

Factors Influencing Ethical Behavioral Intention among Takaful Agents

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Abstract: Despite the fact that contemporary insurance contracts are simple to read, this does not imply that they are simple to comprehend. Most people rely on trust when purchasing insurance. They trust the insurance agent to recommend and obtain appropriate coverage. Takaful agents act as consumers' representatives in managing their takaful plan participation procedures, while also providing consumers with transparent and clear information about takaful plans. This study is mainly focused on identifying the factors influencing ethical behavioral intention among takaful agents. Therefore, this study examines the relationship between attitude, subjective norms and perceived behavioral control on ethical behavioral intention among insurance agents by adopting the Theory of Planned Behaviour (TPB). A total of 100 questionnaires were collected from 100 Takaful agents from the Family agency and General Agency. To evaluate the raw data, the paper used the non-probability sampling technique and analyzed it by conducting reliability analysis, correlation analysis, and regression analysis. The results of this study indicated that there was a significant relationship between attitude and subjective norms toward ethical behavioral intention as the predictors. Hence, these findings assist the practitioners, particularly takaful providers in strategizing their efforts in terms of training aspects for their respective takaful agents.

Keywords: *Ethical Behavioral Intention; Insurance; Takaful; Agents.*

1. Introduction and Background

Takaful in Malaysia has been increasingly important in managing risks and achieving economic development, particularly in the banking industry. Because of the ethical system nature that can be offered to all communities, independent of faith, the Takaful business has become successful (Eldaia, Hanefah, Marzuki, & Shatnawi, 2020). As the demand for this service grows yearly, the number of Takaful operators has recently exploded in Malaysia's financial sector. Insurance has always been a separate function and discipline. Family takaful and life insurance are two important components of the Malaysian financial market. When compared to the same period last year, the general insurance industry saw a 10.3% increase in gross direct premiums to RM 9.8 billion in the first six months of 2022. However, underwriting profit fell by 21.2% to RM 810 million, owing primarily to losses in the Motor and Medical and Health Insurance lines of business (PIAM, 2022). This phenomenon has brought healthy competition among the Takaful operators in producing a variety of attractive products offered to customers. According to Munani, Tuan Yusof, Hosnih, Bruce, Muhyidin and Cheong (2015), following the advancement of technology, the Malaysian government aims to increase the penetration rate among the people as one of the strategies to continue moving forward economically and socially. Therefore, the most significant major distribution route for takaful products to consumers is a takaful salesperson (Wan Mohd Zawawi, Salleh & Md Fadzil, 2022). As a result, the role of Takaful agents appears to be important in marketing activities, particularly in promoting insurance products.

As the industry is currently run through an agency system (Wakala model). Takaful agents, according to The Islamic Financial Services (2013), are the takaful firms' representatives who solicit ideas for takaful certificates, offer or participate in negotiating takaful certificates, and handle the issue, renewal, and continuation of takaful certificates on their behalf (Abdullah et al., 2020). In this situation, the Takaful business relies on its agency structure as the primary medium for marketing and promoting Takaful goods. It is crucial for Takaful agents to use Islamic marketing that complies with Shariah law when interacting with the public. However, most of them frequently implement strategies where the management places a premium on commission or profit alone, particularly in the traditional insurance sector (Ahmad Samsuri & Jamal, 2015). This study contributes to gauging the knowledge of the determinants of behavioral ethics in the context of takaful products. Other than that, interested parties such as industry practitioners, takaful educators and policymakers can embark on certain policies to implement in ensuring behavioral ethical conducts are being implemented especially for those who engage in the intermediary's role in the industry.

Thus, this paper aims to highlight the relationship between attitude, subjective norms and perceived behavioral control on ethical behavioral intention among insurance agents by adopting the Theory of Planned Behaviour (TPB). For this purpose, several aspects will be explained in the next sections and lastly, the summary section.

