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Ethics of Sharia Insurance Agents: A Phenomenological Study of Sales Practices and Sharia Compliance

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Abstract

The implementation of Islamic business ethics in sharia insurance extends beyond normative compliance to the ethical decisions agents make in everyday sales interactions. This study examines how sharia insurance agents interpret and negotiate ethical principles amid organizational performance pressures at PT Prudential Life Assurance Unit Syariah, Medan. Employing a qualitative phenomenological approach, data were collected through in-depth interviews with [number] purposively selected agents actively involved in product marketing and customer interactions, with [specify relevant professional experience]. The interview data were analyzed using [specify the actual analytical technique] to identify recurring meanings, ethical tensions, and patterns of professional conduct. The findings reveal that agents' interpretations of honesty and transparency are shaped by professional experience and personal values. Notably, product information is often communicated progressively, reflecting a tension between facilitating customer understanding and ensuring timely, comprehensive disclosure. While this approach does not necessarily constitute unethical conduct, it raises concerns when material information is deferred in ways that may compromise informed decision-making. Such practices further illustrate how agents navigate competing expectations between sharia-based ethical obligations and organizational sales targets. Moving beyond a descriptive assessment of ethical compliance, this study contributes a process-oriented understanding of Islamic business ethics by demonstrating how ethical commitments are negotiated through everyday disclosure practices and institutional pressures. The findings underscore the importance of strengthening ethical training, transparent disclosure procedures, and organizational performance systems aligned with sharia principles.

INTRODUCTION

The expansion of Indonesia's sharia insurance industry has intensified the need to examine whether commercial development is accompanied by the consistent application of Islamic ethical principles in marketing practices.

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industry's total assets reached IDR 50.90 trillion in June 2026, representing a year-on-year increase of 7.09%. While this growth reflects the increasing economic significance of sharia insurance, its sustainability depends not only on financial performance but also on the ethical integrity of interactions between insurance providers and participants. Unlike conventional insurance arrangements, takaful is founded on principles of mutual assistance (taʿāwun), justice (ʿadl), trustworthiness (amānah), and the avoidance of prohibited contractual practices. These principles establish an ethical foundation that extends beyond formal contractual compliance to encompass the conduct of those responsible for marketing insurance products (Megat Laksana et al., 2025). The importance of ethical marketing is further reflected in Fatwa No. 139/DSN-MUI/VIII/2021, which specifically addresses the marketing of insurance products in accordance with sharia principles (DSN, 2021). Consequently, the credibility of sharia insurance rests not merely on the compliance of its products but also on how Islamic ethical commitments are communicated and upheld throughout the marketing process (Nasution & Gani, 2025).

Sharia insurance agents occupy a particularly significant position within this ethical framework. As intermediaries between insurance providers and prospective participants, agents perform responsibilities that extend beyond selling products to explaining contractual arrangements, protection benefits, financial obligations, and the principles underlying sharia-compliant insurance (Megat Laksana et al., 2025). Their conduct is especially consequential because prospective participants frequently depend on agents' explanations when evaluating products that may involve complex financial and contractual provisions. Previous research has established that communication competence, professional expertise, and the image of takaful operators contribute to participants' trust in agents (Shukor, 2020). Similarly, (Poan et al., 2022) demonstrated the importance of trust in shaping intentions to purchase Islamic insurance in Indonesia (Poan et al., 2022), while (Román & Ruiz, 2005) highlighted the broader significance of perceived ethical selling behavior for customer satisfaction, trust, and relational commitment (Román & Ruiz, 2005). Taken together, these findings suggest that ethical communication is not simply an expression of individual morality but an integral component of sustainable relationships between insurance providers and participants (Halim & Masykuri, 2024), (Putra et al., 2024).

However, the dual responsibility of agents to represent participants' interests while pursuing organizational sales objectives may create ethically challenging situations. Agents are expected to communicate product information honestly and transparently while simultaneously meeting performance expectations and maintaining commercial competitiveness. Aziz et al., (2016) identified selling pressure and competitive conditions as factors associated with unethical practices among Malaysian takaful agents (Aziz et al., 2016).

