



## Exploring Trust Dynamics in Islamic Insurance Company

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### Abstract

*This study explores the factors influencing customer trust in Islamic insurance agents at the Bumida Syariah Insurance Unit. This study used an online questionnaire containing customers' views on Islamic insurance agents across all branch offices of the Bumida Syariah Insurance Unit. The study employs the Structural Equation Model using the Partial Least Square (SEM-PLS) approach to analyze the elicited data from 60 respondents from several branch offices of Bumida Islamic Insurance Unit. The findings of this study indicate that factors such as communication, expertise, and image have a significant impact in determining trust among customers toward Islamic insurance agents. It provides new insight into what factors are impacting the level of customer trust in Islamic insurance agents. These insights can serve as a valuable resource for Islamic insurance firms in strengthening relationships with their customers.*

**Keywords:** *Trust, communication, expertise, image.*

### Abstrak

Penelitian ini mengeksplorasi faktor-faktor yang mempengaruhi kepercayaan nasabah terhadap agen asuransi syariah di Unit Asuransi Bumida Syariah. Penelitian ini menggunakan kuesioner online yang berisi pandangan nasabah terhadap agen asuransi syariah dari seluruh kantor cabang Unit Asuransi Bumida Syariah. Analisis data penelitian menggunakan Structural Equation Model dengan pendekatan Partial Least Square (SEM-PLS) dari 60 responden dari beberapa kantor cabang Unit Asuransi Syariah Bumida. Hasil penelitian ini menemukan bahwa komunikasi, keahlian, dan citra memiliki pengaruh yang signifikan dalam menentukan kepercayaan nasabah terhadap agen asuransi syariah. Hasil penelitian ini memberikan wawasan baru mengenai faktor-faktor yang mempengaruhi tingkat kepercayaan nasabah terhadap agen asuransi syariah, yang dapat menjadi panduan berharga bagi perusahaan asuransi syariah dalam memperkuat hubungan dengan nasabahnya.

**Kata Kunci:** *Kepercayaan, Komitmen, Keahlian, Citra*

## INTRODUCTION

Researchers have agreed that trust is an essential element in daily life. Trust is inherently fragile due to its non-automatic and impermanent nature, necessitating a multifaceted process for its acquisition; once lost, it is hardly ever regained (Chiou & Lee, 2023; Kähkönen et al., 2021). However, the theorists have yet to agree on how to conceptualize trust. Besides, trust needs an absence of knowledge among communities. Some researchers suggest that trust encompasses multiple dimensions.

Previous studies concluded that trust dimensions include competence, commitment and satisfaction, expertise, intention and likability, status and social, conflict handling, and business interactions (Abdul et al., 2012; Chaudhary et al., 2021; Hatamleh et al., 2023; Oliveira et al., 2017). Stoel & Muhanna (2012) and Kappmeier (2016) conceptualized three critical dimensions of trust: benevolence, integrity, and competence. Trust is also recognized to depend on individual power to gain or lose trust (Möllering, 2019).

Control systems can be developed and strengthened in service fields to gain customer trust (Tranter & Booth, 2019). Trust is one key factor in long-term client relationships (Fatma et al., 2015; Neinaber & Schewe, 2011). In a more specific scope, trust has been recognized as one of the most potent influencers to sustain the relationship between sellers and buyers (Shukor, 2020). Thus, building customer trust among sellers, i.e., Islamic insurance agents of Bumida Islamic Insurance Unit, is essential.

Some researchers have examined some studies to analyze the factors contributing to the establishment and presence of trust. Sekhon et al. (2014) have found that trust is an antecedent of communication, sharing value, concern and benevolence, expertise and competence, and integrity and consistency. Based on the method of transmission, communication is grouped into two models: verbal and non-verbal. Verbal communication is oral communication among people, whether directly face-to-face or indirectly via intermediary media such as the telephone. On the other hand, non-verbal communication is conducted through written drafts and pictures (Dragomir et al., 2021).

Good communication must be carried out effectively to achieve a successful result (Bucăța & Rizescu, 2017). Since communication is complex and encompasses multifaceted processes, it is essential to execute it effectively using diverse communication styles and paying attention to the amount of information delivered (Asare, 2016). Thus, the more information gathered from the communication process, the more trust will be obtained by the parties involved.

