

SUSTAINING TAKAFUL AGENTS: A STUDY OF MOTIVATION, RESILIENCE, AND ETHICAL CHALLENGES IN ISLAMIC INSURANCE

AGENTES DE TAKAFUL SOSTENIBLES: UN ESTUDIO SOBRE LA MOTIVACIÓN, LA RESILIENCIA Y LOS RETOS ÉTICOS EN LOS SEGUROS ISLÁMICOS

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Abstract

The Takaful industry in Malaysia continues to face a persistent challenge: high turnover rates among Takaful agents, which disrupt business continuity, weaken customer trust, and hinder long-term institutional growth. Despite the industry's rapid expansion, many agents struggle to sustain their careers due to intense competition, emotional pressure, unstable income structures, and the increasing complexity of Shariah-compliant financial services. These issues highlight a critical gap in understanding what enables Takaful agents to remain resilient and committed in a demanding and evolving marketplace. To address this gap, this qualitative study explores the lived experiences, challenges, and coping strategies of industry practitioners through in-depth interviews with 12 participants from diverse levels of involvement in the Takaful ecosystem. The participants, aged between their late twenties and mid-forties with three to fifteen years of experience, provided rich insights into the social, psychological, and organisational

Resumo

O setor de Takaful na Malásia continua enfrentando um desafio persistente: altas taxas de rotatividade entre os agentes de Takaful, o que prejudica a continuidade dos negócios, enfraquece a confiança dos clientes e dificulta o crescimento institucional a longo prazo. Apesar da rápida expansão do setor, muitos agentes lutam para manter suas carreiras devido à intensa concorrência, pressão emocional, estruturas de renda instáveis e à crescente complexidade dos serviços financeiros em conformidade com a Shariah. Essas questões destacam uma lacuna crítica na compreensão do que permite que os agentes Takaful permaneçam resilientes e comprometidos em um mercado exigente e em evolução. Para abordar essa lacuna, este estudo qualitativo explora as experiências vividas, os desafios e as estratégias de enfrentamento dos profissionais do setor por meio de entrevistas aprofundadas com 12 participantes de diversos níveis de envolvimento no ecossistema Takaful. Os participantes, com



factors that shape agent sustainability. Using an interpretive approach, the study moves beyond prior research that relied predominantly on quantitative surveys and offers a more nuanced understanding of the dynamics influencing long-term career continuity. The findings reveal that sustaining Takaful agents requires a multifaceted approach that includes continuous human capital development, a balanced system of intrinsic and extrinsic motivators, and the psychological resilience needed to manage workplace stress. Islamic Work Ethics, particularly honesty, accountability, social responsibility, and ethical commitment, emerge as essential pillars of long-term professional sustainability. Grounded in Human Capital Theory and Self-Determination Theory, this study contributes theoretical refinement and offers practical insights for agency managers, training academies, and policymakers seeking to strengthen workforce stability and retention in the Islamic insurance sector.

Keywords: Takaful Agents. Human Capital. Motivation. Psychological Resilience. Islamic Work Ethics. Islamic Insurance.

idades entre o final dos 20 e meados dos 40 anos e com três a quinze anos de experiência, forneceram insights valiosos sobre os fatores sociais, psicológicos e organizacionais que moldam a sustentabilidade dos agentes. Usando uma abordagem interpretativa, o estudo vai além das pesquisas anteriores, que se baseavam predominantemente em pesquisas quantitativas, e oferece uma compreensão mais sutil da dinâmica que influencia a continuidade da carreira a longo prazo. Os resultados revelam que a sustentabilidade dos agentes Takaful requer uma abordagem multifacetada que inclui o desenvolvimento contínuo do capital humano, um sistema equilibrado de motivadores intrínsecos e extrínsecos e a resiliência psicológica necessária para gerenciar o estresse no local de trabalho. A ética de trabalho islâmica, particularmente a honestidade, a responsabilidade, a responsabilidade social e o compromisso ético, emergem como pilares essenciais da sustentabilidade profissional a longo prazo. Baseado na Teoria do Capital Humano e na Teoria da Autodeterminação, este estudo contribui com o refinamento teórico e oferece insights práticos para gerentes de agências, academias de treinamento e formuladores de políticas que buscam fortalecer a estabilidade e a retenção da força de trabalho no setor de seguros islâmicos.

Palavras-chave: Agentes Takaful. Capital Humano. Motivação. Resiliência Psicológica. Ética de Trabalho Islâmica. Seguro Islâmico.

1 INTRODUCTION

It is commonly known that the stability and expansion of the Islamic insurance industry depend on the sustainability of Takaful agents. As front-line representatives, agents play a critical role in client acquisition, education, and retention. However, the industry continues to face structural problems that threaten long-term growth and trust in Takaful systems, such as high turnover, uneven performance, and weariness (Ramly, Zuki, & Kamis, 2022). In the end, agent attrition jeopardizes service continuity and client confidence by weakening customer connections and resulting in significant training and recruitment expenses (Mao *et al.*, 2022). According to recent research (Ewe & Ho, 2024; Good, Hughes, Kirca, & McGrath, 2022), these challenges are not unique to Malaysia but are equally common in Southeast Asia and other Islamic banking markets, highlighting

the broader problem of salesforce sustainability in financial services. The Takaful industry's distribution structure is still heavily dependent on agents, whose tenacity and drive have a direct impact on organizational performance and customer satisfaction, despite notable increases in market penetration and product diversification (Ismail, Ahmad, & Nor, 2019). Therefore, this study seeks to explore the factors that contribute to the sustainability of Takaful agents in Malaysia particularly those related to psychological and motivational dynamics.

