

Determinants of Customer Satisfaction in Takaful Products and Services

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ABSTRACT

Nowadays, insurance is very important for every people. As we know, the improvement in quality of life, changes in society's psychographic needs, the need to have adequate protection in the future, as well as the rapid growth of businesses in Malaysia Takaful industry is expected to provide changes in sustaining personal and family stability to meet the unpredictable changes of the world. As such, this paper aims to investigate factors affecting customer satisfaction in choosing Takaful products and services. In addition, it will also explore the relationship between independent variables which are employee commitment, the use of technology, understanding Islamic concept and distributive fairness towards customer satisfaction. Using a questionnaire survey, a total of 200 questionnaires were collected back from the respondent through convenience sampling. The finding based on correlation analysis revealed that all the independent variables have a moderate relationship with dependent variables.

KEYWORDS: Takaful Products and Services, Employee Commitment, Use of Technology, Understanding Islamic Concept and Distributive Fairness.

INTRODUCTION

Satisfaction is a feeling of happiness or upset that had emerged in someone after comparing the perception of the outcome for a product or services based on their expectations [30]. In other words, customer satisfaction is a measure of how products or services supplied by a company that meet customer expectations. Takaful industry is always concerned with customer satisfaction as it will determine the successfulness of an organization.

When an organization concerned with customer satisfaction, it will enable the organization to generate higher income. Companies need to strive to win the heart of customer continuously in order to sustain their business. It has been practiced by many organizations that customers are always right in what they demand for products and services. Moreover, the company needs to put customer as a number one in achieving customer satisfaction. Employees of the organization also should be friendly in providing service to each customer during their transaction.

Maximization of customer satisfaction should be constantly deployed if an organization wishes to increase sales and profit of the organization. Thus, one of the common approached to find out whether customers are satisfied with the services or products offered by the organization is by providing customer survey or feedback. It can be done traditionally by giving the comment card to the customers or via technology where customers can drop their feedback through email or telephone. Through the customer survey, it can further assist the company to improve their performance in terms of maximizing customer's satisfaction. Meanwhile, an organization is expected to constantly monitor the needs and wants of the customers in ensuring that satisfaction remained intact. Eventually, after is satisfying the customers it will further enhance the customers' loyalty to the product and services rendered by Takaful.

Problem Statement

The relevancy of Takaful businesses in Malaysia provides other insurance industry frontiers as more new market entrance are offering various forms of products and services which demonstrated their own superiority. As the acceptance of Takaful established within the Malaysian market, the participated companies keep on segmenting their product and services so as they can offer the best services that can maximize customer satisfaction [32]. The success of the sales performance can be always been associated through measures of customer satisfaction. With this success, it is therefore provides a strong financial position that can sustain the competitive advantage within the industry. The above trend can be observed in the Great Eastern Takaful Malaysia. For example as being shown by [22], Great Eastern has a total financial asset approximated to be about RM59,635,456 million which had increased about 11% from the year 2011. The report further revealed that the company has the gross premium income which is RM6,152,193 million that increasing about 6% from the previous year. However, based on the reported figure provided by the agencies representing Great Eastern, the number of customers that surrendered their policy is quite critical. Of the total policyholders 20% opted to withdraw their insurance policy prematurely. The reasons for such a decision were among others include new financial commitment, job instability and majority of the withdrawal

was due to lack of satisfaction to the promises offered by the product and services. However, there were some others still found the positive values through the products and services that had been offered. Reflecting on the differences on the values, willingness to hold on with the policy and the perception towards the image of the company, this paper therefore attempted to investigate factors that can be associated with customer satisfaction outcome.

Scope of Study

This study focused on the investigation of customer satisfaction in Great Eastern Takaful Insurance in Malaysia. The self-administered questionnaires were distributed to the customers that engaged as policy holders in the Takaful products. Respondents of the study were among those living in Puchong area situated nearby Kuala Lumpur which is the capital city of Malaysia. To obtain a good representation of the samples, respondents were selected from diverse background in terms of gender, age groups, marital status, monthly income and educational level. Having the understanding of the sample characteristics this research project further aligned the investigation by matching it with the research framework that was formulated based on the previous literatures as well as the discussion with the managers of the company. Among the variables selected for the study were employee commitment, use of technology, understanding of Islamic concept and distributive fairness.