Several previous studies have been conducted to examine trust determinants and concluded that the sellers' expertise can build trust among customers as they are assumed to be competent and knowledgeable. Duijf (2021) drew two essential factors for an actor's trust in a partner, namely the partner's competence and interests. The findings also align with the conclusion by Mohy-UI-Din et al. (2019) that expertise is a mediating factor in creating customers' trust in *takaful* (Islamic insurance) services. Thus, expertise is an essential foundation for trust (Wetsch, 2013).

Meanwhile, other researchers proposed another trust determinant. Stravinskiene et al. (2021) concluded that the company's image affects customer trust in the pharmaceutical sector in Lithuania. Previously, a good relationship between the organization and the customer is also assumed to draw the organization's image and improve customer trust (Yu & Tung, 2014). Studies conducted by Sekhon et al. (2014) to measure determinant trust in communication and expertise aspects were applied to

the market of financial services in the United Kingdom and Shukor (2020) to *takaful* agents in Malaysia. Other research to determine trust in the expertise aspect was conducted by Dowell et al. (2013) on retail managers and wholesale salespersons in Australia.

Krot & Lewicka (2012) researched expertise as the determinant of trust in Polish clothing companies. Such research was also conducted by Dowell et al. (2013) on the beverage industry in Australia. In Asia, Shukor (2020) studied *takaful* agents in Malaysia. The last factor influencing trust is the concept of image, as examined by Fatma et al. (2015) in their study on banking clients in Delhi, India, and by Yu & Tung (2014) in their research on non-life insurance policyholders in Taiwan.

This research examines whether communication, expertise, and image are the trust determinants in Bumida Islamic Insurance Unit. The present study seeks to address a research gap by emphasizing the need for conducting a more comprehensive investigation on Bumida Insurance within the framework of Islamic insurance. In addition, understanding the dynamics of trust in the Islamic insurance industry, particularly in Indonesia, still needs improvement. This research also explores the dynamics of trust within the context of Islamic insurance and considers the ethical aspects of Islamic insurance, which have received little attention in prior scholarly investigations. Overall, this study fills a research gap in understanding trust dynamics in Islamic insurance, particularly in the context of Bumida Insurance.

The findings of the study have the potential to make a valuable contribution. First, the research results provide an in-depth understanding of Bumida Insurance in the context of the Islamic insurance industry, filling the existing knowledge gap about this company. Second, the research results expand the understanding of the dynamics of trust in Islamic insurance, which is a critical element in the relationship between insurance companies and customers. Third, the results explore the influence of Islamic ethical principles on trust between customers and Islamic insurance companies, which is a central aspect of this industry. Fourth, the results of this study will enrich the academic literature on Islamic insurance and customer trust, becoming an essential reference source for researchers and academics in this field. Therefore, this study is anticipated to have an essential impact on the advancement of understanding regarding the Islamic insurance sector and the complexities of trust, specifically within the context of Bumida Insurance.

## **LITERATURE REVIEW**

### *Trust*

Trust is one of the most essential ingredients to gain a successful long-term business relationship with customers (Kim, 2012). Trust is defined as a series of specific beliefs that one party to another maintains integrity, benevolence, and ability (Stoel & Muhanna, 2012). Trust is established when a party demonstrates a desire to fulfill a certain activity for another party based on the trustor's expectations, even in situations when the trustor lacks the ability to monitor or exert control over the actions of the other party (Dudau et al., 2020). More specifically, trust between sellers and buyers will eliminate uncertainties resulting from the sale and purchase (Amron et al., 2018).

### *Communication*

The term communication has been debated among researchers, but there has yet to be an agreement to define a specific definition. Theorists have proposed more than 120

definitions of communications, and there is still a new definition proposed as communication theory defined based on the specific situation and condition (Lund, 2020). Communication is defined partially based on its process and environmental condition, so there is no grand theory in communication fields (Ruler, 2018).

Communication is the relational process of creating and interpreting messages that elicit responses. According to this concise definition, communication encompasses many key components, including messages, the creation of messages, the interpretation of messages, a relational process, and messages that elicit a response. Intense and open communication may raise trust and create better communication in the long term. In this case, intense and open communication made by the Islamic insurance agents among their customers to produce their trust in Islamic insurance agents. It is found in a study conducted by Shukor (2020) on Islamic insurance in Malaysia that the image of the Islamic insurance operators influenced the customer's trust of the Islamic insurance.

