. Lack of knowledge and understanding of the takaful system and products will result in the public's lack of interest in choosing takaful.</li> </ul>  |
| Implementation of relationship marketing in Takaful through the Wakalah Business Model  | Yusoff (2018)                | <ul style="list-style-type: none"> <li>● Effects of Islamic Relationship Marketing on satisfaction, trust and long-term commitment in takaful participants.</li> <li>● IRM has a significant influence on the satisfaction, trust and commitment of participants. This shows that Islamic Relationship Marketing can increase the relationship quality between an agent and a participant.</li> <li>● Takaful agents must clearly and thoroughly explain the Shariy'ah aspect of Takaful as opposed to conventional insurance.</li> <li>● Takaful agents must maintain a professional attitude when dealing with participants.</li> </ul>  |
| The effect of Islamic relationship marketing on the customer's trust in takaful agents.   | Yusof <i>et al.</i> , (2019) | <ul style="list-style-type: none"> <li>● There are two types of marketing relationships in the takaful industry, such as internal marketing and external marketing relationships. The former refers to the relationship between takaful operators and takaful agents, while the latter refers to the relationship between takaful agents and takaful participants.</li> <li>● Takaful operators will not allow takaful agents to disclose takaful products to other takaful operators. This is especially true of the family takaful.</li> <li>● Takaful agents are not only responsible for attracting participants to join takaful schemes, but they are also expected to behave according to Islamic norms. This is especially true when they are dealing with takaful participants.</li> <li>● Islamic ethical behaviour, structural relationship and financial relationship between takaful agents and participants are three factors that significantly affect participants' trust.</li> <li>● Islamic ethical behaviour has the strongest influence.</li> </ul> |

Leadership behaviour and performance: A case study of takaful representatives in Malaysia	Hamid <i>et al.</i> , (2012)	<ul style="list-style-type: none"> <li>● Takaful participants' trust depends on the behaviour of takaful agents. Therefore, agents must practice Islamic-compliant behaviour when dealing with takaful participants.</li> <li>● There are four factors that influence a positive relationship and leadership behaviour among takaful agents, namely initiating structure, consideration, representation and persuasiveness.</li> </ul>
Legal and Shariah issues concerning takaful agents in Malaysia: An overview	Keong and Jamal (2014)	<ul style="list-style-type: none"> <li>● Takaful agents must understand the participant's needs and aid participants in choosing the most suitable takaful product.</li> <li>● Takaful agents must thoroughly explain the information mentioned in the application form and the importance of understanding the facts related to the prerequisites of protection.</li> </ul>
Shariah compliance of wakalah concept in takaful operations: A case study of a takaful operation Malaysia	Amin and Hamid (2014)	<ul style="list-style-type: none"> <li>● Takaful operations in Etiqa Takaful Berhad solely depend on the role of agents to market and promote their products.</li> <li>● Takaful agents should practice good ethical behaviour. This is in line with the agreement made by both parties, namely takaful operators and takaful agents.</li> <li>● In efforts to attract prospective participants, takaful agents apply various techniques to meet their targets, such as advertising their services on the internet and social media. However, the issue lies in the bits of information that are released.</li> <li>● Agents provide information on various takaful services. They also explain the proposal and protection offered by takaful operators and schemes.</li> </ul>
Customers' Perception towards Relationship Marketing Practices in the Takaful Industry	Salleh <i>et al.</i> , (2013)	<ul style="list-style-type: none"> <li>● Islamic ethical behaviour, knowledge on takaful products, and communicating information to takaful participants was used to gauge the customer's perception of relationship marketing practices in the takaful industry.</li> <li>● Some takaful agents do not practice Islamic ethics, lack the knowledge of their own products, and do not communicate takaful-related information to participants.</li> </ul>

---

Source: Authors' Own

#### 4. Discussion

The success or failure of a business heavily depends on one determining factor, which is ethics. According to Burks (2006), ethical issues arise when a person has to make a decision from the various alternatives available and the decision must be consistent with contemporary moral principles. Conversely, Delaney (2005) thought that ethics emphasises on good values and rules in

life that can control behaviour and interaction between people. From an Islamic perspective, ethics has a connection with the Arabic language (Al-Hasan, Faridahwati & Kamil, 2013). Arabic words similar in meaning to ethics are ma'ruf (good deeds), khayr (goodness), haqq (truth), birr (virtue/doing good), qist (justice), 'adl (balance and justice), and taqwa. Nevertheless, the word ethics has its own meaning in Islam and it refers to

morals (Muhammad Mustakim, Siti Arni & Wan Norhasniah, 2014). Meanwhile, Wijaya, Nasuka and Hidayat (2021) stated that the philosophical foundation of ethics in Islam is usually referred to two reference sources, namely the Al-Qur'an and Sunnah Rasul or the Prophet SAW's teachings. The study also said that Maqasid Syariah is a relevant corridor for the development of systems, practices and even takaful products in a multidimensional era based on goodwill or welfare. According to Islamic principles, the characteristics of ethical behaviour (*akhlaqiyyah*) are based by virtuous qualities, such as *siddiq* (truth, honesty), *amanah* (responsibility, trustworthiness and credibility), *fathanah* (intelligence, wisdom and intellectual) and *tabligh* (communication and openness) (Mas'ud, 1995).