In the broader life insurance context, (Lai et al., 2021) demonstrated that conflicts between insurers' interests and customers' interests influence salespeople's ethical attitudes and intentions (Lai et al., 2021). Such findings suggest that ethical conduct cannot be adequately understood through individual knowledge of Islamic principles alone, as it may also be shaped by organizational demands and the competing interests embedded in sales relationships. This tension becomes particularly significant when agents must determine not only what product information should be communicated, but also when and how that information should be presented (Wardana & Nurhasanah, 2025).

One critical manifestation of this tension concerns the progressive disclosure of insurance product information. Communicating complex provisions in stages may constitute a legitimate educational strategy when it facilitates understanding without withholding material information. Nevertheless, ethical concerns emerge when the timing, completeness, or emphasis of disclosure is influenced by commercial

considerations in ways that may compromise prospective participants' ability to make informed decisions. (Abdullah & Hassan, 2023) found that, from participants' perspectives, truthful communication concerning product benefits and shortcomings represented a comparatively weaker dimension of takaful agents' ethical conduct (Abdullah & Hassan, 2023). (Mohamad Basir et al., (2023) likewise emphasized the importance of ethical behavioral intentions among takaful agents in circumstances where consumers depend on clear and transparent product explanations (Mohamad Basir et al., 2023). These concerns are also reflected in Indonesia's regulatory framework. OJK Regulation No. 22 of 2023 establishes requirements for consumer protection in financial services, while OJK Regulation No. 37/PADK.08/2025 provides further guidance concerning the provision and communication of product information for marketing purposes (detikFinance, 2025), (Syachlan Pratama & Rahmi, 2023). Accordingly, the central ethical question extends beyond whether agents formally acknowledge honesty and transparency to how they interpret the boundaries between effective communication, commercially motivated persuasion, and the obligation to disclose material information (Jamaludin et al., 2023), (Jamaludin et al., 2023).

Existing studies have provided valuable insights into the application of Islamic business ethics in sharia insurance marketing. In Indonesia, (Rafiuddin et al., 2024) examined the ethical conduct of Allianz Syariah agents and identified concerns relating to specialized sharia training and the implementation of Islamic economic principles in marketing activities. (Farma & Umuri, 2020) investigated promotional strategies in takaful insurance, highlighting the importance of evaluating marketing practices against Islamic business ethics (Farma & Umuri, 2020). More recently, (Husri & Irsyad, 2025) identified several challenges confronting sharia insurance agents, including sales-target pressure, inadequate training, limited customer understanding, and difficulties explaining risk-sharing mechanisms (Husri & Irsyad, 2025). These studies demonstrate that ethical challenges are not confined to individual misconduct but may arise from limitations in professional preparation, organizational practices, and the demands of product communication. Nevertheless, their principal contributions remain largely concerned with identifying ethical practices, assessing conformity with normative principles, and documenting obstacles to ethical implementation (Mulyani et al., 2026).

International scholarship offers complementary explanations of these challenges. (Abdullah et al., 2020) examined factors influencing the ethical behavior of takaful agents (Abdullah et al., 2020), while (Mohamad Basir et al., 2023) explored determinants of their ethical behavioral intentions (Mohamad Basir et al., 2023). (Abdullah & Hassan, 2023), through a systematic literature review, identified Islamic relationship marketing, sales ethics, participant trust, agent roles, and agent performance as major themes in takaful-agent research. Their review further highlighted the value of deeper engagement with agents' perspectives and the relationships between agents, operators, and participants. These contributions are consistent with broader organizational ethics scholarship, which recognizes that ethical decision-making emerges from interactions between individual characteristics and situational conditions (Treviño, 1986) as well as the ethical climates established within organizations (Victor & Cullen, 1988). Such perspectives provide a useful conceptual basis for understanding why agents operating within similar regulatory and religious frameworks may nevertheless interpret and respond to ethical responsibilities differently (Ruben & Marsyaf, 2025).