H<sub>1</sub>: Communication positively affects customer trust in Islamic insurance agents.

### *Expertise*

Expertise is a group of skills, competencies, and characteristics that enable a party to influence within some specific domain (Dowell et al., 2013). Expertise is also defined as expert skill or knowledge. Thus, expertise is a particular skill and knowledge owned by someone that differentiates from novices. Some researchers concluded that salesperson expertise could create trust that establishes customers' confidence that the salesperson is competent and knowledgeable. Expertise, thus, has the effect of raising trust in Islamic insurance in Islamic insurance companies by its customers (Shukor, 2020; Wicaksono & Ellyawati, 2021).

H<sub>2</sub>: Expertise has a positive effect on customer's trust in Islamic insurance agents.

### *Image*

The image of a brand is defined as the sum of a customer's perceptions about a brand generated by the interaction of the cognitive, affective, and evaluative processes in a customer's mind (Lee et al., 2014). This definition is a new perspective to describe brand image compared to some definitions proposed by some theorists since 1955. Thus, it is essential to acknowledge that three distinct processes of brand image are interconnected and inseparable: cognition, affection, and evaluation. The image of a company can be conveyed by the collection of opinions and beliefs about a brand based on its past actions and behavior (Rane et al., 2023).

It is formed over a long period regarding consistency, trustworthiness, and reliability (Yasin & Bozbay, 2011). Consumers also evaluate their image based on their beliefs and knowledge about the company (Fatma et al., 2015). Brand image refers to the consumer's general perception and feeling about the brand and influences consumer behavior (Zhang, 2015). In this study, a brand is defined as one that resembles a human personality, as insurance agents represent the organization to offer products to customers. The company's image is a significant factor affecting customer's trust in financial institutions. The image of the organization indeed affects trust among students in the foundation university (Gozukara & Yildirim, 2015).

H<sub>3</sub>: Image positively affects customers' trust in Islamic insurance agents.

## **METHOD**

The quantitative associative explanatory method used in this study provides a scientific framework to investigate the factors that influence customers' level of trust in Bumida's Islamic insurance agents. The use of a web-based online survey provided efficiency in data collection. The data analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) helps understand the extent to which certain variables influence customer trust in the context of Islamic insurance. Thus, this research provides valuable insights into improving service quality and building stronger relationships between customers and insurance agents.

The sample selection for this study was done by sending an online questionnaire to Bumida Islamic Insurance Unit customers in all branch offices spread across various parts of Indonesia. A total of 60 respondents were sampled in this study. This sample was carefully selected to reflect geographical diversity and customer characteristics representative of the wider population. The questionnaire used in this study was designed to measure the focus variables, namely communication, agent expertise, and company image. The questions in the questionnaire were designed to collect relevant and appropriate data for the study. The validity and reliability of these measurement instruments have been checked and tested to ensure the quality of the data obtained.

After data collection, the initial step of data analysis involves data verification and validation. The verified data is then used to build a Structural Equation Modeling (SEM) model. This model allows us to test the cause-and-effect relationship between the variables under study. Hypothesis testing was conducted to identify the extent to which the variables of communication, agent expertise, and company image affect customer trust. Data analysis also includes estimating parameters in the SEM model and testing statistical significance. The analysis results are used to support or reject the research hypothesis and produce solid scientific conclusions.

## **RESULT AND DISCUSSION**

The survey took six weeks to reach the minimum sample size of 59 respondents. However, in this study, 60 respondents were used for data analysis. Among the individuals included in the sample, a majority of 83.3% were found to be married, while a smaller proportion of 11.7% were identified as single. The remaining 5% of the sample were classified as either widowed or divorced. In relation to gender, it was observed that 60% of the participants identified as male, whilst the remaining 40% identified as female. Based on the data collected from the respondents, it can be seen that the majority of individuals possess a monthly income of  $\leq$  IDR5 million (53.3%). In comparison, 31.7% have an income of more than IDR5 million but less than IDR10 million, and 8.3% of respondents have an income of more than IDR10 million.

Nevertheless, 5% of respondents reported an income of more than IDR15 million. Also, only 1.7% of respondents have an income of more than IDR20 million monthly. Furthermore, all 60 respondents in this study are Muslim, indicating an awareness of religion in selecting Islamic products, including Islamic insurance products. This data illustrates the demographic profile of the respondents in detail and is outlined in Table 1.