Hence, work ethic plays an important role in shaping a person's personality. One with a good work ethic always wishes to do good deeds (Hanif, Mukri, Susanto, 2022). According to previous scholars, employee behaviour based on work ethics may change on assessment, which reflects the extent of an individual's work involvement in the organisation (Farid et al., 2019). In addition, passion is an important predictor of the believe in forming good ethical practices in organisations, especially when it could influence an individual to influence another (Azman, Shahrudin & Ariffin, 2022). Ferine, Aditia and Rahmadana (2021) found that work ethics positively and significantly affected employee work performance. In addition, these results also support the argument that work ethics affects performance directly and indirectly through innovative work behaviour (Javed et al., 2017). This is because work ethics includes the ethical behaviour of individuals, therefore, they tend to work wholeheartedly (Khan et al., 2013). Individuals who have a strong ethical behaviour will work with a high level of devotion and commitment to meet the needs and fulfil tasks requested by their organisation (Schneider, 1990). Work ethics

also plays an intermediary role in influencing the work performance of employees in an organisation. A supervisor's attention to employees' work ethics in the organisation is important. The decline in work ethics in employees should be curtailed because the decline will have a significant impact on performance (Ferine, Aditia and Rahmadana, 2021).

Islamic work ethics positively and significantly influences employees' heightened performance (Udin, Dananjoyo, Shaikh & Linarta, 2020). Employees embracing these ethics exhibit more productive work behaviour than those with low ethical values (Ali & Al-Owaihan, 2008; Mutaza et al., 2016). According to Ahmad (2011), work ethics from an Islamic perspective is defined as the radiance of faith that comes from the Islamic creed system, namely a basic life attitude at work that helps build an Islamic work ethic paradigm. Meanwhile, Surjanti and Kistyanto (2022) stated that the characteristics of Islamic work ethics are explored and formulated based on the three concepts of working, namely that working is a translation of *aqidah*, working is based on knowledge and lastly, working is based on imitating Allah SWT's attributes and follow His instructions. The concept of Islamic work ethics includes competition, transparency and morally responsible behaviour (Ali & Al-Owaihan, 2008). Therefore, it can be said that Islamic work ethics is an activity carried out by someone who is influenced by the teachings of Islam, which can be interpreted as personality, character, attitude that fosters a belief about work in addition to glorifying oneself, showing humanity as well as a manifestation of good deeds (Kirom, 2018).

Takaful agents serve as a transmitter of information about takaful products to customers, especially to those that have little interest or information about the product (Abdullah, 2018). Takaful agents play an important role in conducting their duties

effectively and communicate useful information to consumers, which includes the vital role of product information (Sangtani & Murshed, 2017). Takaful agents who have knowledge and expertly describe takaful products are able to recommend the takaful protection products based on their customer's needs (Abdullah & Hassan, 2021). Hence, takaful agents play a crucial role that positively affects their work ethics, especially when dealing with their customers. Based on the 14 articles chosen for this study, the majority agreed that takaful companies must monitor their agent's work ethics when dealing with their customers because these agents are tasked to promote takaful products righteously. Therefore, takaful agents play an important role in ensuring maximum post purchase customer satisfaction (Shaladdin et al., 2018). They also carry out constructive negotiations with customers so that customers wholeheartedly purchase takaful products despite their less religious orientation towards purchasing Islamic products (Daud, Ahmad & Junoh, 2021).

Referring to all the articles discussed by previous studies, four of them had applied the IRM model to measure the relationship between takaful agents and participants. The elements discussed in the model were Islamic ethical behaviour, social relationship, financial relationship and structural relationship. The structural relationship includes inquiries from takaful participants regarding takaful schemes, payment methods, providing prompt responses and information regarding takaful products. Majority of the research related to takaful agents found that agents must have a high level of understanding and knowledge when dealing with takaful participants. These two elements can encourage takaful participants to choose long-term deals with their respective agents.

Many studies have examined Islamic ethical behaviour and found it had a significant effect on the Islamic financial industry, especially on takaful schemes. Suki

et al., (2018) and Hassan et al., (2008) succeeded in showing that Islamic ethical behaviour is capable of increasing the relationship between marketing practice and creating satisfied takaful participants (Salleh et al., 2013). The marketing practice applied by agents is seen as the 'key' to the level of participants' satisfaction (Bejou et al., (1998). Ethical behaviour has been found to increase a participant's level of satisfaction (Hansen and Sand, 2008).

When dealing with clients, takaful agents must comply with ethical codes that have been outlined by companies. Hence, if a takaful agent acts unethically, it is highly likely that they will lose their consumers' trust. Salleh et al., (2013) found that some takaful agents did not practise Islamic ethics, lacked knowledge of their own products and failed to communicate well with their customers. As a result, the level of satisfaction among takaful participants tended to deteriorate. Although takaful companies have laid down guidelines and code of ethics for agents to adhere to, there are situations and opportunities that can instigate agents to act unethically (Lagace et al., 1991). Therefore, takaful agents must be prepared, provide sufficient information on takaful products and act responsibly when aiding their customers in any circumstance related to finance and knowledge on takaful (Kamarubahrin & Shukor, 2016).