Objectives of Study

With the aim to address the issues of the study, the following objectives were outlined:

- To explore the level of customer satisfaction, employees' commitment, understanding of Islamic concept, the use of technology and distributive fairness.
- To investigate the relationship between selected independent variables such as employee commitment, the use of technology, understanding Islamic concept and distributive fairness towards customer satisfaction.
- To examine the most dominant variables influencing customer satisfaction.

LITERATURE REVIEW

Customer Satisfaction

Customer satisfaction is considered as an important outcome in marketing activity. As mentioned by [7], customer satisfaction is important in developing business potentials, provides better mileage for earning a high market share and will eventually lead to an organization's profitability. The outcome derived on customer satisfaction is generally can be evaluated based on the effective response to the purchase as well as having a favorable experience on the good and services that had been consumed. In Takaful industry, customers are willing to pay a high premium to buy policies because they are expecting to obtain convenience services beside obtaining high protection with little problematic process in getting their claim due to losses incurred as a result of accident or any misfortune occurred based on the coverage in the policies. According to [35] customer satisfaction is the result of the process of evaluating and comparing customer expectations before purchasing a product or service during and after the performance of the product or service consumption experience.

Effective response will lead to sustained behavior to buy a product or services [38]. In most behavioral studies, changes in someone's attitude are very much related to the behavioral outcome [26]. The result of the investigation by [37] supported the theory of positive customer satisfaction where it can be translated into customer attitudes in the future either directly or indirectly. As such with this implication, it will lead to a believe that when customer satisfy with the services that the company offered, they tend to buy other products offered by the company and they also might buy the same products for their family because they have a good experience in dealing with the company. In addition, when the customer is satisfied with the company they will make viral marketing without they themselves realizing it.

Customer's satisfaction can be also explored whether they can further motivate future intention or decline to accept certain product or services [42]. Getting a much detail understanding about customer satisfaction as related to emotional response will further assist a given company to get better control of its market share [44]. Reflection of customer satisfaction as an emotional response is normally being guided by the experience provided by an organization related to the product or service. All these experiences can be observed by evaluating the feelings of the consumers involved [4, 25]. The emotion of customer feeling happy is when the product or services give benefit to them and the product not only promises to be the best when it could give service to customers, but it is not the same as what the company promised. If the service given by Takaful company is unable to match the promise given, more likely such a product or services offered may not be within the customer circles of intention in future transactions.

w between customer satisfaction and customer commitment as stated by [24, 36, 45].

Employees Commitment

Employees are always being critically recognized as an important asset that allows an organization to succeed in and field of businesses [31]. An employee need to focus on meeting customer needs and wants. Besides, employees need to ensure that the customer received a good service from them in order to gain customer satisfaction. In Takaful industry, employee commitment and effectiveness in term of claiming process is very important. Customers expect a very effective and fast process for their claimed. As a result, employees will make the organization has a competitive advantage among competitors.

According to [10], employee performance related to the commitment undertaken in an organization. Company need to ensure their employees is always committed and ready to handle any problem arises without giving an excuse. The sales performance of an organization is closely related to the commitment undertaken by the employees. The finding based on the work of [9] suggested that employees who have high commitments will provide high quality service to customers thus will lead to customer satisfaction. In fact, in other studies by [16, 27], employees are willingly working with full commitment, spending more time and executing more energy in providing quality service when they are happily agreed with an organization focus on the customer satisfaction. Besides that, [39] agreed that the sense of satisfaction derived from work by employees making a commitment will send those enjoyable and responsible feelings to happy customers. Therefore, it can be concluded that employee commitment has a relationship with customer satisfaction.

Technology

According to [18], awareness and the use of technology in the service industry of an organization become an impartial phenomenon in recent years. The use of technology is expected to significantly provide a benefit not only to the organization, to the internal customers, but extremely beneficial to external customers. It is the use of technology where operations can be implemented at a much faster rate while quick feedback can be monitored in delivering services as required by customers [33]. For an example, a customer can make a complaint using internet by sending an email to the company and the company can immediately respond or solve any problem as soon as possible. It would be a totally different situation when using a traditional or conventional procedure where customers need to fill up the form and sometimes has to make an appointment to make a complaint. Without the use of technology, it may take much longer time to obtain responses from the company.