According to Nasir, Farooq, and Khan (2021), empirical Takaful research has been dominated by cross-sectional, survey-based quantitative studies focusing on constructs such as satisfaction, motivation, and performance, with far less attention to agents' everyday lived experiences. This pattern is reinforced by broader bibliometric reviews of Takaful research (Alam *et al.*, 2023) and by qualitative work that argues for richer, interview-based approaches in Islamic insurance studies (Dikko, 2016). Table 1 summarizes the current literature's significant correlations, such as the positive relationship between training and performance (Mao *et al.*, 2022), but it provides little insight into how agents internalize these trainings in their day-to-day activities or how their ethical commitment, spiritual identity, and emotional resilience shape their professional sustainability. In light of these shortcomings, this chapter uses semi-structured interviews with industry practitioners as part of a qualitative technique to investigate the deeper motivational factors, difficulties, and resilience tactics used by Takaful agents. This method allows for a more comprehensive knowledge of sustainability from the viewpoints of those involved in the sector, emphasizing both human and religious aspects that are sometimes overlooked by quantitative surveys.

The study is based on an integrated theoretical framework that incorporates Islamic Work Ethics (Ali, 1988), Self Determination Theory (Deci & Ryan, 1985), Psychological Capital (Luthans, Youssef, & Avolio, 2007), and Human Capital Theory (Becker, 1993). This allows for a thorough understanding of how agent sustainability is reinforced by motivation, resilience, and ethical values in the dynamic Islamic insurance environment. The integration of these theoretical underpinnings with empirical findings adds to the current discourse on workforce sustainability in Islamic finance and has significant ramifications for organizational management, training tactics, and policy development.

Table 1*Summary of Key Arguments in the Introduction*

Section / Theme	Key Points	Supporting Citations
Role and Importance of Takaful Agents	Takaful agents are essential for industry growth as they manage client acquisition, education, and retention. Their performance directly influences customer satisfaction and trust.	Ramly, Zuki, & Kamis (2022); Ismail, Ahmad, & Nor (2019)
Industry Challenges and Agent Sustainability Issues	Persistent issues include high turnover, performance inconsistency, and agent burnout. These challenges disrupt long-term sustainability and increase recruitment and training costs.	Ramly <i>et al.</i> , (2022); Mao <i>et al.</i> ,(2022)
Regional and Global Relevance	Challenges faced by Malaysian agents also occur throughout Southeast Asia and the broader Islamic finance industry, indicating a widespread sustainability issue in financial salesforces.	Ewe & Ho (2024); Good, Hughes, Kirca, & McGrath (2022)
Limitations of Existing Research	Current literature is heavily quantitative and cross-sectional, providing statistics but lacking depth in lived experiences. Existing studies often fail to capture stressors, faith-based responsibilities, and market pressures experienced by agents.	Ahmad, Ismail, & Nor (2021); Mao <i>et al.</i> , (2022)
Gaps in Training and Professional Development Understanding	Survey-based studies show training improves performance, but little is known about how agents internalize training, apply emotional resilience, or reinforce spiritual identity.	Mao <i>et al.</i> (2022)
Purpose of the Current Study	This chapter uses qualitative, semi-structured interviews to explore motivators, challenges, and resilience strategies of Takaful agents, emphasizing both human and faith-based dimensions.	Present study
Theoretical Framework	Incorporates Human Capital Theory, Self-Determination Theory, Psychological Capital, and Islamic Work Ethics to form a holistic view of what drives sustainability among Takaful agents.	Becker (1993); Deci & Ryan (1985); Luthans, Youssef, & Avolio (2007); Ali (1988)
Contribution to the Field	Offers deeper empirical and theoretical insights on workforce sustainability in Islamic finance, with implications for policy, training, and organizational development.	Present study

2. THEORETICAL FOUNDATIONS**2.1 Human capital theory**

Human Capital Theory (HCT) views workers' abilities, knowledge, and skills as resources that businesses may invest in to boost productivity (Becker, 1964). This suggests that instruction in Sharia-compliant goods and services is just as important as traditional business training in the field of Islamic finance and Takaful. This is supported by empirical research; for example, a recent meta-analysis found a favorable correlation between Islamic banks' financial performance and the quality of its human resources.

Muafi *et al.*, (2017) argue that "Islamic banks require proficient human capital possessing specialized knowledge and expertise pertinent to Islamic principles." Their study of Indonesian Islamic banks revealed that improved human capital significantly improved employee performance and organizational well-being. These results demonstrate the importance of HCT in Islamic financial services: investing in staff, especially in Islamic expertise and customer service, is associated with better results for banks and Takaful (Zafar, 2024; Muafi *et al.*, 2017).