2. Literature Review

Ethical Behavioral Intention: Ethics is defined as the “*rules or principles that define right and wrong conduct*”. Both corporate entities and individuals frequently apply the principles while making decisions. In today’s corporate and commercial world, as well as in academic and professional circles, business ethics is a topic that is heavily contested and discussed (Grigoropulosi, 2019). The standards of behavior of certain business people, rather than necessarily the standards of business as a whole, have been defined as business ethics (Henry, 2003). According to the previous study done by Hoffman, Howe and Hardigree, (1991), nine ethical issues were identified in their study which are misrepresenting, twisting, rebating, down selling, equivalent, non-licensed agents, letter, lowball and false information. Marcum and Robin (2003) concur and described those ethical challenges among insurance agents in four areas, (1) settlement of claims, (2) involving other part-time jobs without intimating the superior, (3) agents who had bad experiences tend to decline the facilitating payments. Past scholars have examined the behavior of takaful agents which includes Howe, Hoffman and Hardigree (1994) and Abdullah (2018).

In the context of Takaful, the agents: (1) should have a clear intention and sincerely attend to the clients. This can be done by disclosing information to the customers about the products and recommending necessary products that suit their needs. Agents also should be responsible and honest in their duties, and intelligent, wise and patient in dealing with the clients (Che Mohd Salleh, Irwani Abdullah, Razali, & Wok, 2012). (2) Agents also should know the Takaful concept, (3) They also must explain clearly the concept of Tabarru’ which is different from the conventional (Mohd Akram, 2012). And (4) agents also require for having the intention to get a blessing from Allah S.W.T in performing their duties (Aiman, 2009: 118). (5) The agents are also responsibly safeguarding the welfare of society as a whole. Realizing this need, this study proposed the need to discuss the ethical behavior of Takaful agents in the aspect of individual approaches, adopted from the Theory of Planned Behavior (1975). Hence, it assumed that people form behavior intention based on attitude, subjective norms and perceived behavior control that was originally adapted from the Theory of Planned Behavior (1975).

Attitude: The degree to which a person perceives a behavior based on a favorable or unfavorable judgment of the behavior is known as their attitude (Ajzen, Brown, & Carvajal, 2004). Attitude towards the behavior is a person’s evaluation of the behavior overall. According to the Theory of Planned Behaviour (TPB), behavioral intention was indicated through attitudes. Several factors that influence ethical behavioral intention were found by (Leonard, Cronan, & Kreie, 2004), whereby the attitude toward the professional, legal, and organizational climate. Also includes the attitude towards personal values and situations. A prior study done by Cheng, Lam, and Hsu (2005) found that attitude influences ethical intention. Haron, Ismail and Abdul Razak (2011) and Ferdous and Polonsky (2013) concur and stated that attitude is one of the factors that influenced a salesperson’s ethical intention and behavior. In the insurance industry, false or misleading representations of products or services in promoting the products were highlighted as the main concern (Cooper & Frank, 1991). Besides, pressure on sales by managers also influenced ethical intention among insurance agents. Previous studies found that managers tend to punish those top performance agents leniently as they tend to favor sale production rather than ethical behavior (Kurland, 1995; Bellizzi & Hasty, 2003). As a result, it is hypothesized that:

H1: There is a relationship between attitude and ethical behavioral intention.

Subjective Norms: Subjective norms are defined as any social influence that may determine if the individual performs or does not perform the behavior (Ajzen et al., 2004). People tend to believe that others are important, and they want to comply with their wishes requested by them. Cooper & Frank (1991) mentioned that significant others like friends and family members, also superior, company management and personal moral valuation can influence ethical intention among insurance agents. Subjective norms based on the Theory of Planned Behavior (Icek Ajzen et al., 2002) are the belief in normative expectations of others and the

motivation to comply with these expectations. Peers may have influenced unethical behavior in two ways which are through differential association or norms (Schein, 1984).

In this context of the study, Takaful agents are surrounded by multiple groups of individuals during their duties. Friends, peers, family and subordinates are groups of people that can influence the decision and conduct performed by insurance agents. These groups of individuals will influence the ethical intention of the agents as they may indicate approval or disapproval towards the conduct performed by the agents. The approval of this individual is critically important to decide whether she or he should engage or not in that behavior. A survey conducted on managers by Zey-Ferrell, Weaver, & Ferrell (1979) and Zey-Ferrell & Ferrell (1982) found that the perception of their peers' actions was a better predictor of unethical behavior compared to their own beliefs and values, or those top management. As mentioned in the previous research, the involvement of management can cause individuals to feel pressure to comply with the requests of management for the success of the organization (Jones, 2014). The pressure on the sale target by the managers caused the agents to act with unethical behavior (Bellizzi & Hasty, 2003). As a result, it is hypothesized that:

H2: There is a relationship between subjective norms and ethical behavioral intention.