At the initial stage, the use of technology may not be able to generate the desired outcome. However, as customers or the service provider become more familiar than the use of technology will make transactions easier and faster which eventually increases customer satisfaction [8]. As for the employees of and service provider, in order to ensure employees can use technology efficiently, systematic and adequate training is very much essential as with these efforts it will provide the skills and confidence among the employees in terms of using the systems. The growth of internets had reinforced changing and improving institutions doing their businesses with consumers. According to [15], the World Wide Web gives business opportunities to the institutions to deal with business transactions at much lower cost, time savings, and little efforts. It is very clear evidence that the World Wide Web helps company delivering information in term of product or services, expedite payment transactions, respond to queries and most of all create a much more convenience communication without requiring the physical movement of the parties involved.

The use of the internet allows customers to conduct their activity like a payment transaction without use direct human assistance [3], thus making the business transaction process faster [17]. The use of internet or website although seems to be useful, but several limitations need to be carefully addressed. As been pointed out by [5], the website features such as speed, design and web content, navigation, interactivity and safety will affect customer satisfaction. But still the participated company needs to ensure their website is free from any virus therefore allowing customers to make payment of the product or services at anytime and anywhere without fear.

Islamic Perspective

Whenever any product or services are attached with Islamic values or principles, there is a need to get a better understanding of the Islamic perspective concept [12]. Islamic perspective is a combination of moral, values and transcendent in product development or services as guided by the principles of Islamic business ethics. Following the Islamic principles, with the deployment of business ethics, company is expected to be honest in delivering a product by giving all the appropriate customer information so as to avoid misunderstandings of customers in the buying and consumption process. The act of delivering non-transparent information, wrongly advising the client with the idea of closing the sales, or even charging inappropriate transaction fees were all considered to be not following the guidelines of Islamic principles. Similar to the conventional product, in [2] stated product or service provided to the customer shall be valid in law and the products comprehend to be the assets which are useable to the customer. For an example, with the act of purchasing Takaful insurance, the expected benefit as being prescribed in the contract should provide a benefit to compensate the loss incurred by customer if anything happened due to the accident or any unforeseen circumstances arises.

From the sight of Islamic law, product or service offered by an organization must be in accordance with *Shariah* law and it is supposed to be free from “riba”. The clear justification free from “riba” means the product or services offered by the company is “halal” and therefore following the freedom for not a violation of Islamic law. Obviously, for any profit gained from the transaction the operators of the Takaful need to satisfy the payment of Zakat as another obligation. According to [14], a company concerned with the concept of zakat because it is the sharing of benefits among the community people. Thus, the implication of this concept not only making customers satisfied but also enhancing the spirit of cooperativeness as the company not only focusing on profit but also on community welfare. The concept under the Islamic perspective is also demanding, the products or services offered to customers not to be detrimental to any party [1].

Distributive Fairness

The discussion of customer satisfaction is very much associate with distribution fairness. As suggested by [11], the reflection of satisfied customers can be possibly observed whenever a customer never complaint with the service provided, followed by favorable testimonials about the organization. All these outcomes are actually due to the fairness of services given by the organization to the customers. In the earlier work by [29], the execution of distributive fairness will affect the quality of relationship which is further nurtured trust between the organization and the recipients of the services. The development of trust will further enhance the interaction and sharing benefit to the buyer since this relationship is expected to instill the feeling and value of distributive fairness as can be seen from emotional reactions and conflicts in a relationship [19, 20, 21]. In [40] argued that customers will trust the seller when the customer receives the service which is proportionately worth with their investment.

Customer relationship management is always become relevant if any businesses want to survive [34]. Good relationships are only established between the delivered company and customer when the customer is satisfied with the products sold or services provided due to the clear understanding of the distribution of fairness [29]. As such, a fair attempt are required in ensuring that no discrimination will be exercised in handling the customer regardless of the premium paid which is affordable to them, the status of the customers or from which group they belong. To the service provider, they are supposed to be aware that distributive fairness tends to influence the purchaser in terms of intention and motivation rather than the perception of the company's expertise in carrying out their duties effectively. However, according to [23], distributive fairness is less conspicuous against procedural fairness. It is because sense of justice comes in themselves.