2.2 Self-Determination Theory (SDT)

Self-Determination Theory posits that satisfying employees' needs for autonomy, competence and relatedness enhances intrinsic motivation and sustained engagement (Deci & Ryan, 2000). Empirical evidence shows that workplaces which support these needs experience improved employee attitudes, lower behavioural strain and higher performance (McAnally *et al.*, 2024). Applied to Islamic finance settings, this suggests that granting Takaful agents greater professional discretion and opportunities to strengthen Shariah-related competencies can significantly enhance their motivation and career persistence.

2.3 Psychological Capital (PsyCap)

Psychological Capital (PsyCap) refers to an individual's positive psychological state, typically characterised by hope, self-efficacy, resilience, and optimism. Unlike fixed personality traits, PsyCap is considered a state-like resource that can be developed and strengthened through targeted interventions (Luthans, Youssef, & Avolio, 2004). Extensive empirical evidence demonstrates a strong link between PsyCap and work-related outcomes, including well-being, commitment, and performance. For instance, a study by Huang *et al.* (2020) found that PsyCap was a stronger predictor of self-reported job performance than both human capital and social capital among hospitality employees. This indicates that individuals with higher levels of resilience and optimism are better equipped to manage challenges, maintain productivity, and stimulate creativity. These skills that are essential in knowledge-intensive sectors such as Takaful and Islamic banking. Consequently, PsyCap development programmes could be highly beneficial for

Islamic financial institutions. Strengthening employees' hope, confidence, emotional resilience, and optimism is likely to enhance their motivation and service quality, consistent with positive organizational behaviour principles (Luthans & Youssef, 2004).

2.4 Islamic Work Ethics (IWE)

Islamic Work Ethics (IWE) provides a values-based framework derived from Qur'anic teachings and Hadith that shapes how Muslim employees perceive work, responsibility, and moral conduct. According to Ali and Al-Owaidan (2008), IWE is a multidimensional construct encompassing economic, moral, and social elements in which work is viewed not merely as a means of earning income but as a pathway to individual and societal well-being. Core principles such as effort (ijihad), fairness, transparency, and ethical behaviour form the foundation of IWE and encourage responsible and socially beneficial business practices. In organisational settings, these values manifest through behaviours that reflect justice ('adl), honesty, integrity (amanah), and altruism. In Islamic financial institutions, including Takaful providers, these ethical principles are embedded within organisational culture, especially through Shariah compliance measures that demand integrity and prohibit exploitative practices. Empirical studies indicate that stronger adherence to IWE is associated with higher levels of employee engagement, job satisfaction, and organisational commitment in Muslim-majority workplaces (Ali & Al-Owaidan, 2008). Consequently, IWE offers a culturally grounded motivational framework for Islamic finance, suggesting that aligning work goals with faith-driven values can enhance employee loyalty, professional commitment, and customer trust.

3. LITERATURE REVIEW

3.1 The role of Takaful agents in industry growth

Takaful agents serve as the primary bridge between Islamic insurance providers and the wider public, playing a crucial role in policy acquisition, client education, and the promotion of Shariah-compliant financial planning (Uddin, Yakob, & Bangaan Abdullah, 2024). Their effectiveness directly shapes industry performance by enhancing public trust, sustaining policy renewals, and ensuring business continuity. As frontline

representatives, agents are regarded as *wakil* (trustees) who embody the ethical and religious values of the Takaful system, reinforcing the model's emphasis on trust, transparency, and mutual cooperation (Abdullah & Hassan, 2023). Despite growing consumer interest in Islamic financial products, the industry faces sustainability concerns. In Malaysia, for instance, the number of registered Takaful agents declined by 26% between 2014 and 2017, indicating challenges related to agent retention, workload pressures, and career longevity (Abdullah & Hassan, 2023; Uddin *et al.*, 2024). This mismatch between rising demand and a shrinking agent workforce highlights the urgent need to understand the determinants of agent sustainability within the Takaful ecosystem.

3.2 Motivation: intrinsic and extrinsic drivers

Evidence from earlier research demonstrates that Takaful agents' commitment is strongly influenced by intrinsic motivation. Hamid and Rahman (2011) found that agents who are driven by personal meaning, such as the desire to help others and fulfil religious responsibilities, tend to show higher levels of long-term commitment and persistence in their roles. Complementing this, Ramly *et al.*, (2022) highlight that agents' sense of loyalty and ethical responsibility increases significantly when they perceive their work as aligned with Islamic values. Together, these findings suggest that intrinsic motivation anchored in religious purpose plays a central role in sustaining agent engagement within the Takaful industry.

3.3 Human capital and professional development

According to Human Capital Theory, employee development and training are investments that yield performance returns (Becker, 1993). According to Mao *et al.*, (2022), HRM practices that focus on human capital such as goal alignment, empowerment, and rigorous training, improve organizational engagement and service delivery in the Takaful industry. According to their findings, agents who took part in tailored development programs reported better client responsiveness and higher job satisfaction. In Malaysia, strengthening Islamic financial literacy within training programmes is considered essential for improving agent performance and building public confidence (Mohd Thas Thaker *et al.*, 2020). Furthermore, it is believed that mentorship

and ongoing professional development (CPD) are essential for agent resilience and retention (Mao *et al.*, 2022).