Perceived Behavioral Control (PBC): Perceived behavioral control refer to the level of confidence within an individual about their ability to perform the behavior based on how easy or difficult they perceive its performance as it relates to hindrances or facilitators (Ajzen et al., 2004). The validity of the Theory of Planned Behavior in the aspect of perceived behavioral control can influence unethical behavioral intentions also can be found in the previous studies (Cheng et al., 2005). Actions under Theory Reason Action (TRA) are totally under volitional control and Theory Planned Behavior (TPB) by Ajzen (2002) was created with an additional variable which is perceived behavioral control as an extension for TRA. This theory explained that people tend to get involved in a particular behavior when they have control over it and the chance of converting that intention into the behavior can be seen clearly. Two components are needed under perceived behavioral control which are resources and opportunities, according to (Icek Ajzen, 1991b).

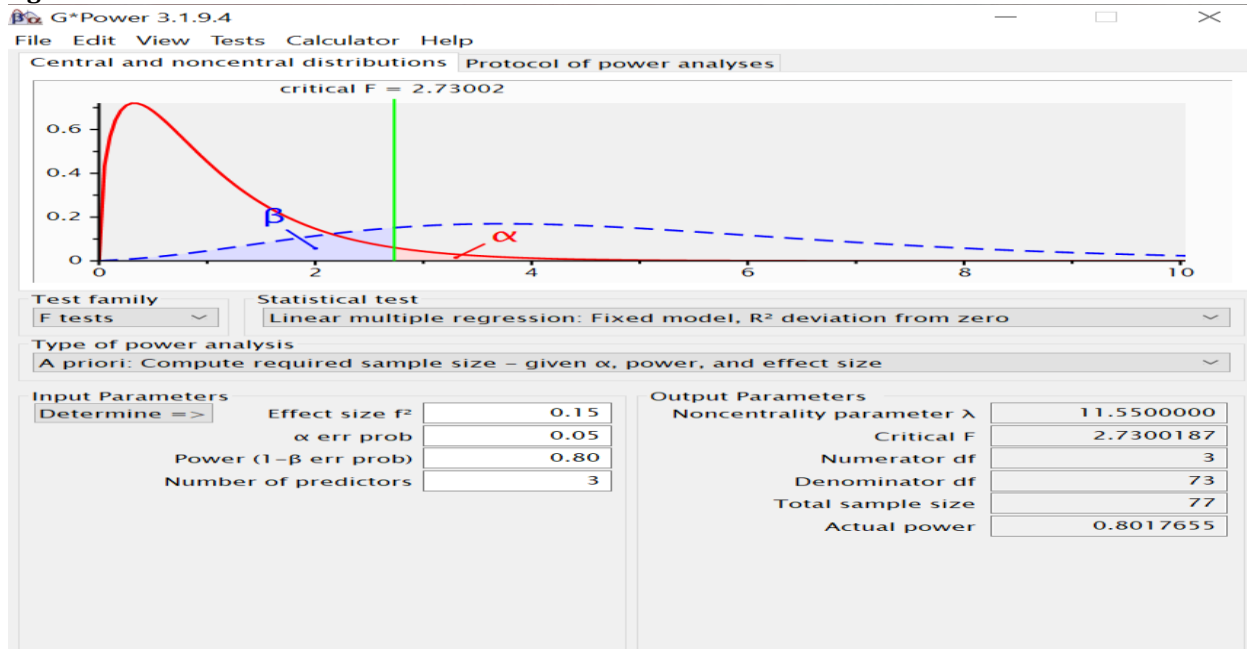
Taylor & Todd (1995) also added that the availability of money and time to perform certain behavior can contribute to a high degree of perceived behavioral control. However, stressed that individuals tend to lose interest in the organization due to the greater price offered. The self-interest that should be displayed in the organization slowly decreases as greater rewards are offered. In the context of this study, the Takaful agents may not be able to disclose the information regarding the policy as they feel intimate and worried that the clients may not be able to understand. Hence, they tend to sell the policy without disclosing important information and intentionally commit unethical behavior. The Takaful agents are responsible to understand customers' needs and assist them with the right choice of Takaful products and not offer unnecessary coverage (Ahmad Mazlan Zulkifli, et al., 2015). As a result, it is hypothesized that:

H3: There is a relationship between perceived behavioral control and ethical behavioral intention.

