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**Identifying the Key Quality of Takaful Agents Influence on Takaful Penetration: The Nominal Group technique approach**

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**Abstract**

Agents are the most influential channel and act as intermediaries for marketing Takaful products. This article discusses the Nominal Group Technique (NGT) as an alternative method to develop a list of quality elements for efficient agent services. Based on the expert consensus, ten essential recommendations regarding quality elements to improve agent quality services have been proposed. The NGT approach allowed researchers to easily and quickly obtain element validation. Expert discussion, appraisal, and voting were conducted after identifying items derived from relevant literature. The study presents the findings and future research directions for academic and Takaful industry references.

**Keywords:** Nominal Group Technique (NGT); Quality; Takaful Agent; Takaful

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**1.0 Introduction**

Takaful or Islamic insurance is essential in providing protection or financial stability to individuals and families and contributes to sustainable economic growth. The Takaful industry has experienced significant expansion as the Islamic banking sector in Malaysia has expanded, making takaful a widely chosen insurance option in Malaysia as well as worldwide (Nor Mukshar et al., 2023). Takaful is the primary sector that is gaining more and more attention from researchers, and it is growing as an attractive alternative to conventional insurance. According to research (Muye & Hassan, 2016), Takaful is an essential part of Islamic finance, and the takaful industry has proven its success and effectiveness in contributing significantly to economic growth. Considering the critical role of the takaful industry in driving economic development growth, key stakeholders such as takaful companies must understand the factors that influence the demand for takaful products. Previous research has identified an agent's role as one of the factors contributing to takaful penetration. Generally, the takaful agent acts as the company's frontline representative and is responsible for providing services to customers. Takaful agents are vital in assisting takaful clients by identifying appropriate products for clients' needs and providing excellent services (Abdullah, 2018). However, a recent study (Jahya et al., 2023), found that the lack of skilled human resources specifically for micro takaful has delayed the development of takaful. A takaful agent acts as an intermediary between a takaful company and a customer to help the customer acquire a takaful product. Therefore, the study of the role of takaful agents is essential to identify the quality factors of agents required that contribute to the effectiveness of promoting and disseminating takaful products. This study can also help takaful

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operators devise better training and development strategies for their agents, thereby improving the overall performance of the takaful industry.

### 1.1 Takaful

Takaful is an insurance system that operates according to Syariah principles and obeys the laws of Islam, free from the elements of *riba* (interest), *gharar* (uncertainty), and *maisir* (gambling). Takaful is a type of protection derived from the Arabic term *Kafalah*, which means "mutual guarantee," offering protection where members help each other protect against pre-defined financial losses resulting from unforeseen circumstances (Hafizuddin-Syah et al., 2019, p.104). Takaful contributions made by participants are pooled in a takaful fund based on *Tabarru'* (donation), which a takaful operator then manages. Subsequently, the funds might be used to help (*Ta'awun*) the takaful participants in the event of an unforeseen occurrence or loss. Takaful or Islamic Insurance has arisen as an alternative to conventional insurance (Ansari, 2022) and created for consumers who want a Shariah-compliant of offering insurance services (Khan et al., 2020). In the context of Takaful, companies rely on agents to spread information and market their products. Generally, takaful providers tend to appoint agents as representatives and intermediary roles for the responsibility of promoting takaful products (Salleh et al., 2012). It was discovered that quality performance and efficient services by agents play a crucial role in determining the tendency to buy takaful products. Because of the close interaction between agents and policyholders in conventional insurance, unethical behaviour among agents has continuously been an issue of concern, and it shows a similar pattern in Islamic insurance (Makki & Faleel, 2021). Hence, improving the quality of takaful agents is essential, and the takaful agents must aim to promote takaful to consumers truthfully.

### 1.2 Role of agent

Recently, takaful agents have been the central focus of the current takaful distribution marketing strategy. According to (Hafizuddin-Syah et al., 2019), agent services provided before, during, and after the acquisition of insurance or takaful products influence the demand for takaful. Thus, agent quality is essential to ensuring effective market penetration in the takaful industry. When completing a product or service agreement, the agent's service quality is crucial in creating a last connection with the policyholder or prospective customers. Therefore, a takaful agent is required to have truthfulness and credibility to successfully market and explain a particular product as well as provide services to customers (Abdullah et al., 2020). In the growing takaful industry, operators should devise practical solutions to enhance the quality of their agents and services and increase takaful penetration. Due to that, takaful operators need to improve and strengthen their service quality and the role of their agents (Shaladdin et al., 2018). This study attempts to identify the quality elements required by takaful agents by examining experts' viewpoints and recommendations. Finally, this study aims to identify the primary quality elements of an agent required to enhance takaful penetration based on expert consensus and validate the proposed solutions by experts using the NGT approach.