3.4 Psychological resilience and well-being

Takaful agents often deal with rejection, market volatility, and intense rivalry in high-pressure, goal-oriented environments. Resilience, or the capacity to overcome hardship, is becoming recognized as a key component of sustainability. According to Luthans *et al.*, (2007), self-efficacy, optimism, resilience, and hope make up Psychological Capital (PsyCap). Although there isn't much direct research on Takaful, there are similarities to Islamic banking, where Rezky (2024) found that higher Psychological Capital significantly increased employee creativity and persistence. Additionally, people with strong religious convictions frequently view professional stress as a part of spiritual discipline, which increases their resilience (Abdullah *et al.*, 2023). To increase resilience and reduce attrition, workplace interventions such as coaching, peer support, and ethics-centered reflection are recommended.

3.5 Islamic Work Ethics (IWE) and ethical challenges

Islamic Work Ethics (IWE) continue to serve as a central ethical anchor within Islamic financial institutions, emphasising values such as honesty, diligence, social responsibility and trustworthiness. Recent research shows that strong adherence to IWE enhances positive work attitudes and strengthens employee performance; for example, Mat Salleh, Ahmad Musadik and Md Nor (2023) found that IWE significantly improves job satisfaction and organisational commitment in Malaysian institutions. Similarly, Sahabuddin (2024) reported that IWE contributes to stronger ethical behaviour and higher work quality, reinforcing its relevance in contemporary organisational settings. Despite these benefits, ethical tensions persist, particularly in sales-driven environments where performance targets may conflict with ethical conduct. Studies indicate that when employees face strict quota pressure, the likelihood of moral compromise increases, underscoring the need for continuous reinforcement of Islamic ethical values through structured training and reflective practices (Abdullah & Hassan, 2023). Strengthening

IWE through such interventions is therefore viewed as a critical pathway for reducing ethical risks and promoting sustainable professionalism within the Takaful sector.

3.6 Retention and productivity

It is a managerial and moral duty to keep up the Takaful sales force. Employee turnover is frequently attributed to inadequate support, limited opportunities for advancement, and psychological exhaustion, according to research by Ramly *et al.*, (2022) and Mao *et al.*, (2022). To strengthen agent retention, Hamid and Rahman (2011) emphasise the importance of integrating Islamic values into incentive structures, team-building initiatives and performance feedback systems, arguing that such alignment promotes deeper commitment and professional persistence. Recent studies further highlight the need for Takaful operators to reform organisational culture by combining material rewards with spiritual or values-based alignment. For instance, Mat Salleh *et al.*, (2023) found that embedding Islamic principles within organisational practices significantly enhances job satisfaction and long-term employee stability. Together, these strategies are seen as essential for sustaining workforce continuity and improving productivity in the Takaful sector.

4 METHODOLOGY

This study utilized a qualitative, semi-structured interview approach to investigate the lived experiences of Takaful agents, managers, and regulatory officers. This methodological decision facilitated comprehensive, contextual insights while preserving topic coherence among participants. In contrast to quantitative surveys, qualitative interviews facilitated the investigation of the meanings, values, and perceptions associated with agent sustainability, particularly with intrinsic drive, ethical practices, and resilience.

4.1 Participants

This study featured twelve participants, consisting of eight full-time Takaful agents, two agency managers, and two regulatory officers. This composition was

deliberately chosen to encapsulate various viewpoints from the Takaful ecosystem. Agents presented firsthand accounts of career dynamics; managers supplied operational and organizational perspectives on agent performance and retention; and regulators delivered a macro-level analysis of governance, support systems, and systemic difficulties. This trinity of roles facilitated a comprehensive knowledge of the structural and personal aspects affecting agent sustainability. Table 2 below presents the demographic overview of the interview participants based on their respective positions within the Takaful industry.

Table 2

Demographic Overview of the Interview Participants

Interviewee	Position
Interviewee A	Senior Takaful Agent
Interviewee B	Agency Manager
Interviewee C	Full-Time Takaful Agent
Interviewee D	Full-Time Takaful Agent
Interviewee E	Agency Manager
Interviewee F	Full-Time Takaful Agent
Interviewee G	Full-Time Takaful Agent
Interviewee H	Regulator
Interviewee I	Full-Time Takaful Agent
Interviewee J	Full-Time Takaful Agent
Interviewee K	Full-Time Takaful Agent
Interviewee L	Full-Time Takaful Agent

4.2 Sampling and selection

Participants were selected by purposive sampling, a method particularly effective for exploratory qualitative research that emphasizes information richness rather than statistical representativeness. The selection criteria emphasized variety in roles, experience, and tenure, guaranteeing a balanced representation of junior and senior agents, as well as leadership and regulatory stakeholders. This sample technique improved the credibility and transferability of the findings by incorporating diverse organizational perspectives and life experiences.