3. Research Methodology

A survey design was used to achieve the research objectives. This study employed the convenience sampling method, also known as the non-probability sampling strategy and used the researcher's discretion. A similar group of respondents is chosen using this sampling strategy. The respondents in this study are the Takaful agents in Selangor as it captures the most populated states in Malaysia (*Current Population Estimates, Malaysia, 2021*). A total of 100 questionnaires were gathered, exceeding the probability sampling technique's minimal sample size requirement of 30 participants, showing suitability for analysis using descriptive statistics. Further, in this survey, the G-power sampling size determinant was used to determine the sample size. This study's model incorporated three main variables. The minimum sample size required was 77 when utilizing G-power software with an effect size of 0.15, alpha of 0.05, and power of 0.8. Hence, G-Power Test also confirmed that the minimum total sample size needed is 77 and the 100 questionnaires collected exceed this number. Ethical behavioral intention was employed as the dependent variable in this study, whereas attitudes, subjective norms and perceived behavioral control were the independent variables. All instruments were adapted from previous research, adapted from Haron et al. (2011) and King and Powell (2007).

Figure 1: G-Power Result



4. Results

This section presents an analysis done which includes descriptive analysis, reliability analysis, correlation analysis and regression analysis. First, a set of results relating to the profile of respondents' experiences towards intentional ethical behavior among Takaful agents is presented. In this study, male agents participated more to answer this questionnaire compared to female agents. This is consistent with the Department of Statistics Malaysian (2017-2018) official portal mentioned that the sex ratio in Malaysia is 107 males per 100 females. As for marital status, single status has the highest number of frequencies with 54 respondents (54%) and followed by married status with 40 respondents (40%) whereas 6 out of 100 respondents answered divorced as their marital status which is the least compared to single and married status. In the frequency table above, the highest number of respondents is from the 18-25 years old group which consists of 36 respondents (36%) out of a total of 100 respondents. According to the news "Today World" published on March 2018, young Malaysian adults preferred to sell insurance products because the earning income for one year is more than their previous or current job, stated by (Cup, Read, Visuals, & Spotlight, 2018). The second highest frequency is 26 (26%) respondents who are in the range of age between 26 to 33 years. The difference between these two ranges of age was only 10 respondents. There are 17 (17%) out of 100 respondents aged between 34-41 years old. 21 (21%) of agents who participated in this survey are aged 42 or above.

Based on the table below, there are five categories of level of education divided by the researcher in this study. The highest level is Doctoral Degree, and the lowest level of education is SPM/STPM. The researcher ranges the level of education starting from SPM/STPM has 25 (25%) respondents. The highest frequency is bachelor's degree with 35 (35%) respondents and followed by diploma as the second highest with a total of 30 (30%) respondents. In this study, the number of doctoral degrees is very low when only one respondent who answered this questionnaire has the highest level of education. There is a big difference in the total number of respondents between those who answered doctoral degree and others' choice. The number of years being an agent indicated the level of experience possessed by them in handling clients. To the figure above, agents with less than 5 years of working experience dominated with the highest frequency which is 58 respondents (58%). There are 32 (32%) respondents being an agent between 5 to 10 years which is the second highest in terms of the number of respondents. It was followed by 9 (9%) out of 100 respondents with 11-20 years being an agent. Only one person recorded as an agent with more than 20 years being an agent in this study. Researchers found out that most of the respondents participated in answering.

This questionnaire consists of those who have been an agent for less than 5 years. As for the range of yearly income from below RM50, 000 there are 43 (43%) respondents, RM51, 000-RM100, 000 and RM101, 000-RM150, 000 got 22 (22%) respondents respectively. The lowest number of respondents is those who received a yearly income of more than RM150,000. There are 13 (13%) respondents who got a yearly income of more than RM150,000. Those with a yearly income below RM50,000 have the highest frequency number compared to the others. This is consistent with a finding by Yearly Income Statistic for Family Takaful Agency, channel administration department reported that 3565 total Takaful agents obtained yearly income below 100, 000 in 2017. For 5 years in a row, starting from 2013 to 2017, agents with a yearly income of less than 100, 000 are dominated with the highest frequency compared to those with a yearly income of more than 150, 000.

Profile of Respondents: Table 1 displays a summary of the characteristics of the total sample of Takaful Agents who participated in the study.