Studies found that organisational leadership is also one of the crucial aspects required for combating ethical issues among takaful agents. Leaders in takaful companies must adhere to principles in their workload as takaful agents. McNamara (2002) listed four principles that are compulsory for organisations to practice, namely employers should feel comfortable when dealing with internal and external stakeholders, leaders must be highly concerned about justice, personal responsibility is not a collective effort and leaders should view all business activities as achievable goals. A leader in an

organisation or company must be open to criticisms, failures and recommendation. Leaders who practice ethical behaviour as well as pay attention and accept other people's views are the best example for takaful agents. Consequently, these leaders will be a role model to all employees, especially takaful agents in takaful companies.

Based on the 14 studies highlighted in this study, nine applied quantitative research methods, while the remaining five applied qualitative research methods. Based on the nine quantitative studies, five used the survey method (questionnaires), while the remaining four used questionnaires involving takaful agents and four studies applied Islamic Relationship Marketing (IRM) to review IRM's effectiveness in influencing takaful participants' trust, commitment and gratitude. Salleh et al., (2013) studied takaful participants' perception towards takaful agents' marketing relationship practice. This includes the Islamic ethical behaviour of takaful agents, knowledge about takaful products and communicating pertinent information. Based on the questionnaire completed by takaful participants, some agents failed to practice Islamic ethics when working. Apart from that, these agents were also less knowledgeable about takaful products and they did not communicate with takaful participants, especially in efforts to provide takaful information.

Three studies made takaful agents the subject of their research and adopted the survey method (questionnaires) for collecting data concerning the sales ethics practiced by agents. However, one study had examined the determinants of takaful agents' performance. Stress in confronting ethical issues and making ethical decision are influenced by a phenomenon called *ethical sales climate* (McClaren, 2012). Schwepkrt et al., (1997) stated that the ethical sales climate can be a factor that affects agents' ethical behaviour. Aziz et al., (2017) analysed the effect of sales pressure and ethical sales climate. Both are

crucial factors that motivate takaful agents to act according to ethical values when dealing with participants. Their study found that sales pressure and ethical sales climate have a positive significant relationship with takaful agents' ethical behaviour. On the contrary, Yi et al., (2012) found that sales pressure and competition are two factors that affect takaful agents' ethical behaviour. The study also found that the higher the sales pressure, the higher the chance for takaful agents to behave unethically. Moreover, a highly competitive atmosphere among takaful agents was shown to have led to greater acts of unethical behaviour. Yi et al., (2012) also explained that takaful agents' perception towards competition in the financial industry can affect their ethical behaviour. Moreover, Haron et al., (2011) listed a supervisor's influence and role ambiguity as factors that affect takaful agents' behaviour.

The takaful agent's role in creating trust in takaful participants is considered a crucial issue. In this context, trust includes the satisfaction level of takaful participants regarding takaful agents' credibility in managing participants' needs. Takaful agents must have clear intentions and act honestly when helping their customers (Samsuri & Jamal, 2017). In other words, takaful agents must not ruin the objective of the takaful scheme for their personal interest. Takaful agents must disclose all the product details to their customers in their effort to help customers. Agents must advise customers on the best and most suitable product that can fulfil customers' needs. With that being said, takaful agents who understand the needs of takaful participants and help them to make wise choices related to takaful products that strongly indicates that they have good work ethics.

According to Ngah et al., (2016), takaful agents must shift their focus to fulfilling a participant's wants and needs. They must ensure that the participant's needs, such as achieving satisfaction and instilling trust, are



fulfilled. Suki et al., (2018) recommended that takaful operators are rightfully those who optimise takaful participants' satisfaction. As an example, prompt response or replies from agents or operators can increase participants' satisfaction. Suki et al., (2018) also stated that the increase in takaful participants' satisfaction level will encourage their loyalty towards takaful agencies of their choice.

## 5. Recommendation

Previous studies had only focused on the ethical behaviour of takaful agents towards takaful participants. This study adduced several recommendations for the consideration of future scholars. First, more studies are needed to review the ethical behaviour of takaful agents towards takaful companies and participants. The studies are important due to several reasons. First, the work ethic behaviour of takaful agents can be better scrutinised when involving two parties, such as the takaful company and takaful participants. Second, takaful companies can provide more systematic training, especially pertaining to the appointment of takaful agents because the quality of work is more important than the number of takaful agents appointed. Therefore, future studies should consider these gaps. Studies should also investigate the negative impacts of takaful agents' behaviour on the takaful company's performance, retention of takaful participants, relationship marketing by takaful agents, sales activities, and brand loyalty (takaful). For example, if the takaful agent is not entirely practising ethical values, it might create a negative response from takaful participants towards brand loyalty (takaful).

Lastly, it is clear that this research only includes the relationship between takaful agents and participants. Hence, it is hoped that in the future, scholars would take into account the relationship between agents' ethical behaviours, takaful companies and participants. Besides, Google Scholar and Dimensions were the only databases used in this study. This study suggests that the

Scopus database can be used in the future. It was used in this current study because it contained limited articles related to the behaviour of takaful agents. This situation might change for future studies if there is a lot of research related to the work ethic behaviour of takaful agents.