## 2.0 Literature Review

The most common contracts implemented in Takaful are 'Wakalah' contracts or Agency Systems, which pertain to official agreements between two parties, usually involving agents and principals (Takaful operators). Takaful industries depend on their agency system because it is the primary medium for marketing Takaful products. The effectiveness of takaful services and a high-quality takaful agent are essential because they help increase community awareness and build customer trust and confidence. Therefore, by developing quality elements among agents, Takaful agents can enhance their ability to connect with customers, provide excellent service, and effectively promote takaful products. Finally, it improves customer satisfaction and fosters long-term relationships and trust.

### 2.1 Takaful agent services

Takaful agents are representatives of takaful companies who actively seek out potential customers for takaful policy. Agents engage in the negotiation process and manage the issuance, renewal and ongoing administration of takaful certificates on behalf of the company (Abdullah et al., 2020). The agent is the primary and most influential channel as an intermediary for distributing takaful products to consumers (Zawawi et al., 2022). Most takaful companies in Malaysia use agents as their representatives for marketing their products and takaful services (Abdullah et al., 2020). A takaful agent acts as the client's representative, managing the execution of takaful plan procedures and offering precise and comprehensive information about a takaful plan (Basir et al., 2023). Based on statistics on the growth and acceptance of takaful services worldwide, the study found that the role of the takaful agent is recognised in influencing the willingness of customers to buy takaful products (Makki & Faleel, 2021). According to (Saoula et al., 2023), most insurance companies and takaful providers rely on agents to market and sell their services and products. Research shows that takaful agents are significant in marketing efforts, mainly when promoting insurance or takaful goods. Therefore, takaful agents should enhance their efficiency and efficacy in marketing channels through their excellent quality attitude when offering services to prospective customers.

### 2.2 Agent quality

Agent must undertake comprehensive preparation and be well-informed about the essential information, skills, and approaches to carry out their responsibilities effectively. The agents are required to possess extensive knowledge about the products and services, as well as proficient marketing skills. In order to sell and market products and provide services to clients, a takaful agent must be honest and trustworthy (Abdullah et al., 2020). Engaging the services with a trustworthy takaful operator or a knowledgeable agent representative will significantly enhance an individual's confidence in purchasing a micro takaful protection product (Hafizuddin-Syah et al., 2019). A study (Makki & Faleel, 2021) discovered a significant and positive relationship between the ethical conduct of takaful agents and the

customers' satisfaction with takaful. Thus, to ensure that takaful customers are ready to get information about takaful plans, takaful agents must establish a strong basis of trust with the consumer (Abdullah & Hassan, 2023). It is clear that the services, communications and knowledge of the takaful agent, as well as the image of the Takaful operator represented by the agent, are the main variables that affect the confidence in the takaful agent that will produce a long-term relationship (Shukor, 2020). Therefore, insurance companies must equip their agents with appropriate quality for better customer service (Bhojak et al., 2023). By developing these quality elements, Takaful agents can enhance their ability to interact with customers, provide excellent service, and effectively promote takaful products. This not only improves customer satisfaction but also fosters long-term relationships and trust. This study will contribute to the research model by expanding the knowledge-sharing methodology with new dimensions based on previous studies in takaful, enriching the data, and providing a more holistic understanding of agent quality using the NGT approach.

### 3.0 Methodology

This study employed the Nominal Group Technique (NGT) as the primary approach to identify the crucial quality element that agents need to enhance and improve their service efficiency. For this study, one of the researchers acted as a moderator and invited a group of takaful agents to participate in a brainstorming session. The researcher briefly explained the background and purpose of the study and the collaborative idea-generation session, followed by a voting process. Each takaful agent was selected based on their vast experience working as a takaful agent for over five years, specialised in marketing takaful products. The researcher conducted face-to-face meetings with seven experts to gather their thoughts and knowledge to develop ideas and provide solutions. The session examines and assesses the opinions of each expert on current concerns related to important quality aspects needed for an agent. Finally, the researcher completed a specific calculation at the session's end, utilising the NGT approach to address the aims of this study.

Generally, the study is separated into two phases: Phase One includes researchers presenting a concise literature review to develop the quality requirements an agent needs for experts brainstorming. Phase Two entails researchers combining and analysing the findings gathered from the consensus of expert recommendations. Consequently, the researchers determined that ten essential quality elements are required to enhance the effectiveness of the services offered by agents. Subsequently, the researcher examines a particular expert to evaluate this element's suitability in improving the agents' quality. Experts convened and engaged in a brainstorming session, followed by a poll conducted by the researchers. The NGT is employed to analyse and assess the viewpoint of each expert during the second phase. The NGT-Plus software has been used to calculate and analyse the session's outcomes. The findings are identified and explained in the findings, discussion and conclusion section.