4.3 Procedure

Interviews were executed using two modes of delivery which are face-to-face sessions and online video conferencing. The variety of interview forms were used

depending on the availability and desired communication style of each participant. This strategy ensured that all chosen informants could be successfully reached while allowing for flexibility. Each session endured for a duration of 45 to 60 minutes. A structured interview protocol directed the discussion, concentrating on four thematic domains: (i) motivating motivations (intrinsic and extrinsic), (ii) impediments to career sustainability, (iii) strategies for strengthening resilience, and (iv) regulatory and organizational viewpoints. Inquisitive inquiries were employed to extract detailed, personal narratives, especially about the impact of Islamic principles and ethical standards on the professional conduct of participants. Interviews were done in English or Malay, based on participant preference, and were later transcribed verbatim. Anonymity and confidentiality were guaranteed to promote openness and honesty in participant responses.

4.4 Data analysis

Thematic analysis was utilized to examine the interview transcripts, adhering to Braun and Clarke's (2006) six-phase framework. This encompassed: (1) familiarization with the data by iterative reading of transcripts; (2) initial code creation; (3) identification of prospective themes; (4) review and refinement of themes; (5) definition and nomenclature of themes; and (6) composition of the final narrative. This method yielded three principal themes: (1) motivational drives, (2) faced challenges, and (3) resilience strategies, each encompassing several sub-themes that illustrate the intricate and multifaceted dimensions of the Takaful agent experience.

4.5 Trustworthiness and rigor

To augment the credibility, reliability, and confirmability of the research, various validation procedures were employed. Methodological triangulation was attained by integrating perspectives from agents, agency managers, and regulators. Member checking involved presenting preliminary thematic findings to selected participants to confirm interpretative accuracy. A comprehensive audit trail recording all coding decisions and stages of topic development was preserved to guarantee transparency. The researcher employed reflexive journaling during the data collection and analysis phases to recognize

positionality and mitigate potential bias. These integrated tactics enhanced the credibility of the study.

4.6 Rationale

The choice of a qualitative, interview-based methodology was motivated by a significant deficiency in the current literature. Prior research on Takaful agents has primarily on cross-sectional surveys (Zuki *et al.*, 2023), which, although useful for identifying statistical correlations, frequently neglect the experiential and value-laden aspects of agents' employment. This study aimed to elucidate the intersection of professional obstacles, motivational dynamics, and Islamic ethical frameworks in shaping agent sustainability through direct engagement with multiple stakeholders. The qualitative approach consequently afforded contextual depth and practical significance that conventional survey instruments generally lack.

4.7 Research process: interview-based study on takaful agents

The interview process for this study was guided by four main thematic areas, as summarised in Table 3. These themes include motivation, challenges, resilience, and regulatory perspectives. Table 3 also shows the sample interview questions used for each theme and the rationale behind them. The questions on motivation explore why agents stay in the industry and how values or incentives influence their work. The questions on challenges focus on issues such as sales pressure and digital adaptation. The resilience questions examine how agents stay motivated during difficult periods and what support they receive. The final set of questions, directed at managers and regulators, provides a broader view of industry initiatives and agent sustainability. Together, these themes ensure that the interviews capture a complete picture of the experiences and realities of Takaful agents.

Table 3*Summary of Key Thematic Areas, Sample Interview Questions, and Rationale*

Theme	Sample Interview Questions	Rationale
Motivation (Intrinsic & Extrinsic)	- What motivates you to remain in the Takaful industry? - How do your personal values or faith & influence your work? - What role do commission schemes or recognition play in keeping you engaged?	To identify both intrinsic drivers (e.g., Islamic values, sense of service, family goals) and extrinsic incentives (e.g., commissions, rewards, public recognition).
Challenges	- What are the most difficult aspects of working as a Takaful agent? - How do you cope with sales targets and performance pressure? - What challenges have you faced in adapting to digital platforms?	To uncover occupational stressors including burnout, sales pressure, digital adaptation, and the absence of resilience training.
Resilience-Building	- How do you maintain motivation during difficult times? - What kind of support do you receive from your peers or managers? - Have you received any training to build resilience in your career?	To explore support systems such as peer mentoring, agency leadership, Islamic Work Ethics (IWE), and Psychological Capital (PsyCap) as tools for sustaining motivation.
Regulatory and Industry Perspectives	- From your position as a manager/regulator, what challenges do agents face in sustaining their careers? - What initiatives have been introduced to support agent well-being? - How do you see the role of resilience in Takaful agent sustainability?	To gain a strategic and systemic perspective on agent challenges and sustainability initiatives from a leadership and policy standpoint.

5 THEMATIC REVIEW

This section delineates the principal topics that arose from the qualitative data analysis.

The findings are examined across four principal domains: human capital development, motivational dynamics, psychological resilience, and Islamic work ethics. This is contextualized within Human Capital Theory and Self-Determination Theory to elucidate the fundamental mechanics of Takaful agent sustainability.

5.1 Strengthening Human Capital through training and development

Participants constantly underscored the significance of continuous training to improve product knowledge, Shariah compliance, and interpersonal communication skills. Agents saw structured learning as essential for professional credibility and client trust. This corresponds with Human Capital Theory, which asserts that investment in employee knowledge and skills improves company efficiency (Becker, 1993). Mao *et al.*, (2022) demonstrated that targeted training and human resource management approaches

substantially enhance agent commitment and service performance within the financial sector. Participants in their study highlighted that mentorship, product briefings and certification programmes strengthened task proficiency and fostered a sense of professional progress. These findings align with the work of Ahmad *et al.* (2019), who reported that integrating Islamic financial knowledge into staff training significantly improves employees' self-efficacy and ethical decision-making in Islamic financial institutions.