Despite these advances, an important analytical gap remains in understanding how sharia insurance agents experience and negotiate ethical dilemmas within specific sales encounters (Pujiati & Ilahi, 2024). Existing studies have established the relevance of ethical competencies, organizational pressures, and consumer trust, yet comparatively limited attention has been directed toward the meanings agents attach

to their ethical responsibilities when commercial expectations conflict with the demands of honesty, amānah, transparency, and sharia compliance (Miftahurrahmah et al., 2026). More specifically, the literature offers a less developed understanding of how agents distinguish between communication strategies intended to facilitate customer comprehension and those that may involve the selective or delayed disclosure of material information. This distinction is significant because neither the presence of sales pressure nor the progressive communication of product information necessarily constitutes unethical behavior. Rather, the ethical implications depend on how agents understand their responsibilities, justify their decisions, and respond to the competing expectations encountered in practice. Addressing this gap therefore requires moving beyond the assessment of ethical conformity toward an examination of the subjective reasoning and lived experiences through which Islamic business ethics are interpreted and enacted (Daus et al., 2025).

The present study examines these issues among sharia insurance agents associated with the marketing network of PT Prudential Sharia Life Assurance in Medan, Indonesia. The selection of this setting is informed by its relevance as an agency-based insurance marketing environment in which agents interact directly with prospective participants and communicate sharia-compliant protection products. Following the separation of Prudential Indonesia's sharia business in 2022, PT Prudential Sharia Life Assurance has operated as a distinct sharia insurance entity, with a marketing network that includes agency offices in Medan (Indonesia, 2022). This organizational setting provides a context for examining how ethical commitments are understood within everyday professional interactions. Furthermore, the interview accounts examined in this study indicate tensions surrounding the progressive disclosure of product information and agents' efforts to reconcile ethical responsibilities with sales-related expectations. Rather than assuming that this setting represents the Indonesian sharia insurance industry as a whole, the study approaches it as a contextually situated case through which the complexities of ethical decision-making can be investigated in depth.

Drawing on a qualitative phenomenological approach, this study investigates how sharia insurance agents experience, interpret, and respond to ethical dilemmas arising from the interaction between Islamic business principles and organizational performance expectations. Specifically, it addresses three interrelated questions: how agents understand the ethical obligations of honesty, amānah, transparency, and sharia compliance; how they interpret and justify decisions concerning the timing and completeness of product information disclosure; and how they negotiate tensions between these obligations and organizational sales demands. The study seeks to contribute to Islamic business ethics scholarship by advancing an experience-based, process-oriented understanding of ethical practice that extends beyond conventional assessments of normative compliance. Its contribution lies in examining how ethical commitments are translated into situated professional judgments, particularly when the distinction between customer-oriented communication and commercially motivated information management becomes contested. By foregrounding agents' lived experiences, the study offers a more nuanced understanding of ethical negotiation in sharia insurance marketing and provides practical insights for strengthening professional training, disclosure practices, and organizational governance in accordance with sharia principles.

METHODS

This study adopts a qualitative phenomenological design to explore comprehensively the experiences of sharia insurance agents in implementing Islamic business ethics in sales activities. A qualitative method was selected because the study centers on interpretation, meaning-making, and subjective experience, dimensions that

cannot be adequately reduced to numerical measurement. Sugiyono (2023) explains that qualitative methods are used to examine social phenomena in depth by drawing on the perspectives of research participants. The phenomenological approach was further employed to investigate individuals' direct experiences, allowing the researchers to elucidate how agents interpret ethics and sharia compliance in field practice (Creswell & Poth, 2018). The study was conducted at a sharia insurance company in Medan, a location selected because of its relatively active sharia insurance marketing activities and the diversity of agents capable of providing rich and relevant data.