#### 3.1 Sampling

This study employed a purposive sampling strategy by engaging seven experienced agents from various takaful companies (as shown in Table 1). According to (Lomax & McLeman, 1984; Muqith et al., 2017; Mustapha et al., 2022) the advantage of the nominal group technique (NGT) is that it can be utilised by either a small or large cohort. Numerous researchers have different thoughts on the optimal sample size for a study employing NGT methods, as shown in Table 2 below.

Table 1. Experts/Participants

Participants (Voter)	Company	Experience (year)
Agent 1	Hong Leong MSIG Takaful	8
Agent 2	Prudential BSN Takaful Berhad	14
Agent 3	Great Eastern Takaful Berhad	15
Agent 4	Great Eastern Takaful Berhad	8
Agent 5	Great Eastern Takaful Berhad	10
Agent 6	Prudential BSN Takaful Berhad	6
Agent 7	Great Eastern Takaful Berhad	8

Table 2. Experts sample

Author	Sample
Van de Ven & Delbecq (1971)	5 – 9 experts/participants
Horton (1980)	7 – 10 experts/participants
Abdullah & Islam (2011)	7 – 10 experts/participants
Harvey dan Holmes (2012)	6 – 12 experts/participants
Carney et al. (1996)	Min. 6 experts/participants

Sources: (Mustapha et al., 2022)

The researcher selected seven experts to participate in the NGT procedure of this research based on the reference mentioned above. The quantity of experts specified is considered appropriate for this study, considering the current situation that limits the number of discussions, the fact that the sample used is specialist, and the fact that it does not require an enormous quantity.

#### 3.2 NGT techniques step

The NGT systematically establishes a collective agreement among experts on a specific subject. The notion was initially developed as a method for engaging in social planning situations, as defined by (Delbecq et al., 1975). These situations encompass exploratory research, public engagement, the involvement of interdisciplinary specialists, and the evaluation of suggestions. It is currently discovering use in various contexts for groups, including empirical research in the social sciences. According to the study by (O'Neil &

Jackson, 1983; Lomax & McLeman, 1984), although there have been instances in which it has been utilised in education research, it is used more frequently in social science research, specifically in health studies.

The NGT generally comprises four sequential steps: (1) Brainstorming session: Participants brainstorm to develop ideas for responding to a question or stimulus. (2) Round-Robin Session: Engaging to collect ideas, sharing and listing these thoughts sequentially without discussion, ensuring each participant has an equal opportunity to contribute ideas. (3) Analysis of each idea and grouping of related ideas. (4) Voting: Each expert will vote to determine the order of importance of the ideas. The researcher used a 5 Likert scale to conduct this voting session. NGT ensures a permanent record of the group's process and results by documenting all recommendations and approved modifications. Presenting these documents is a commendable approach to enlighten individuals who were absent for all or some of a gathering, and it also enables groups to resume exactly where they left off in the previous meeting (Fox, 1989; Mustapha et al., 2022).

## 4.0 Findings

Table 3. NGT Voting Result

Items / Elements	Voter1	Voter2	Voter3	Voter4	Voter5	Voter6	Voter7	Total item score	Percentage	Rank Priority	Voter Consensus
Agents' knowledge	4	4	5	5	5	5	5	33	94.29	1	Suitable
Communication skills	4	3	4	3	5	4	2	25	71.43	5	Suitable
Positive attitude	4	4	5	4	5	4	5	31	88.57	3	Suitable
Agent's personality	4	3	5	5	5	4	5	31	88.57	3	Suitable
Interpersonal Skills	4	5	4	4	5	4	5	31	88.57	3	Suitable
Trustworthiness	4	5	5	5	5	4	5	33	94.29	1	Suitable
Good relationships	4	5	5	5	5	4	5	33	94.29	1	Suitable
Skilled negotiating	4	4	5	5	5	4	3	30	85.71	4	Suitable
Effective approach	4	4	5	5	5	4	5	32	91.43	2	Suitable
Technology savvy	4	5	4	4	5	4	5	31	88.57	3	Suitable

Source: NGT- Plus Software

Table 4. Prior Rank

Items	New Rank	Previous Rank
Agents Knowledge	1	1
Trustworthiness	2	5
Good Relationships	3	3
Effective Approach	4	3
Positive Attitude	5	3
Agent's Personality	6	1
Interpersonal Skills	7	1
Technologically Savvy	8	4
Negotiation Skills	9	2
Communication skills	10	3

Table 3 displays the voter's (expert's) opinion of total solution scores for an agent quality parameter. The participants determine the most significant elements of agent quality and propose ten ideas and recommendations in order of importance or impact. The results display the combined agreement and assessment rating for the model. Refers to research by (Deslandes et al., 2010; Mustapha et al., 2022) have established that the percentage must be more significant than 70%. Moreover, all percentages of the components tested are suitable for usage, according to the results of this study. Overall, the findings and expert voting figures demonstrate that every element is substantial, from 71.43% to 94.29%.