Out of the 14 articles highlighted, nine of them involved quantitative studies, while the remaining 5 were qualitative. Therefore, this study suggested that future researchers add qualitative studies in the search efforts as these studies have deeper and pronounced views. Most importantly, qualitative studies can be analysed more comprehensively.

## 6. Conclusion

Ethical behaviour among takaful agents is a critical element that needs to be monitored by takaful agents. This study found that ethical behaviour related to sales target pressure as well as knowledge and information on takaful products are the two main elements that need improvement. This study has produced several significant contributions to the existing corpus of knowledge relevant to the field of study. Findings indicate that the role of a takaful agent is crucial when making a good connection and interacting with their clients. This study added knowledge to prior literature by conducting a SLR on takaful agents' ethical behaviour as they are rarely available and hence, should be investigated. Furthermore, the results indicate that Islam considers ethical behaviour as an important requirement for building human relationships as Allah's trustees in this world. It is important for takaful agents to ensure that they are practising the right and appropriate behaviour when acting as an intermediary in the takaful industry. Generally, the aim of Islamic ethics is to encourage the practice of good behaviour and eliminate misconduct in all aspects of human life (Shamsudin et al., 2010).

This study recommends that training and workshops on ethics must be carried out at least once a month, which is crucial for

improving awareness of proper working ethics practiced by takaful agents. One way of maintaining good work ethics is to create a safe work environment and impose punishment on unethical takaful agents. This penalty or fine can be carried out by the takaful company, for example by suspending their licence as a takaful agent. Indirectly, the penalty imposed can create awareness in the agent and set an example for other takaful agents as well. Future research should focus on the relationship between takaful agents, the company as well as participants, which will see an increased and varied number of studies on a takaful agent's behaviour.

### References

- Abdullah, N. A.** (2018). Studies on takaful agent behaviour against consumers. *International Journal of Academic Research in Business and Social Sciences*, 8(11).
- Abdullah, N. A., Hassan, S. A.** (2021). Pengaruh tahap kefahaman ejen takaful terhadap gelagat etika kerja ejen takaful menurut persepsi peserta takaful: satu kajian rintis. *Journal of Islamic, Social, Economics and Development (JISED)*, 6(39), 70-85.
- Abu-Hussin, M.F., Muhamad, N. H. N., & Hussin, M. Y. M.** (2014) Takaful (islamic insurance) industry in Malaysia and the Arab gulf states: challenges and future direction. *Asian Social Science*, 10(21), 26-34
- Aldulaimi, S.H.** (2016), Fundamental Islamic perspective of work ethics. *Journal of Islamic Accounting and Business Research*, 7(1), 59-76
- Al-Hasan Al-Aidaros., Faridahwati Mohd. Shamsudin, and Kamil Md. Idris.** (2013). Ethics and ethical theories from an Islamic perspective. *International Journal of Islamic Thought*, 4(1), 1-13.
- Ahmad M. S.** (2011). Work ethics: An Islamic perspective. *Journal of Human Sciences*, 8(1), 850-859
- Ahmad, A., & Sungip, Z.** (2008). An assessment on service quality in Malaysia insurance industry. *Communications of the IBIMA*, 1, 13-26.
- Akhter, W., Jamil, H. and Fam, K.-S.** (2021). Islamic influence on customer satisfaction: evidence from Takaful and conventional insurance industry, *Journal of Islamic Accounting and Business Research*, 12(4), 524-543.
- Alhyasat KM.** (2012) The role of Islamic work ethics in developing organisational citizenship behavior at the Jordanian Press Foundations. *J Islam Mark*, 3(2), 139-54.
- Ali A. J., Al-Owaihah A.** (2008). Islamic work ethic: A critical review. *Cross Cultural Management: An International Journal*, 15(1), 5-19.
- Amin, N. A., & Hamid, M. A.** (2014). Shariah compliance of wakalah concept in Takaful operation: A case study of a Takaful operation in Malaysia. *Tazkia Islamic Finance and Business Review*, 8(2).
- Arshad, N. C., & Irijanto, T.T.** (2020). Measuring sustainability of takaful performance in Malaysia. *International Journal of Islamic Economics and Finance Research*, 3(1), 2-13.
- Aziz, N. A. A., Ahmad, N., & Saleh, S. M.** (2018). Ethical sales climate and competitive intensity as antecedent of ethical sales behaviour amongst agent takaful. *International Journal of Education Islamic Studies and Social Sciences Research*, 3(1).
- Aziz, N. A. A., Ghani, A. H. A., & Shaari, H.** (2016). Issues and problems in ethical practices amongst takaful agents. *International Review of Management and Marketing*, 6(4), 21-26
- Aziz, N. A. A., Mohtar, A., & Othman, M. Z.** (2017). Sales pressure and ethical sales climate as antecedent of ethical sales behaviour amongst agent takaful. *Advanced Journal of Technical and Vocational Education*, 1(3), 10-16.
- Azman, M. A., Shahrudin, S., & Arifin, M. A.** (2022). Fostering work engagement through Islamic work ethic and quality of work-life: The mediating role of psychological capital. *Journal of Emerging Economies and Islamic Research*, 10(2), 32-50.
- Bejou, D., Ennew, C. T., & Palmer, A.** (1998). Trust, ethics, and relationship satisfaction. *International Journal of Bank Marketing*, 16(4), 170-175.
- Bode, C., Herzog, C., Hook, D., & Mcgrath, R.** (2018). A Guide to the Dimensions Data Approach, (January).