The survey results show that most respondents are married, more than two-thirds of the total sample. Men dominate the number of respondents compared to women, making up more than half of the total respondents. More than half of the respondents

have a monthly income of less than IDR5 million, and only one has a high monthly income of more than IDR20 million. All respondents are Muslim, signaling an awareness of religion in selecting Islamic products, including Islamic insurance. This data provides a complete picture of the demographic characteristics of the respondents in this study.

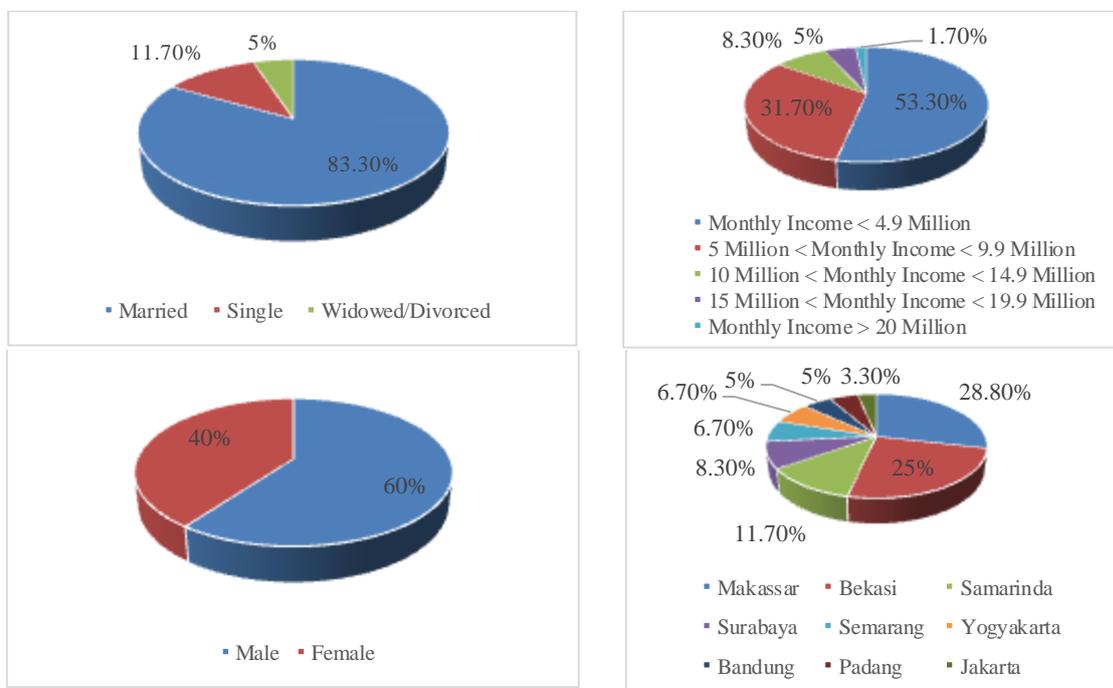


Figure 1. Respondents' Profile

Based on the guideline that requires a maximum of 3 arrows pointing to latent variables in the model, this study requires a minimum sample size of 59 samples (Wong, 2013). In this context, since the research model has a maximum of three arrows pointing to the trust variable, the research has a sufficient sample size to test the proposed model.

**Table 2. Mean, Convergent Validity, Discriminant Validity, Construct Validity**

Variable	Indicator	Mean	Outer Loading				AVE	Reliability		
			Com	Exp	Img	Trs		CA	CR	
Com	Com1	4	.953	.953	.840	.853	.857	.908	.966	.969
	Com2	3.9	.965	.965	.835	.850	.840			
	Com3	4.033	.935	.935	.859	.882	.851			
	Com4	3.933	.957	.957	.906	.924	.956			
Exp	Exp1	3.833	.954	.878	.954	.902	.899	.887	.957	.960
	Exp2	3.917	.965	.879	.965	.871	.867			
	Exp3	3.7	.906	.758	.906	.817	.807			
	Exp4	4.017	.940	.881	.940	.881	.922			
Img	Img1	3.817	.949	.912	.890	.949	.928	.886	.968	.969
	Img2	3.917	.955	.888	.889	.955	.908			
	Img3	3.817	.924	.807	.855	.924	.851			