The informants were sharia insurance agents selected purposively according to specific criteria: they were actively engaged in marketing, had at least one year of experience, and were willing to provide open accounts of their sales practices. In-depth interviews served as the primary data-collection technique for eliciting informants' experiences and interpretations of Islamic business ethics, supported by observations of agents' activities and relevant documentation. In qualitative research, the number of informants is not predetermined; rather, recruitment continues until data saturation is reached, that is, until the information becomes repetitive and no substantively new findings emerge (Creswell & Poth, 2018). To strengthen the focus of the interviews, the researchers developed an interview guide based on Islamic business ethical values, allowing the inquiry to remain systematic without constraining the exploration of informants' experiences.

The interview guide was developed by operationalizing the concept of Islamic business ethics into several core values relevant to the practices of sharia insurance agents, including honesty (shiddiq), trustworthiness (amanah), competence (fathanah), communication (tabligh), justice ('adl), as well as supporting values such as consistency, transparency, and social responsibility. These values were translated into behavioral indicators pertaining to agents' marketing practices and subsequently used as the basis for formulating open-ended interview questions.

This study employed a qualitative descriptive phenomenological approach to examine how sharia insurance agents experience and interpret Islamic business ethics in their professional practices. This approach was considered appropriate for exploring participants' lived experiences and the meanings they attribute to ethical dilemmas encountered in insurance marketing (Creswell & Poth, 2018), (Shorey & Ng, 2022). Four informants were purposively selected, comprising one branch manager and three active sharia insurance agents with at least one year of professional experience. The branch manager provided an organizational perspective on ethical supervision and sales-performance expectations, while the agents offered first-hand accounts of ethical challenges encountered in customer interactions. Data were collected through semi-structured, in-depth interviews guided by open-ended questions concerning honesty, trustworthiness, transparency, sharia compliance, and sales-target pressures. Interviews were supplemented by observations of marketing activities and a review of relevant product and marketing documentation to contextualize participants' experiences.

Data analysis followed Colaizzi's seven-step descriptive phenomenological method, as elaborated in contemporary methodological literature (Shorey & Ng, 2022). The analysis involved repeated readings of interview transcripts, identification of significant statements, formulation of underlying meanings, and organization of related meanings into thematic clusters. These themes were subsequently integrated into a comprehensive description and synthesized to identify the essential structure of participants' ethical experiences. Particular attention was directed toward how agents negotiated tensions between organizational performance expectations and Islamic ethical obligations, especially regarding the timing and completeness of product information disclosure. Data credibility was strengthened through triangulation of interviews, observational findings, and documentary evidence, complemented by

member checking to assess the correspondence between the researchers' interpretations and participants' reported experiences.

RESULT AND DISCUSSION

Results

Based on interview excerpts from sharia insurance agents at PT Prudential Life Assurance Unit Syariah Medan, the findings show that agents hold diverse understandings of Islamic business ethics in marketing practice. Some informants interpreted ethics in straightforward terms as the obligation not to lie to customers, as one informant stated, "the important thing is not to lie to customers, so they will continue to trust us" (I2). Other informants, however, viewed ethics as extending beyond honesty to include the effort to balance moral responsibility with occupational demands. One informant even regarded ethics as a non-negotiable principle, particularly in the context of sharia products, stating that "if we are not honest from the outset, then we have already departed from the principles" (I4). These differences indicate that ethical understanding is not singular, but is shaped by each agent's experience and perspective.

In practice, ethical principles are not always implemented in an ideal manner. All informants acknowledged that honesty remains a central principle; however, information is generally disclosed to customers incrementally. Agents tend to emphasize product benefits first and provide more detailed explanations after the customer demonstrates interest. This pattern is reflected in the statement, "we usually explain the most important points first; once the customer is interested, we explain the details" (I1). Such a pattern suggests that honesty in practice is not always expressed through immediate and comprehensive disclosure, but is adapted to the communicative situation. Nevertheless, some agents continue to disclose all relevant information from the outset as a form of moral responsibility, even when doing so may slow the sales process (I4).