- Boshoff, C. and M. Tait.** (1996). Quality perceptions in the financial services sector: The potential impact of internal marketing. *International Journal of Service Industry Management*, 7(5), 5-31.
- Braun, V., & Clarke, V.** (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77-101.
- Burks, B.** 2006. *The impact of ethics education and religiosity on the cognitive moral development of senior accounting and business students in higher education.* (Unpublished doctoral thesis). Nova Southeastern University, USA
- Bryman, A.** (2006). Integrating quantitative and qualitative research: how is it done? *Qualitative Research*, 6(1), 97-113.
- Chen, M. F., & Mau, L. H.** (2009). The impacts of ethical sales behaviour on customer loyalty in the life insurance industry. *The Service Industries Journal*, 29(1), 59-74. <http://doi.org/10.1080/02642060802116339>
- Cheng, C. Y., Hsieh, C. H., & Yang, Y. S.** (2014). Who would engage in unethical behavior? Should organisations bear the responsibility?. *Quality & Quantity*, 48(4), 2341-2354.
- Cooper, R.W., and Frank, G.L.** (1991). Ethics in the life insurance industry. The issues, helps and hindrances. *Journal of American Society of CLU and ChFC*, 45, 54-66.
- Crosby, L. A., Evans, K. R., & Cowles, D.** (1990). Relationship quality in services selling: an interpersonal influence perspective. *The journal of marketing*, 54(3), 68-81.
- Daud, K. A. K., Ahmad, T. S. T., & Junoh, M. Z. M.** (2021). The effect of role of agent on the relationship between religious orientation and takaful product purchasing behaviour: new evidences among muslim customers using partial least square approach. *International Journal of Ethics in Social Science*, 7(2), 5-19.
- Davis, J., Mengersen, K., Bennett, S., & Mazerolle, L.** (2014). Viewing systematic reviews and meta-analysis in social research through different lenses. SpringerPlus, 3(1), 511.
- Delaney, J.** 2005. *The impact of ethics education on the moral reasoning ability of accounting students.* (Unpublished doctoral thesis). Ambrose University, USA
- Dunfee, T. W., & Gunther, R.** (1999). Ethical issues in financial services. *Business and Society Review*, 104(1), 5-12.
- Eldaia, M., Hanefah, M., & Marzuki, A.** (2022). Moderating role of Shariah committee quality on relationship between board of directors effectiveness and the performance of Malaysian Takaful. *Competitiveness Review: An International Business Journal*.
- Farid, T., Iqbal, S., Jawahar, I. M., Ma, J., & Khan, M. K.** (2019). The interactive effects of justice perceptions and Islamic work ethic in predicting citizenship behaviours and work engagement. *Asian Business and Management*, 18(1), 31-50
- Ferine, K. F., Aditia, R., & Rahmadana, M. F.** (2021). An empirical study of leadership, organisational culture, conflict, and work ethic in determining work performance in Indonesia's education authority. *Heliyon*, 7(7), e07698.
- Flemming, K., Booth, A., Garside, R., Tunçalp, Ö., & Noyes, J.** (2019). Qualitative evidence synthesis for complex interventions and guideline development: clarification of the purpose, designs and relevant methods. *BMJ Global Health*, 4(Suppl 1), e000882.
- Garner, R.T.** (1984). *The Encyclopedia Americana*, Grollier, Connecticut, (10), 610.
- Gusenbauer, M., & Haddaway, N. R.** (2020). Which academic search systems are suitable for systematic reviews or meta-analyses? Evaluating retrieval qualities of Google Scholar, PubMed, and 26 other resources. *Research Synthesis Methods*.
- Halevi, G., Moed, H., & Bar-Ilan, J.** (2017). Suitability of Google Scholar as a source of scientific information and as a source of data for scientific evaluation—Review of the literature. *Journal of Informetrics*, 11(3), 823-834. 005
- Hamid, M. A., Ab Rahman, N. M. N., & Nor, N. M.** (2012). Leadership behaviour and performance: A case study of Takaful representatives in Malaysia. *African Journal of Business Management*, 6(6), 2291-2298.
- Hanif, H., Mukri, M., & Susanto, I.** (2022). Analysis of understanding of Islamic work ethic. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, 5(1), 121-137.