“We need training not just on products but on how to deal with clients ethically. That builds trust.” — Participant A, Takaful agent.

5.2 Aligning intrinsic and extrinsic motivations

Motivation was identified as a multifaceted construct encompassing both intrinsic and external components. Many actors inherently found gratification from accomplishing a religious or social mission, frequently characterizing their labor as a sort of service (*khidmah*) or worship (*ibadah*). Externally, financial incentives such as commissions and performance-based prizes were crucial for achieving objectives.

These findings are consistent with Self-Determination Theory (Deci & Ryan, 2000), which posits that intrinsic motivation is strengthened when individuals' psychological needs for autonomy, competence and relatedness are fulfilled. In the context of the Takaful industry, Hamid and Rahman (2011) found a strong association between motivation and agent performance, highlighting that a balanced integration of intrinsic drivers (such as purpose and religious values) and extrinsic incentives (such as commissions and recognition) is essential for sustaining long-term commitment and productivity.

“The commission matters, yes—but what keeps me here is knowing I’m helping protect Muslim families. It’s part of my faith.” — Participant D, Senior agent

Organizational support in the form of transparent reward structures and recognition programs were perceived as enhancing morale and reducing turnover.

5.3 Building psychological resilience

Resilience surfaced as a significant issue, especially concerning elevated sales expectations, rejection, and the pressures of digital change. Agents often identified stress, emotional exhaustion, and competition as risks to sustainability. Individuals with access to peer support networks, consistent feedback, or faith-based coping strategies exhibited enhanced resilience.

Although direct research on resilience in the Takaful industry remains limited, evidence from Islamic financial institutions indicates that Psychological Capital (PsyCap), which encompasses hope, optimism, resilience and self-efficacy, significantly enhances employees' adaptability and innovative work behaviour. Huang *et al.*, (2020) found that workers with higher PsyCap were better able to manage challenges and sustain performance under pressure. In faith-based financial settings, individuals who interpret setbacks as part of spiritual testing or personal growth also tend to display stronger perseverance and emotional resilience.

“Every rejection is a test of patience. I remind myself that sustenance comes from Allah, not the client.” — Participant F, Junior agent

Agency-level initiatives such as team debriefs and mental health briefings were seen

as underutilized yet beneficial practices for building long-term resilience.

5.4 Islamic Work Ethics and ethical grounding

Islamic Work Ethics (IWE) was a dominant subject, influencing agents' perspectives and moral parameters. Agents often cited principles such as *amanah* (trust), *ikhlas* (sincerity), and *mas'uliyah* (accountability), emphasizing that these influenced their interactions with clients and coworkers. The congruence between personal beliefs and professional behavior acted as both an impetus and an ethical precaution.

This aligns with the concept of IWE proposed by Ali and Al Owaihan (2008), which asserts that labor, when grounded in Islamic principles, transforms into a moral and social obligation. Hayati and Caniago (2012) found that Islamic Work Ethics (IWE) significantly enhance employees' intrinsic motivation and promote ethical behaviour,

underscoring the central role of Islamic values in shaping positive work attitudes within Islamic organizations.

“I don’t want to mislead just to make a sale. Islam teaches us to be honest, especially in matters of trust.” — Participant J, Agency manager

Nonetheless, certain participants expressed apprehension regarding sales driven cultures that could undermine these principles, highlighting the need for enhanced ethics training and value oriented leadership, as reflected in the thematic emphasis presented in Figure 1.

Figure 1

Overview of Thematic Review Domains

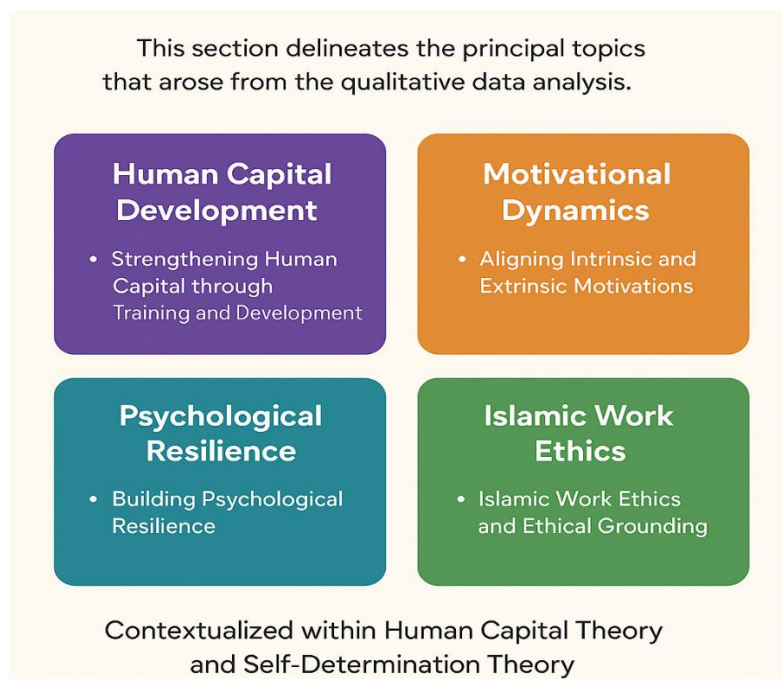


Figure 1 illustrates the four core thematic domains that emerged from the qualitative analysis, namely human capital development, motivational dynamics, psychological resilience, and Islamic work ethics. These themes collectively describe the foundational factors that influence the sustainability and professional experiences of Takaful agents.