Table 4 shows the expert's updated priority rank in order of preference. The researcher identified top-quality elements and important themes by analysing the ranking ideas, which were statistically significant (94.29%). The critical quality elements highlighted were agent knowledge, trustworthiness, and good relationships. All three of these qualities are essential for improving the efficiency of takaful marketing. The most crucial element discussed in detail was agent knowledge, as also proposed by the previous studies (Saidon et al., 2019). Meanwhile, the research (Shukor, 2020; Abdullah & Hassan, 2023) shows that the agent's trustworthiness and a good relationship with the client are vital for increasing adoption and market penetration as they build customer confidence and loyalty. The modified NGT method is a more efficient alternative to the Delphi method, as it saves time by avoiding lengthy rounds of expert discussion and allows researchers to gather data quickly.

## 5.0 Discussion

Based on the findings, the researchers identified ten quality elements with a rank priority that could improve the services provided by takaful agents. Finally, the participants engaged in discussions and put up three critical elements of high quality that an agent should possess: agent knowledge, trustworthiness, and a good relationship. One of the critical aspects of the quality of takaful agents is their deep knowledge of takaful products. A study supports these results (Saidon et al., 2019), which found that the agents should have a fundamental knowledge of takaful and other appropriate skills to establish customers' trust and encourage the expansion of the takaful

industry. Having vast knowledge would empower agents to provide precise commendations with specific requirements to consumers and increase the adoption of more appropriate takaful products.

Nevertheless, the trustworthiness of the agent and the quality of the relationship between the agent and the customer are equally vital factors that takaful companies should not overlook. An agent who can build a reputation as a trustworthy person will attract more clients. According to (Abdullah & Hassan, 2023), to facilitate the distribution of information on takaful plans to consumers, takaful agents must develop an established basis of trust with the consumer. Thus, customers who trust their agents will be confident in their advice and recommendations, enhancing acceptance of takaful products. Finally, a good relationship, based on effective communication, empathy, and a willingness to listen and understand the customer's needs, can build a strong bond between the agent and the client. A study (Shukor, 2020) found that the key factors influencing confidence in the takaful agents, which establishes a long-term relationship, are the agent's knowledge and services and the image of the takaful operator that the agent represents. Therefore, the management takaful companies should consider strategies and training that suit their needs and comprise quality elements to enhance the efficiency of agents, managers and industry experts by employing the NGT approach.

## 6.0 Conclusion & Recommendations

Developing appropriate quality elements for an agent is essential to ensuring effective market penetration in the takaful industry. The role of agents as intermediaries of takaful companies has been the central focus of takaful distribution marketing. The researcher identified a priority list of quality elements affecting agent quality services based on the findings. This study helps identify the most critical elements for improvement that are unexamined in prior research. The study's findings identify agent quality characteristics previously unexplored or under-emphasized elements influencing agent performance. Engaging key stakeholders, such as agents, using the NGT approach ensures that the study incorporates multiple viewpoints, making the findings more comprehensive and applicable to real-life practices. Takaful operators could apply this study's findings to improve the critical quality of their agents and support their objectives of creating, promoting, and enhancing awareness and knowledge of takaful products, which might significantly increase takaful penetration and overall growth. Thus, takaful agents who have just started their careers may have an advantage when offering high-quality service.

The research is limited to participants who are only takaful agents. With a limited number of experts, there is a risk that the range of expertise and experiences may not fully capture all relevant aspects of agent quality. Hence, for forthcoming research, the researcher aims to get a balanced representation of diverse participant groups, encompassing customers, insurance agents, managers and industry experts. For future studies, takaful operators and researchers can gain deeper insights into exploring agents' behaviour towards the factors driving the growth and adoption of takaful in more depth. This study is crucial because agents can potentially engage in unlawful behaviour towards takaful consumers. The study is particularly relevant when considering the importance of understanding customer needs and the roles of agents in marketing takaful products and providing services.

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## Paper Contribution to Related Field of Study

This research fills a knowledge gap by leveraging the NGT approach's strengths, improving the primary agent qualities of takaful agents' and identifying that knowledge, trustworthiness, and good relationships are essential in marketing strategies to increase takaful penetration.

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