METHODOLOGY

The research design for this study is descriptive in nature. As the data collected were quantitative, the survey conducted was executed in a cross-sectional approach. Taken into consideration the awareness of the respondents attached to their work, the data collection activities were conducted with minimal interference.

Research Framework

The literature review gives an overview of determinants that may influence customer satisfaction in Takaful products and services. Following the reviewing of the past literature the framework of this research project was designed in order to address the research problems. Only 4 independent variables were selected which are employees' commitment, the use of technology, understanding Islamic of concept and distributive fairness.

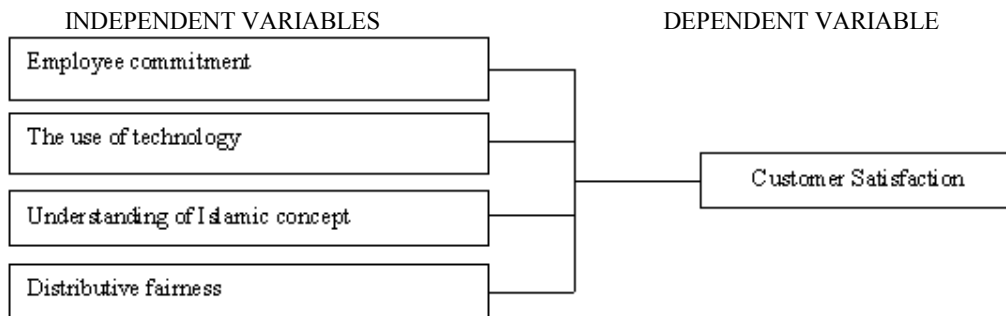


Figure 1: Determinant of customer satisfaction in Takaful products and services

Hypothesis

Hypothesis 1: There is a significant relationship between employee commitment and customer satisfaction.

Hypothesis 2: There is a significant relationship between the use of technology and customer satisfaction.

Hypothesis 3: There is a significant relationship between understanding Islamic of concept and customer satisfaction.

Hypothesis 4: There is a significant relationship between distributive fairness and customer satisfaction.

Sampling Procedures

The population for this research were those policyholders of Great Eastern Takaful Insurance which is approximately 275,884. Based on the above population, a total sample size of 200 was selected to be a sample for this study. Although the expected desired sample size that proposed by [28] which supposed to be 384, the decision of the sample size of this project can be considered adequate [6, 41]. In these studies, the researcher use convenience sampling technique. This technique has a few limitations such as inability to generalize the population of the study, unable to compartmentalize the respondents profile and bias in term of selecting the appropriate sample. However, the research team continues to use this technique to come out with general ideas about what are the prominent factors that may influence customer satisfactions towards Takaful Insurance.

Research Instruments and Data Collection

In order to collect the data, a set of questionnaires is developing consisting of 6 sections which are Section A: Customer Satisfaction (10 items), Section B: Employees Commitment (10 items), Section C: The use of Technology (10 items), Section D: The understanding of Islamic Concepts (10 items), Section E: The Distributive Fairness (10 items), Section F: Respondents Profile (11 items) with a total of 61 items. Most of the variables in Section B until Section F are measures using a 10 point scales which indicated 1 as “strongly disagree” and 10 as “strongly agree”. The distribution of questionnaires was self-administered. Respondents were given the set of questionnaires while they are having transaction with the company. The completed questionnaire was immediately collected within 20 to 30 minutes.

RESULTS AND DISCUSSION

Reliability Analysis

Table 1: Reliability analysis

Section	Items	Cronbach's Alpha
Customer satisfaction	10	0.884
Employee commitment	10	0.880
Technology (internet)	10	0.878
Islamic perspective	10	0.873
Distributive fairness	10	0.872

The result obtained from the reliability analysis indicated that the Cronbach Alpha value of all variables is more than 0.7. Based on the rules of thumb as proposed by [43], all the above variables are highly reliable and therefore acceptable for further analysis.