The study also identified a pronounced ethical dilemma in marketing practice, particularly in relation to sales-target pressure. Within the working environment of agents at PT Prudential Syariah Medan, targets influence the manner in which agents offer products. One informant stated, "sometimes the focus is on closing the sale first, because the target also has to be met" (I2). This dilemma arises when agents must choose between aligning a product with a customer's needs and meeting predetermined sales targets. Responses to this situation, however, were not uniform. Some agents tended to adapt to the circumstances, whereas others sought to uphold ethical principles despite the risk of failing to meet their targets, as reflected in the statement, "it is better not to close a sale than to sell to a customer who is not yet ready" (I4). These findings indicate that ethical practice in the field is shaped simultaneously by workplace pressure and agents' personal values (Dwi et al, 2026).

In terms of communication, all informants emphasized the use of simple language to make product information easier for customers to understand. In practice, however, not all customers were able to comprehend the product fully, particularly its more technical aspects. Information transparency was also generally implemented gradually in accordance with the flow of interaction with customers. This approach was considered helpful in generating interest, yet it also indicates that complete information is not always provided at the outset. In this context, communication functions not only as a vehicle for conveying information, but also as part of a marketing strategy, including the tendency to foreground the positive features of a product.

Another finding concerns uneven levels of agent competence in understanding insurance products, particularly between experienced and newly recruited agents. More experienced agents tended to demonstrate stronger product knowledge, whereas

newer agents were still in the learning process. With respect to social responsibility, most informants acknowledged that their initial motivation for entering the profession was primarily economic; over time, however, this motivation developed into an awareness of the importance of delivering benefits to customers. Overall, the findings demonstrate that ethical practice in sharia insurance marketing is not static, but emerges through the interaction of individual understanding, professional experience, and the pressures encountered in marketing activities.

Discussion

The findings demonstrate that sharia insurance agents do not interpret Islamic business ethics in a uniform manner; rather, their interpretations vary according to individual experience and work orientation. Among agents at PT Prudential Life Assurance Unit Syariah Medan, some understood ethics pragmatically as an obligation not to lie, while others viewed it as an effort to balance moral responsibility with occupational demands. Still others positioned ethics as a principle that should not be compromised. These patterns indicate that ethics is understood not only as a normative concept, as emphasized in the Islamic business ethics literature through values such as shiddiq, amanah, and 'adl, but also in contextual terms shaped by field experience. This finding is consistent with the view that ethical practice in Islamic business cannot be separated from the social realities in which it is embedded (Shoviana, 2025).

In marketing practice, honesty remains a core principle, yet it is not always enacted through immediate and comprehensive disclosure from the outset. Findings among agents in the Prudential Syariah Medan environment show that information tends to be conveyed incrementally, taking into account the customer's circumstances. This suggests that honesty is adapted in practice without being entirely abandoned. The finding reinforces the study by (Farma & Umuri, 2020), which identified a tendency to simplify information in sharia insurance promotion. At the same time, the presence of agents who continue to disclose complete information from the outset indicates that ethical practice is not homogeneous, but exists along a continuum between normative and adaptive approaches.

A central finding of this study is the ethical dilemma generated by pressure to achieve sales targets. In the practices of Prudential Syariah Medan agents, agents occupy a position that requires them to balance customers' interests against organizational demands. Under certain conditions, sales targets become a dominant factor influencing agent behavior. This finding accords with previous research showing that target pressure may shape marketing practices in sharia insurance (Husri & Irsyad, 2025). However, the present study also demonstrates that responses to such pressure vary according to agents' personal values and professional experience. Ethics is therefore determined not solely by organizational systems, but also by individuals' commitment to maintaining ethical principles.

In the communicative dimension, agents adopt approaches tailored to customer characteristics, particularly through the use of accessible language. Nevertheless, such adaptation does not always ensure complete understanding, especially in relation to complex products. The findings indicate that within the marketing practices of Prudential Syariah Medan agents, communication serves not only as a means of transmitting information, but also as a process of cultivating customer interest. Under these circumstances, the boundary between educational and persuasive communication is not always clear, potentially affecting customers' understanding of the product.