- Hansen, H., & Sand, J. A.** (2008). Antecedents to customer satisfaction with financial services: The moderating effects of the need to evaluate. *Journal of Financial Services Marketing*, 13(3)234-244.
- Haron, H., Ismail, I., & Razak, S. H. A.** (2011). Factors influencing unethical behaviour of insurance agents. *International Journal of Business and Social Science*, 2(1), 84-100.
- Hassan, A., Chachi, A., & Salma, A. L.** (2008). Islamic marketing ethics and its impact on customer satisfaction in the Islamic Banking industry. *Journal of King Abdulaziz University-Islamic Economics*, 21(1), 27-46.
- Hassan, R. and Marimuthu, M.** (2018). Bridging and bonding: having a Muslim diversity on corporate boards and firm performance, *Journal of Islamic Accounting and Business Research*, 9(3), 457-478.
- Hassan, R., & Salman, S.** (2017). Innovative nature of the takaful industry in Malaysia: are we with the conventional insurance industry? *International Journal of Business and Administrative Studies*, 7(1), 1-11
- Hong QN, Pluye P, Fàbregues S, Bartlett G, Boardman F, Cargo M, Dagenais P, Gagnon M-P, Griffiths F, Nicolau B, O’Cathain A, Rousseau M-C, Vedel I.** (2018), *Mixed Methods Appraisal Tool (MMAT)*. Canadian Intellectual Property Office, Industry Canada.
- Javed, B., Bashir, S., Rawwas, M. Y., & Arjoon, S.** (2017). Islamic work ethic, innovative work behaviour, and adaptive performance: The mediating mechanism and an interacting effect. *Current Issues in Tourism*, 20(6), 647-663.
- Kamarubahrin, A., & Abdul Shukur, S.** (2016). Review on trust in takaful agent-client relationship. In *The 3rd Conference on Malaysian Islamic Economics Finance (CMIEF) 2016*, 236-244.
- Keong, H. L., & Jamal, J.** (2014). Legal and shari'ah issues in takaful agents in malaysia: An overview. *Journal of Contemporary Issues and Thought*, 4, 125-136.
- Khan, A.H.** (2013). Four edifying discourses (1843): a dimensional analysis. *Topics*, 5(1), 235-270.
- Kitchenham, B.A., Charters, S.M.** (2007). Guidelines for performing systematic literature reviews in software engineering. EBSE Technical Report.
- Kirom, C.** (2018). Etos kerja dalam Islam. *TAWAZUN: Journal of Sharia Economic Law*, 1(1), 57.
- Lagace, R. R., Dahlstrom, R., & Gassenheimer, J. B.** (1991). The relevance of ethical salesperson behaviour on relationship quality: The pharmaceutical industry. *Journal of Personal Selling & Sales Management*, 11(4), 39-47.
- Liberati, A., Altman, D. G., Tetzlaff, J., Mulrow, C., Gøtzsche, P. C., Ioannidis, J. P., ... & Moher, D.** (2009). The PRISMA statement for reporting systematic reviews and meta-analyses of studies that evaluate health care interventions: explanation and elaboration. *Journal of clinical epidemiology*, 62(10), 1-34.
- Lockwood, C., Munn, Z., & Porritt, K.** (2015). Qualitative research synthesis: methodological guidance for systematic reviewers utilizing meta-aggregation. *International journal of evidence-based healthcare*, 13(3), 179-187.
- Makki, R., & Faleel, J.** (2021). The relationship between agents' ethical behavior and customers attitude, satisfaction trust and commitment. *PalArch's Journal of Archaeology of Egypt/Egyptology*, 18(13), 808-817.
- Martin-Martin, A., Orduna-Malea, E., Thelwall, M., & Delgado López-Cózar, E.** (2018). Google Scholar, Web of Science, and Scopus: A systematic comparison of citations in 252 subject categories. *Journal of Informetrics*, 12(4), 1160-1177.
- Mas'ud, M.K.** (1995). *Shatibi's of Islamic Law*, Islamic Research Institute, Islamabad
- McClaren, N.** (2012). The personal selling and sales management ethics research: Managerial implications and research directions from a comprehensive review of the empirical literature. *Journal of Business Ethics*, 112(1), 101-125.
- McNamara, K.** (2002). Rational fictions: Central bank independence and the social logic of delegation. *West European Politics*, 25(1), 47-76.
- Mohammad J., Quoquab F., Omar R.** (2016). Factors affecting organizational citizenship behavior among Malaysian bank employees: The moderating role of Islamic work ethic. *Procedia – Social and Behavioral Sciences*, 224, 562-570.