Frequency Distributions

Table 2: Respondent profile

Category		Frequency	Percent
Gender	Male	76	38%
	Female	124	62%
Age	18-25	24	12%
	26-35	86	42.5%
	36-45	67	32.5%
	46 and above	24	12%
Marital status	Single	65	32.5%
	Married	131	62.5%
	Widow	4	2%
Race	Malay	187	93.5%
	Chinese	11	5.5%
	Others	2	1%
Religious	Islam	189	94.5%
	Buddha	8	4%
	Others	3	1.5%
Educational level	SPM	43	21.5%
	Diploma	67	33.5%
	Degree	74	37%
	Other	16	8%
Monthly income	Less than RM2000	43	21.5%
	RM2100-RM3500	61	30.5%
	RM3600-RM5000	58	29%
	RM5000 and above	38	19%
Working sector	Public sector	53	26.5%
	Private sector	140	70%
	Others	7	3.5%
Monthly premium	Less than RM100	39	19.5%
	RM110-RM200	88	44%
	RM210-RM300	42	21%
	RM310 and above	31	15.5%

Frequency analysis is used to analyze the overall information of the respondents based on the profile information. From the data gathered, the totals of 200 respondents were involved in the analysis. Out of 200 respondents in this research, about 38% of them are male and 62% are female. Reviewing on the age group, almost 12.0% of them are age between 18-25 years old. Respondent that has the highest percentage in this survey are those aged between 26-35 years old which is 42.5% and the second highest percentage comes of age between 36-45 years old which is 32.5%. For the age of 46 and over years old, the percentage displayed 12.0% of the total samples. This shows that the respondents are mainly represented by younger generations. In term of marital status, about 62.5% are married, followed by 32.5% which is single and the rest of respondent is widows which is 2.0%.

The observation on the race of the respondents displayed that most of the samples were Malay (93.5%) and obviously there were largely Muslims. The represented survey on educational level indicated that 37.0% of the respondents were Degree holders, 33.5% were Diploma holders and those having SPM were 21.5% represented. In terms of monthly income 30.5% of them had an earned income between RM2100 to RM3500, followed by 29% with an earned income between RM3600 to RM5000, about 21.5% had an earned income less than RM2000 and 19.0% with an earned income of RM5000 and above.

The next demographic analysis is referring to the element of the working sector. The totals of 70.0% of respondent are working in the private sector, about 26.5 % were working in the public sector and 3.5% within the category of others (self-employed, pensioners). The analysis on monthly premium displayed that 44%, 21%, 19.5% and 15.5% of the premium paid were within the category of RM110 to RM200, RM210 to RM300, less than RM100 and RM300 and above respectively.

Table 3: Reasons for buying insurance

	Yes		No	
Buy insurance because healthy	156	78%	44	22%
Buy insurance because security	168	84.5%	31	15.5%
Buy insurance because investment	28	39%	122	61%

The purpose of buying insurance for this analysis can be divided into three categories which are insurance for healthy, security and investment. About 78% of the respondents purchase insurance for healthy reason, almost 84.5% of security reason while only 39.0% purchase insurance for investment purpose.

Mean Analysis

Table 4: Mean analysis

	Mean	Standard Deviation
Customer satisfaction (A)	7.12	0.917
Employee commitment (B)	6.89	0.855
Understanding of Islamic concept (C)	6.78	0.817
The use of technology (D)	7.22	0.828
Distributive fairness (E)	7.01	0.880

In order to response objective number 1, further analysis on mean was performed. Based on Table 4, the result indicated that customer satisfaction, the use of technology and distributive fairness were at the strong level (7.12, 7.22 and 7.01) followed by employee commitment and understanding of Islamic concept was at the moderate level (6.89, 6.78) among the respondents.

Pearson Correlation Analysis

The analysis of correlation was conducted in order to answer objective number 2 of the study. Two major findings can be extracted using this analysis, which are the strength of the relationship and the significant level between the variables.