Variable	Indicator	Mean	Cross Loading				AVE	Reliability		
			Outer Loading	Com	Exp	Img		Trs	CA	CR
Trs	Img4	3.833	.935	.833	.846	.935	.834	.944	.980	.980
	Img5	3.917	.942	.896	.860	.942	.863			
	Trs1	4	.959	.928	.908	.903	.959			
	Trs2	3.967	.978	.899	.901	.902	.978			
	Trs3	3.867	.978	.869	.905	.913	.978			
	Trs4	3.9	.971	.888	.898	.909	.971			

Furthermore, the guideline refers to the principles of structural statistics, which dictate that the minimum sample size required should match the complexity of the proposed structural model. In addition, by adhering to this rule, the research can ensure that the statistical analysis run has a solid and reliable basis for testing the relationship between the variables in the research model. The analysis results are a reliable representation of the causal relationships proposed in the research model.

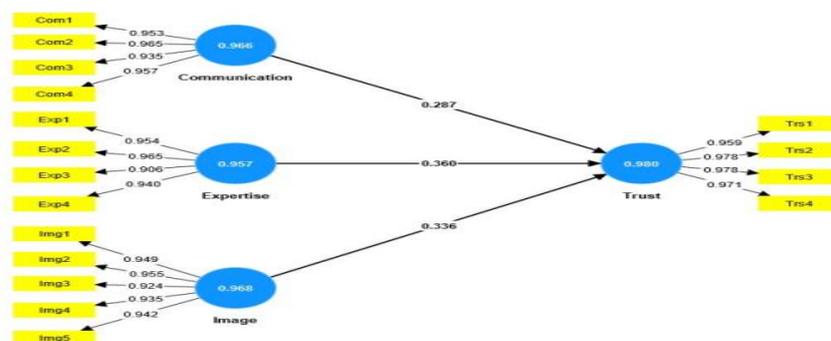
The loaded indicators are accepted if they load 0.708 or more (Hair et al., 2019). According to Fornell and Larcker (1981), composite reliability must exceed a reference value of 0.7 to be considered adequate. If all composite reliability values of the constructs exceed 0.7, internal consistency is adequate (Kim, 2012). Therefore, the composite reliability values presented in Table 2 indicate that the internal reliability of the constructs is sufficient.

**Table 3. Inner Model**

	R-Square	R-Square Adjusted
Trust	.913	.908

Table 2 shows that the Average Variance Extraction (AVE) values have values greater than 0.5, which means that the latent variables can explain more than 50% of the variation in the measurement items (Kim, 2012). The Cronbach reliability coefficient values for all variables also exceeded the minimum cutoff values of 0.60 and 0.65 (Kim, 2012; Lee & Kim, 1999).

Therefore, the alpha reliability, composite reliability, and AVE values calculated for all constructs have higher values than the suggested criteria. The subsequent analysis is the inner model to analyze trust as the only dependent variable. This model resulted in an R<sup>2</sup> value of 0.913, which means 91.3 percent of the model built can explain the variation in the dependent variable. In contrast, the rest is explained by other variables not included in the model.



**Figure 1. Output Model**

In order to assess the validity of the provided hypotheses, in accordance with the commonly accepted heuristic, the acceptable value for the significance of the path coefficient (t-statistic) at the 0.90, 0.95, and 0.99 confidence levels should be greater than 1.65, 1.96, and 2.58 respectively. Thus, at the 95% confidence level, hypotheses H2 and H3 are accepted, and H1 is accepted at the 90% confidence level. The overall results of the path coefficients obtained are shown in Table 4.

These results indicate statistical support for accepting hypotheses H2 and H3 with a confidence level of around 95%. As for H1, although it is close to the 90% significance level, the statistical evidence is still strong enough to support it. This illustrates the high confidence level in the analysis results, which show a significant relationship between the variables tested in this study.

**Table 4. Hypothesis Testing Results**

Direction	Original	Standard	t-Statistic	p-Value	Conclusion
	Sample	Deviation			
H1: Communication → Trust	.287	.154	1.862	.031	Accepted*
H2: Expertise → Trust	.360	.120	2.995	.001	Accepted**
H3: Image → Trust	.336	.123	2.726	.003	Accepted**

Note: \* confidence level of 0.90, \*\* confidence level of 0.99

The results of this study provide strong empirical evidence that communication, expertise, and image play a significant role in shaping the level of customer trust in the Islamic insurance agents of Bumida Islamic Insurance Unit. This finding is supported by the statistical analysis, which shows that the p-value is less than 0.05, indicating a relatively strong significance level.