- Moher, D., Liberati, A., Tetzlaff, J., Altman, D. G., & PRISMA Group.** (2009). Preferred reporting items for systematic reviews and meta-analyses: the PRISMA statement. *Annals of internal medicine*, 151(4), 264-269.
- Muhammad Mustakim Mohamed Noh, Siti Arni Basir & Wan Norhasniah Wan Husin** (2014). Strategi dan faktor mempengaruhi pelaksanaan etika kerja Islam (EKI): kajian kes di JCorp. *Global Journal Al-Thaqafah*, 4(1), 97-111.
- Muhamat, A. A., Karim, N. A., Mainal, S. A., Alwi, S. F. S., & Jaafar, M. N.** (2018), Determinants of agents performance: A case study of AmMetLife Malaysia Berhad. *International Journal Of Academic Research In Business And Social Sciences*, 8(11), 769-778.
- Murtaza G., Abbas M., Raja U., Roques O., Khalid A., Mushtaq R.** (2016). Impact of Islamic work ethics on organizational citizenship behaviors and knowledge-sharing behaviors. *Journal of Business Ethics*, 133(2), 325-333.
- Ngah. H. C., Rashid, K., & Norudin, M.** (2016). Determinants of customer satisfaction in takaful products and services. *Journal of Applied Environmental and Biological Sciences*, 6(1S), 7-15.
- Okoli, C.** (2015). A guide to conducting a standalone systematic literature review. *Communications of the Association for Information Systems*, 37(1), 43.
- Rahman, K. U., Akhter, W., & Khan, S. U.** (2017). Factors affecting employee job satisfaction: A comparative study of conventional and Islamic insurance. *Cogent Business & Management*, 4(1).
- Roman, S.** (2003). The impact of ethical sales behaviour on customer satisfaction, trust, and loyalty to the company: an empirical study in the financial services industry. *Journal of Marketing Management*, 19(9), 915-939.
- Salleh, M. C. M.** (2014). Retaining customers through islamic relationship marketing practice: Findings from malaysian takaful industry. In *The 2<sup>nd</sup> Asean International Conference on Islamic Finance (AICIF)*, 1-10.
- Salleh, M. C. M.** (2016). The significant contribution of islamic relationship marketing practice in Malaysian takaful industry towards determining customer gratitude, trust, and commitment. *Asian Academy of Management Journal*, 21 (Suppl.1), 171-207.
- Salleh, M. C. M., & Abdullah, N. I.** (2014). Developing a model of measuring islamic relationship marketing practice among takaful agents. In *ISRA International Colloquium for Islamic Finance*.
- Salleh, M. C. M., Abdullah, N. I., & Razali, S. S.** (2013). Customer perception towards relationship marketing practices in Takaful industry. In *4th International Conference on Business and Economic Research Proceeding*.
- Salleh, M. C. M., Abdullah, N. I., & Razali, S. S.** (2013). Measuring takaful agents' understanding towards the objectives and concepts of takaful. *Journal of Islamic Finance*, 2(1), 20-30.
- Salleh, M. C. M., Abdullah, N. I., Razali, S. S., & Wok, S.** (2012). Takaful agents' roles in accordance with the Quran and Sunnah. *Global Journal Al-Thaqafah*, 2(2), 41-45.
- Samsuri, M. A. Z. A., & Jamal, J.** (2017). Takaful agent must foster public understanding of takaful. *Diponegoro Law Review*, 2(2), 245-258.
- Sangtani, V. and Murshed, F.** (2017). Product knowledge and salesperson performance: rethinking the role of optimism. *Marketing Intelligence and Planning*, 35(6), 724-739,
- Schneider, B.** (1991). Organizational Climate and Culture, 4. Pfeiffer.
- Schwepker, C. H., Ferrell, O. C., & Ingram, T. N.** (1997). The influence of ethical climate and ethical conflict on role stress in the sales force. *Journal of the Academy of Marketing Science*, 25(2), 99-108.
- Segar, S.** (2009). *Buat duit sebagai ejen insurans & takaful* (1st ed.). Kuala Lumpur: PTS Professional Publishing.
- Shaladdin, Z. F. M., Mokhtar, M. Z., & Zawawi, N. H. M.** (2019). Determinants of customer satisfaction in Takaful (Islamic Insurance) services in Malaysia. *Jurnal Pengurusan*, 54(54), 205-211.
- Shamsudin, A. S., Kassim, A. W., Hassan, M. G., & Johari, N. A.** (2010). Preliminary insights on the effect of Islamic work ethics on relationship marketing and customer satisfaction. *The Journal of Human Resource and Adult Learning*, 6(1), 106-114.

- Shukor, S. A.** (2020). Trust in takaful agents: antecedents and consequences. *Journal of Islamic Accounting and Business Research*, 11(6), 1161-1174.
- Sierra-Correa, P. C., & Kintz, J. R. C.** (2015). Ecosystem-based adaptation for improving coastal planning for sea-level rise: A systematic review for mangrove coasts. *Marine Policy*, 51, 385-393.
- Suhib AQ.** (2009) Business Ethics in Islamic and Economic Perspective.
- Suki, N. M., Mentoh, M. A., & Suki, N. M.** (2018). Examining consumers' continuance intention and brand loyalty in Islamic insurance (takaful). *Malaysian Journal of Consumer and Family Economics*, 21, 20-37.
- Surjanti, J., & Kistyanto, A.** (2022). Transformational leadership on employee performance: the mediating role of Islamic work ethics. *International Journal of Economics, Management, Business, And Social Science (IJEMBIS)*, 2(1), 166-180.
- Udin, U., Dananjoyo, R., Shaikh, M., & Vio Linarta, D.** (2022). Islamic work ethics, affective commitment, and employee's performance in family business: testing their relationships. *SAGE Open*, 12(1).
- Wan Mohd Zawawi, W. N. E., Fauzilah Salleh, & Md Fadzil, A. F.** (2022). Theories and Perspectives of Takaful: Context of Salesperson. *The Journal of Management Theory and Practice (JMTP)*, 3(1), 20-27.
- Whittemore, R., & Knaf, K.** (2005). The integrative review: updated methodology. *Journal of Advanced Nursing*, 52(5), 546-553.
- Wijaya, T., Nasuka, M., & Hidayat, A.** (2021). Salesperson ethics behavior as antecedent of Islamic banking customer loyalty. *Journal of Islamic Marketing*, 13(7), 1535-1550.
- Xiao, Y., & Watson, M.** (2017). Guidance on Conducting a Systematic Literature Review. *Journal Of Planning Education And Research*, 39(1), 93-112.
- Yi, H. T., Dubinsky, A. J., & Lim, C. U.** (2012). Determinants of telemarketer misselling in life insurance services. *Journal of Services Marketing*, 26(6), 403-418.
- Yusof, S. K., Silim, A., Adiman, R., Mustafa, A., Firman, M. A. H., Zainal, A., ... & Mazlan, N. D. A. N.** (2019). The effect of islamic relationship marketing on the customer trust towards takaful agent. In the 4th *International Conference on Research in TVET Studies*. 540-549.
- Yusoff, M.** (2018). Implementation of relationship marketing in takaful through wakalah business model. *International Journal of Academic Research In Business And Social Sciences*, 8(11).
- Velasquez MG.** (2014). *Business Ethics Concepts and Cases*. Seventh Ed. United State of America: Pearson Education Limited.
- Zawawi, W. N. E. W. M., Salleh, F., & Fadzil, A. F. M.** (2022). Theories and Perspectives of Takaful: Context of Salesperson. *The Journal of Management Theory and Practice (JMTP)*, 20-27.