Table 5: Pearson Correlation

		(A)	(B)	(C)	(D)	(E)
Customer satisfaction (A)	Pearson correlation	1	0.690**	0.624**	0.622**	0.683**
	Sig. (2-tailed)		0.000	0.000	0.000	0.000
Employee commitment (B)	Pearson correlation		1	0.637**	0.663**	0.689**
	Sig. (2-tailed)			0.000	0.000	0.000
Understanding of Islamic concept (C)	Pearson correlation			1	0.661**	0.626**
	Sig. (2-tailed)				0.000	0.000
The use of technology (D)	Pearson correlation				1	0.714**
	Sig. (2-tailed)					0.000
Distributive fairness (E)	Pearson correlation					1
	Sig. (2-tailed)					

The results of the coefficient analysis showed that the relationship between the independent variables which are employee commitment, understanding of Islamic concept, the use of technology and distributive fairness indicate the strong correlation as showed by the p value of 0.690, 0.624, 0.622 and 0.683 respectively. It further illustrated that all the factors have a significant relationship to customer satisfaction based on significant value of 0.000 as showed in Table 5.

Multiple Regression Analysis

Table 6: Model summary

Model	R	R Square	Adjusted R Square	Std. Error	Sig.
1	0.764 ^a	0.584	0.575	0.598	0.000 ^a

Based on Table 6, the adjusted r-square value in the model summary indicated that 57.5% of the four independent variables are able to explain their influence on the customer satisfaction. However, the remaining 42.5% could be some other variables which had not been considered in this study. Further evidence from the above table revealed that employee commitment, understanding of Islamic concept, the use of technology and distributive fairness in total are significant in predicting customer satisfaction at 0.000.

Table 7: Coefficient

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
(Constant)	0.589	0.409			1.440	0.151
Employee commitment	0.340	0.075	0.317		4.511	0.000
The use of technology	0.209	0.075	0.186		2.780	0.006
Understanding of Islamic concept	0.091	0.082	0.082		1.116	0.266
Distributive fairness	0.302	0.077	0.290		3.941	0.000

Further evidence has been displayed in the coefficient Table 7, indicated that out four independent variables, the understanding of Islamic concept does not provide enough evidence to influence the dependent variable (Islamic perspective: Beta = 0.82, p = 0.266). The remaining three independent variables include employee commitment: Beta = 0.317, p = 0.000, distributive fairness: Beta = 0.29, p = 0.000 and the use of technology: Beta = 0.186, p = 0.006) demonstrated their influence on customer satisfaction. Of the total four independent variables, the most dominant factors can be observed from employee commitment followed by distributive fairness and the use of technology based on the beta value of 0.317, 0.290 and 0.186 respectively. Thus, the objective number 3 had been answered.

CONCLUSION

According to this study, employee commitment indicated the most significant factor affecting customer satisfaction in accepting Great Eastern Takaful in Malaysia. It is therefore essential for the company to provide adequate training among the employees for enhancing the delivery of the services. With such effort, satisfaction of the customer can be assured and the quality of the services will be highly reliable. Since the evidence from the correlation analysis between distributive fairness with customer satisfaction also provides strong relationship, this variable should be maintained and professionally executed. With this consideration on the service track it will further enhance the delivery system to the end customers. In fact, has been earlier justified by [46] with the execution of proper employees' training it will potentially strengthen employee disciplined which ultimately increase their capabilities of delivering quality service and to understand customers better.

Evidence on the importance of the use of technology also suggested that it provides a strong relationship with customer satisfaction. Continuous effort should be evaluated by strategically benchmark the organizational capabilities with other companies within the same industry. With the benchmarking activities, it will provide the basis of measuring the company product and services against the competitors. With the right approach and procedures, it will provide assurance that the customer is satisfied with the services offered by Great Eastern Takaful Malaysia. Obviously, the ultimate goal of improving sales performance and remain competitive in the industry is achievable.

Future Research Direction

The finding generated from this research model as tabulated by the adjusted r-square value of 57.5% adequately able to demonstrate its usefulness in understanding customer satisfaction within the Takaful business. However, the issues related to the role of religious matters still raised a doubtful contribution. It is understandable that customers started to opt for Takaful Insurance rather than conventional due to the strong believed in in Islamic values, but as other elements such as employees' commitment, use of technology and distributive fairness provide their justification of its importance, the Islamic values become no longer significant. Thus, we suggest that further exploration should be done in analyzing the relevancy of religious

value by associating them with other variables like social implication, spiritual values, promotional efforts and a few others in influencing the acceptance of Takaful Insurance.

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