6 RESULTS AND DISCUSSION

6.1 Results

6.1.1 Motivation

Takaful agents are driven by a combination of internal and external variables, according to this study. Interviews regularly mentioned intrinsic qualities, particularly those based on Islamic ethics like amanah (trust), sincerity, and the dedication to serve the ummah. As stated by Senior Agent Interviewee A:

“This is an amanah. I’m not just selling policies; I’m helping families prepare for the unknown.”

This captures the spirit of Islamic work ethics (Ali, 2005), according to which work represents a kind of commitment and service that goes beyond routine transactions. According to the Self-Determination Theory (Deci & Ryan, 1985), intrinsic values promote self-control and long-term dedication. According to prior research, Islamic values such as sincerity (ikhlas), social responsibility and ethical conduct significantly enhance job satisfaction and performance in Islamic financial institutions (Hayati & Caniago, 2012; Al-Shamali, 2021). As stated by Agency Manager Interviewee B:

“Commission matters, yes, but recognition from peers and the company really drives people to perform.”

These findings echo research highlighting that workforce sustainability depends on both internal meaning and external validation (Deci & Ryan, 1985; Mao *et al.*, 2022). Family obligations were also an important source of motivation. Agents viewed their income as a source of stability and pride. As **Interviewee C (Full-Time Agent)** said:

“Each policy I sell is for my clients, but also for my children’s future.”

This reflects the influence of collectivist cultures, where family, work, and spirituality are deeply intertwined (Ali, 2005).

6.1.2 Challenges

Despite strong motivational drivers, agents face three major challenges: unrealistic performance targets, digitalization stress, and lack of resilience training.

6.1.2.1 Burnout from sales targets

Many agents described emotional exhaustion from high targets. **Interviewee D (Full-Time Agent)** shared:

“Targets keep rising. We work long hours, and yet it still feels like we’re not meeting expectations.”

This matches the burnout model by Maslach & Leiter (2016), where prolonged stress reduces job satisfaction. One agency manager noted:

“I’ve seen committed agents leave because they felt mentally drained.”
(Interviewee E)

Studies confirm that poorly calibrated performance metrics may reduce motivation and increase turnover (Mao *et al.*, 2022) .

6.1.2.2 Digital Adaptation Stress

Agents—especially senior ones—struggled with digital platforms. **Interviewee F** said:

“Learning all these apps isn’t easy. We weren’t trained for this back when we started.”

This represents *technostress* (Tarafdar *et al.*, 2019), where digital demands trigger emotional strain. Younger clients expect fast, tech-driven service, adding more pressure:

“If you don’t respond quickly on WhatsApp, clients go to someone else.”
(Interviewee G)

6.1.2.3 Lack of resilience training

Several agents and regulators pointed out that emotional resilience isn’t formally addressed:

“We provide product training, yes—but resilience training? None.” (Interviewee H, Regulator)

“We push ourselves through tough days, but guidance on stress management would help.” (Interviewee I)

This reveals a developmental gap: while technical training is robust, psychological support is minimal.

6.1.3 Building resilience

Three core strategies emerged: peer mentoring, ethical reinforcement through Islamic

Work Ethics (IWE), and developing Psychological Capital (PsyCap).

Peer Mentoring and Support

Agents emphasized the role of peer networks:

“Talking to colleagues helps me stay grounded when I’m stressed.” (Interviewee J)

This informal learning strengthens both skills and emotional well-being—consistent with Human Capital Theory (Becker, 1993).

Islamic Work Ethics-Based Training

Agencies that embed Islamic values into training saw higher resilience among agents:

“When agents see their work as ibadah (worship), they stay strong even in hard times.” (Interviewee K)

Ali (2005) supports that IWE fosters sincerity, perseverance (*sabr*), and trust in divine outcomes (*tawakkul*), creating ethical and resilient agents .

Psychological Capital (PsyCap)

PsyCap traits—hope, optimism, efficacy, resilience—helped agents deal with rejection and setbacks:

“Every ‘no’ brings me closer to a ‘yes.’ That’s my mindset.” (Interviewee L)

This supports Luthans *et al.* (2007), who found that PsyCap buffers stress and boosts performance in high-pressure jobs.