**Nor Arini Abdullah** is currently a PhD candidate at the Centre for Islamic Development Management Studies (ISDEV) in Universiti Sains Malaysia. Her current research interest is in Takaful Development Management. She obtained her first degree of Bachelor of Economics and holds a master's degree in social sciences (Islamic Development Management) from Universiti Sains Malaysia. Email: [arini.abdullah@gmail.com](mailto:arini.abdullah@gmail.com).

**Shahir Akram Hassan** obtained his PhD from Universiti Sains Malaysia in 2014 in Islamic Research Methodology. Currently, he is a director and also a lecturer with seventh year experiences at centre of Islamic Development and Management (ISDEV) in Universiti Sains Malaysia. His research areas include Al-Qur'an and Al-sunnah for Development and Management, Falak and Ethno Falak, Islamic Development and Management, Islamic Research Methodology, and Islamic Service Management. He has published several papers related to these areas. Email: [shahirakram@usm.my](mailto:shahirakram@usm.my).

## السلوك المهني الخُلقي لوكلاء التكافل في ماليزيا: مراجعة منهجية نَظمية للأدبيات

نور عربي عبدالله

طالبة دكتوراة، مركز البحوث لإدارة التنمية الإسلامية

جامعة العلوم الماليزية، بينانج، ماليزيا

شهير أكرم حسن

أستاذ مشارك، مركز البحوث لإدارة التنمية الإسلامية

جامعة العلوم الماليزية، بينانج، ماليزيا

المستخلص. استعرضت هذه الدراسة السلوك الخُلقي لوكلاء التكافل الماليزيين من خلال الاستكشاف المكثف للعديد من الدراسات حول الممارسات الأخلاقية في صناعة التكافل في ماليزيا. فمن المعلوم أن السلوك الأخلاقي لوكيل التكافل يساهم في نتائج حتمية لجذب عملاء جدد للانضمام إلى برامج التكافل تؤثر هذه العواقب، سواء كانت إيجابية أو سلبية على المتكافلين وشركات التكافل كذلك. على الرغم من وجود العديد من الأبحاث حول وكلاء التكافل إلا أن الأبحاث المبنية على المنهجية النظامية لمراجعة الأدبيات حول السلوك الأخلاقي لوكيل التكافل تُعدُّ نادرة جداً. مما ترك فجوة بحثية وجب ردمها. بناءً عليه يتمثل الهدف الرئيس لهذه الدراسة في الإسهام في ردم هذه الفجوة من خلال فحص سلوك أخلاقيات العمل للوكيل التكافلي. لقد تم تحليل المقالات العلمية المتعلقة بالسلوك الأخلاقي لوكلاء التكافل من خلال تطبيق طريقة المراجعة النظامية للأدبيات، التي تم توجيهها بواسطة عناصر التقارير المفضلة للمراجعة المنهجية. تم تحديد خمسة مواضيع بناءً على نتائج منهجية المراجعة النظامية للأدبيات، وهي: تسويق العلاقات الإسلامية، وأخلاقيات وثقة المتكافلين، ودور الوكيل، وأدائه. أشارت نتائج الدراسة إلى أنه يمكن تحديد تحسين السلوك الخُلقي للتكافل بمزيد من التفصيل من خلال إشراك شركة التكافل والمتكافلين. كما أشارت النتائج كذلك إلى أنه يجب على وكلاء التكافل تثقيف أنفسهم من خلال تحسين معرفتهم حول منتجات التكافل، ومهارات الاتصال لأن العملاء المسلمين الذين يفكرون في سياسات التكافل يتأثرون بشدة بكيفية قيام الوكلاء بتعزيز سياسات أو منتجات التكافل. في الختام تُوصي الدراسة بأن تُسلط الأبحاث المستقبلية الضوء على العلاقة ثنائية الاتجاه بين وكلاء التكافل وسلوكهم المهني الخُلقي تجاه شركات التكافل والمشاركين. وحتى يتحقق ذلك ينبغي أن تقوم شركات التكافل -كجمعية التكافل الماليزية- بدور مهم من خلال إجراء مقابلات معمقة، أو الحصول على التغذية الراجعة من وكلاء التكافل.

الكلمات الدالة: أخلاقيات العمل، السلوك، وكيل التكافل، مراجعة منهجية للأدبيات، ماليزيا

تصنيف JEL: G22, G00

تصنيف KAUIE: I65