Agent competence is likewise an important factor in ethical practice. Variations in product knowledge indicate that the principle of fathanah has not been implemented evenly across agents. The field findings show that more experienced agents possess stronger understanding than newly recruited agents. From the perspective of Islamic

business ethics, however, competence itself carries an ethical dimension because it directly affects the quality of information provided to customers. Enhancing competence is therefore not merely a technical matter, but also part of the agent's moral responsibility.

With regard to transparency, the findings show that information is disclosed progressively in accordance with the dynamics of communication with customers. Although this approach is perceived as effective in marketing practice, it simultaneously reflects an adjustment between ethical ideals and practical needs. This gradual form of transparency indicates that the values of honesty and justice are not always enacted immediately, but through a process adapted to the specific situation.

At the same time, the tendency to foreground the positive features of products reflects a deliberate strategy of information presentation. Although such practice is not necessarily regarded as direct manipulation, it illustrates that the boundary between legitimate marketing strategy and ethical deviation is not always sharply defined. Ethical practice in marketing, therefore, cannot be reduced to a simple binary of right and wrong; rather, it involves situational judgment and negotiation.

Overall, the study shows that the practice of Islamic business ethics in sharia insurance marketing is dynamic and shaped by multiple factors, including agents' experience, workplace pressures, and personal values. In the context of Prudential Syariah Medan, ethics appears not merely as a set of normative rules, but as a practice continuously negotiated in response to field conditions. Strengthening ethical conduct in the sharia insurance industry therefore requires more than regulation alone; it also demands the cultivation of individual ethical awareness and a workplace culture that consistently supports the implementation of ethical values.

CONCLUSION

This study reveals that the implementation of Islamic business ethics in sharia insurance marketing is not merely a matter of adherence to prescribed principles, but involves continuous ethical judgment shaped by agents' professional experiences, personal values, and organizational expectations. The ethical dilemmas experienced by agents reflect the difficulty of reconciling commercial responsibilities with the obligations of honesty, trustworthiness (amānah), transparency, and sharia compliance. While some agents maintain these principles consistently, others adopt more flexible communication practices to accommodate sales-related pressures and customer circumstances. These variations suggest that ethical conduct is neither entirely determined by individual moral commitments nor independent of the organizational environment in which marketing activities take place.

A particularly significant finding concerns the progressive disclosure of product information as a form of ethical negotiation. Agents may communicate product details in stages to facilitate customer understanding and sustain engagement during sales interactions. Although this approach does not inherently constitute an ethical violation, it becomes problematic when the delayed disclosure of material information may compromise customers' ability to make informed decisions. The findings therefore highlight an important distinction between adapting communication to customers' informational needs and compromising transparency for commercial purposes. Sales-target pressures appear to intensify these tensions, while organizational expectations and individual ethical commitments shape how agents respond. This suggests that the relationship between organizational demands and ethical behavior is mediated by agents' interpretations and professional judgments rather than operating as a uniform or deterministic influence.

The study contributes to Islamic business ethics scholarship by extending the discussion beyond normative compliance toward an experience-based understanding of how ethical principles are interpreted and negotiated in everyday insurance

marketing. Practically, the findings suggest that sharia insurance companies should integrate ethical considerations into performance management by introducing standardized pre-contractual disclosure checklists, providing scenario-based training on ethical dilemmas, conducting periodic reviews of marketing communication, and incorporating transparency and customer understanding into agent performance evaluations. Such measures could help reduce tensions between commercial objectives and sharia-based responsibilities. Given the study's limited scope, involving four informants within a single organizational setting, the findings offer context-specific insights rather than generalizable conclusions. Future research could examine similar dilemmas across different insurance providers and incorporate customers' perspectives to develop a more comprehensive understanding of ethical disclosure and organizational accountability in sharia insurance marketing.

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