Table 1: Demographic and Geographic Information Pertaining to Takaful Agent

VARIABLE	FREQUENCY	PERCENTAGE
GENDER		
Males	52	52%
Females	48	48%
Total	100	100%
Marital Status		
Single	54	54.0
Married	40	40.0
Divorced	6	6.0
Age (years)		
18-25	36	36.0
26-33	26	26.0
34-41	17	17.0
42 and above	21	21.0
Level of Education		
SPM/STPM	25	25.0
Diploma	30	30.0
Bachelor Degree	35	35.0
Bachelor Master	9	9.0
Doctoral Degree	1	1.0
Years of Being an Agent		
< 5 years	58	58.0
5-10 years	32	32.0
11-20 years	9	9.0
>20 years		
Yearly Income (RM)		
<50,000	43	43.0
51,000-100,000	22	22.0
101,000-150,000	22	22.0
>151,000	13	13.0
Marital Status		
Single	54	54.0
Married	40	40.0
Divorced	6	6.0
Age (years)		
18-25	36	36.0
26-33	26	26.0
34-41	17	17.0
42 and above	21	21.0

Descriptive Statistics: According to the result in Table 2, it shows that subjective norms have the highest mean score compared to the other variables which are 3.98. Meanwhile, perceived behavioral control indicated the lowest mean score with 3.66 among others. All the variables have quite similar mean values which are around 3.50 and above. It shows that the respondents have mixed opinions for each variable, however, the responses were leaning more towards an agreement which is why the mean is near 4. Most of the respondents nearly agreed that subjective norms are the dominant factor that influences their ethical behavioral intention. Responses obtained show that social influences such as family, friends and supervisors can influence them to decide whether to perform or not that behavior. Perceived behavioral control shows the least mean score indicating that agents are not likely agreed that perceived behavioral control is the main factor that may influence their ethical behavioral intention. The result of standard deviation shows subjective norms have the highest score with 0.80 compared to other variables. Meanwhile, the lowest standard deviation score indicated by perceived behavioral control with 0.53. All the variables for this study have standard deviation values less than 1, which means that they are more in agreement with one another.

Table 2: Descriptive Statistics

Variable	Mean	Std. Dev.
Ethical Behavioral Intention	3.9886	0.61911
Attitude	3.8130	0.65004
Subjective Norms	3.8544	0.80274
Perceived Behavioral Control	3.6670	0.53881

Reliability Analysis: Reliability in this study refers to the existence of both consistency and stability factors in the research. The reliability can be determined by Cronbach's Alpha test. The closer Cronbach's Alpha to the value of 1, the highest the interval consistency reliability will be. As presented in Table 3, subjective norms had high Cronbach's Alpha scores (0.926) which can be interpreted as the items in the variables having excellent internal consistency. The items for attitude also portrayed a relatively high internal consistency with a score of 0.823. However, the items in ethical behavioral intention and perceived behavioral control were considered good with a score of 0.737 and 0.705 respectively.

Table 3: Reliability Analysis

Variable	No of Item	Item Deleted	Alpha
Ethical Behavioral Intention	7	-	0.737
Attitude	10	-	0.823
Subjective Norms	9	-	0.926
Perceived Behavioral Control	10	-	0.705

Correlation Analysis: Table 4 shows that attitude had relatively high correlation scores ($r= 0.859$). The same goes for subjective norms ($r= 0.855$) and perceived behavioral control ($r= 0.736$). The correlation score for all the variables had a positive value, signifying the positive association with ethical behavioral intention. Therefore, this means that as the variable increases in value, the other variable also increases in value. The correlation coefficients of the independent variables seemed to be close to 1, which implies that this variable has strong correlations with ethical behavioral intention.

Table 4: Correlation Analysis

	Ethical Behavioral Intention	Attitude	Subjective Norms	Perceived Behavioral Control
Ethical Behavioral Intention	1			
Attitude	.859**	1		
Subjective Norms	.855**	.836**	1	
Perceived Behavioral Control	.736**	.781**	.791**	1

Analysis of Variance (ANOVA): Table 5 below shows that the p-value of the F-test is 0.000 which is less than 0.05. This means that the overall model is statistically significant to explain ethical behavioral intention. The F-test is highly sig with F=128.163 which indicates the combination of attitude, subjective norms and perceived behavioral control significantly explained the variation of ethical behavioral intention.