Communication, the first factor influencing trust, is crucial in forming a positive relationship with customer trust. This result is in line with findings from previous studies, such as research conducted by Zeffane et al. (2011), who found that communication has a positive impact in determining the level of customer trust in medium-sized food processing organizations operating in New South Wales, Australia. This finding is also consistent with Shukor's (2020) research, which found a positive correlation between communication and trust in *takaful* agents in Malaysia. This result implies that agents must have strong communication skills in the context of Bumida Islamic Insurance Unit's agents. They must communicate with customers effectively, efficiently explain insurance products, and build solid long-term customer relationships.

In addition to communication, the study found that to strengthen customers' trust in Islamic insurance agents, they expect agents to have expertise in their field and a good understanding of their insurance products. They expect agents to have in-depth knowledge of the products and clearly explain the product details. This finding is in line with previous research conducted by Shukor (2020), which shows that a salesperson's expertise can develop trust by creating confidence that the salesperson is a competent and knowledgeable individual, and also with van Dijck and Alinead (2020), which confirms that trust still relies heavily on expert knowledge from professionals.

The expertise expected by customers relates not only to the agent's ability to explain products well and clearly but also to the Islamic insurance agent's understanding of the prospects for Islamic insurance in Indonesia and how the product works. In this context, Islamic insurance agents must be able to explain the insurance products they offer expertly and have a deep understanding of how Islamic insurance operates. Thus,

Islamic insurance agents' expertise and strong understanding are essential to building customer trust in Islamic insurance products. In addition to the two main factors discussed earlier as determinants of trust in Islamic insurance agents, the image of the Islamic insurance company also significantly contributes to customer trust in these insurance agents. The findings in this study confirm that customers tend to build their trust in Islamic insurance agents through the positive image of the Islamic insurance company.

The positive image of the Islamic insurance company is reflected in several aspects, including the establishment and innovation of the company. Customers tend to have more trust in agents associated with companies that have a good reputation in terms of product and service innovation. In addition, the positive image of an Islamic insurance company is also influenced by the company's contribution to society and the environment. Consequently, companies committed to social responsibility and positively impacting society can build customer trust.

Finally, the Islamic insurance company's position as a leader in the Islamic insurance industry also significantly impacts building trust. Customers tend to trust insurance agents affiliated with companies that are considered leaders in the industry. This finding is in line with previous research, particularly the study conducted by Shukor (2020) in Malaysia, which shows that the image of an Islamic company supports trust-building towards Islamic insurance agents. Hence, the results of this study underscore the importance of Islamic insurance company image management and how it can influence the formation of customer trust in Islamic insurance agents. This highlights the need for Islamic insurance companies' efforts to build and maintain a positive image and ensure that the image reflects the company's values and ethical commitments in the Islamic insurance industry. Thus, the image of Islamic insurance companies is also an essential factor in efforts to increase customer trust and strengthen the relationship between customers and Islamic insurance agents.

## **CONCLUSION**

The results of this study, which focuses on Islamic insurance customers, suggest that the communication skills and knowledge of Islamic insurance agents, together with the reputation of the Islamic insurance company play a crucial role in shaping the level of trust established by these agents. These results highlight the urgency for Islamic insurance companies to improve their appeal to customers. This can be achieved by conducting selective recruitment of agents and providing continuous training to agents to improve their communication skills and knowledge of insurance products. In addition, companies also play an essential role in improving their image to build customer trust. This can be achieved by positively contributing to society, consistently performing well, and continuously creating innovative products or comprehensive plans. The success of Islamic insurance companies in building customer trust in their insurance agents depends on factors such as communication, knowledge, and corporate image. Therefore, Islamic insurance companies must pay attention to and manage these factors well to strengthen customer relationships and increase customer trust in Islamic insurance products. Future research should explore other determinants of trust in Islamic insurance customers not covered in this study, such as employee competence and customer satisfaction with insurance agent services. This will provide a deeper understanding of how Islamic insurance companies can better serve customers and build more vital trust.

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