Table 5: Analysis of Variance (ANOVA)

Model		Sum of Squares	DF	Mean square	F	Sig
1	Regression	30.365	3	10.122	128.163	.000 ^b
	Residual	7.582	96	.079		
	Total	37.946	99			

Regression Analysis: As shown in Table 6, this is the result of a multiple regression analysis conducted which indicates the relationship between attitude, subjective norms and perceived behavioral control towards ethical behavioral intention. R' is the square root of R-Squared and the correlation between the observed and predicted value of the dependent variable. R² = 0.800. It can be concluded that 80.0% variation in ethical behavioral intention can be explained by all the attitudes, subjective norms and perceived behavioral control. However, about 20.0% variation cannot be explained by the factors in this study.

Table 6: Multiple Regression-Model Summary

Model	R	R square	Adjusted R Square	Std. Error of the Estimate
1	.895 ^a	.800	.794	.28102

Table 7 shows that attitude scored $\beta = .477$ and $t = 4.378$. This showed that attitude had a significant influence on ethical behavioral intention as the value was 0.000, which is below 0.05 (95%). The findings are consistent with previous studies, which highlighted the positive link between attitude and ethical behavioral intention (Ferdous & Polonsky, 2013). Next, subjective norms $\beta = .477$ and $t = 5.364$. The significant value was 0.000. Hence, subjective norms had a significant impact on ethical behavioral intention. This implies that social influences such as friends, family, superiors and company management predicted ethical intention among insurance agents (Cooper and Frank, 2002). Meanwhile, the scores for perceived behavioral control were $\beta = .008$ and $t = 0.104$. This reflected that perceived behavioral control had no significant influence on ethical behavioral intention. Found that there is no relationship between perceived behavioral control and ethical behavioral intention.

Table 7: Multiple Regressions – Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.885	.202		4.378	.000
	Attitude	.454	.085	.477	5.364	.000
	Subjective Norms	.347	.070	.450	4.954	.000
	Perceived Behavioral Control	.010	.092	.008	.104	.917

Discussion

The purpose of this study is to identify the factors that influence ethical behavioral intention among Takaful agents. Based on the study conducted, from reviewing the journals and articles, until the questionnaire has been collected, the analysis has found that attitude and subjective norms significantly predict ethical behavioral intention. Thus, it supports Hypothesis 1 and Hypothesis 2 and Hypothesis 3 is rejected as not significant. Attitude as an independent variable to determine ethical behavioral intention is significant for this study (Cheng et al., 2005 & Ferdous & Polonsky, 2013). Next, this study found that there is a strong relationship between subjective norms and ethical behavioral intention (Cooper & Frank, 2002). This is consistent with a study done by Bellizzi and Hasty (2003) and Kurland (1995) which stated that managers' sales pressure influenced insurance agents' ethical intentions. They discovered that managers are more

lenient in punishing top-performing agents because they prefer sales production over ethical behavior. Lastly, there is no significant relationship between perceived behavioral control and ethical behavioral intention found in this study.

5. Managerial Implications and Recommendations

Agents serve as a vital link between customers and businesses. As a result, takaful agents must have high credibility to establish a positive attitude and behavior for the future of the takaful industry. Besides, this paper gives insights into the appropriate strategies that practitioners should adopt in their training needs for the Takaful agents respectively. This study has limitations as it only covers the factors derived from the Theory of Planned Behavior, hence, additional predictors such as past behavior, motivations and knowledge are suggested for future research. Other than that, contextual-wise, this study only covers the behavioral intentions of takaful agents. Hence, further discussion may expand into looking at the comparison study between takaful agents and conventional agents. This may enhance the generalizability of the study and contribute to more gaps in knowledge pertaining to ethical behaviors and the insurance industry.

Conclusion: The objective of this paper was to examine the relationship between attitude, subjective norms and perceived behavioral control on ethical behavioral intention among insurance agents by adopting the Theory of Planned Behaviour (TPB). This study showed that there is a strong and positive relationship between attitude and subjective norms with ethical behavioral intention as the dependent variable. However, perceived behavioral control failed to show a significant relationship with ethical behavioral intention. The regression analysis also showed that attitude predicts ethical behavior intention stronger than subjective norms as the insurance agents' belief that their judgments on the outcomes and consequences may encourage them to perform that behavior. Thus, once they understand that it can assist the Takaful agents to minimize their mistakes in attending to clients and encourage them to offer better service in the future.

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