6.2 Discussion

The participants’ accounts reveal a multifaceted motivational landscape that extends far beyond conventional monetary incentives. Although previous studies emphasize the role of structured human resource practices and value-based drivers in

shaping employee motivation (Mao *et al.*, 2022; Hayati & Caniago, 2012), the present findings suggest that Takaful agents operate within a far more personalised and purpose-driven motivational environment. Many agents described their work as an opportunity to safeguard families, express their faith, and contribute to community wellbeing. This resonates with Ramly *et al.*, (2022), who highlight that when religious values intersect with professional duties, employees experience a deeper sense of meaning that strengthens loyalty and ethical behaviour. Some individuals described motivation more as an emotional support system during trying times than as a psychological concept. The demand for recognition and financial security seemed to coexist with the urge to serve, or *khidmah*. In addition to adding a cultural and spiritual component that is rarely recognized in conventional human resource research, this duality is consistent with Self Determination Theory. The agents' emotional accounts show that lasting motivation in Takaful involves fostering values that agents internalize as part of their identity rather than only fulfilling reward mechanisms.

6.2.2 Challenges: structural and psychological

The results demonstrate that agents operate within structural constraints, such as aggressive sales targets, uneven managerial support and increasing digital reporting demands, that limit their sense of autonomy and well-being. These concerns are consistent with broader empirical work on Takaful salespersons, which documents sales-target pressure, ethical strain and the need to address long-term sustainability of the Takaful agency workforce (Abdullah, Hassan, & Yusoff, 2020; Ansari, 2022; Aziza, Abdullah, & Hasnizam, 2016; Khan, Mustapha, & Zaman, 2020). A number of participants reported that their workplace was both emotionally taxing and fulfilling, especially when they were under pressure to meet performance metrics that did not accurately reflect the state of the market. This is consistent with Maslach and Leiter's (2016) theory that burnout occurs when job demands are significantly greater than available resources. The pressure has increased due to the financial services industry's digital revolution, since agents are now required to be reachable at all times via a variety of contact channels. According to Tarafdar *et al.*, (2019), this kind of technological pressure can cause performance anxiety and undermine confidence, especially in senior agents who were not raised with digital tools. Participants' voices show a conflict between the structural demands of a sales-

driven atmosphere and their faith-based aspirations. The ethical sustainability of existing business practices is called into doubt by this tension, particularly when the pursuit of targets runs the risk of overshadowing the Islamic ideals upon which the Takaful model is based.

6.2.3 Resilience: a holistic approach

One of the study's most personal and emotionally charged themes was resilience. Resilience is not simply a personal quality but also a lived experience affected by context, as demonstrated by the participants' accounts of rejection, economic fluctuations, and spiritual introspection. Luthans *et al.*, (2007), who see psychological capital as a blend of optimism, hope, resilience, and self-efficacy, are supported by this observation. Nonetheless, the study's narratives imply that PsyCap in Takaful is entwined with meaning-making and spiritual persistence. The findings of Abdullah *et al.*, (2020) that Islamic beliefs can operate as a buffer against professional stress are supported by the fact that agents who framed obstacles as part of divine testing or spiritual progress displayed a higher ability to persevere. Peer ties were also crucial. Participants said that they were able to overcome obstacles with the help of mentors and emotional support from coworkers. This is consistent with the Human Capital Theory, which sees knowledge sharing and mentoring as crucial investments for long-term competence and career survival (Becker, 1993; Mao *et al.*, 2022). It's interesting to note that a number of agents believed that unofficial support systems rather than official organizational initiatives helped them develop resilience. This shows a weakness in the way the industry currently operates and emphasizes the necessity of organized resilience-building programs.

6.2.4 Integrative model

As shown in Figure 2, the results provide an integrative model of Takaful agent sustainability that unifies several theoretical and practical strands. Islamic work as a foundation for ethics. In line with Ali and Al Owaihan's (2008) claim that labor rooted in faith improves sincerity, responsibility, and social justice, ethics provide a moral compass that directs behavior. Motivation, which is based on Islamic principles and Self Determination Theory, increases agents' dedication to and sense of purpose in their work.

According to Becker (1993), investing in human capital through training, mentoring, and ongoing education further improves competence and career confidence. In line with the traits of psychological capital, psychological resilience also helps agents deal with emotional distress, social expectations, and market unpredictability. When taken as a whole, these characteristics support Industry 6.0's human-centered approach, which emphasizes moral behavior, health, emotional intelligence, and adaptability as essential components of workforce sustainability. The agents' actual experiences clearly imply that incentives and compliance-focused tactics are insufficient for sustainability. Rather, it has to be based on a more profound synergy between psychological strength, emotional support, talents, and ideals.

Figure 2

An Integrative Model of Takaful Agent Sustainability



The integrative model created from this study is depicted in Figure 2, which demonstrates how psychological resilience, human capital development, motivation, and ethical foundation all work together to support Takaful agents. The model highlights the necessity for a human-centered strategy in the Takaful business by showing that long-term agent sustainability results from the interaction of values, skills, emotional support, and adaptive capacity rather than from a single aspect.

7 CONCLUSION

This study shows how incentive, structural difficulties, and psychological resilience combine to shape the sustainability of Takaful agents. According to interviews with managers, agents, and regulators, long-term commitment is maintained when professional objectives and spiritual purpose coincide. This reinforces previous findings showing that family-oriented goals, community contribution and Islamic values act as strong internal motivators among employees in Islamic financial settings (Hayati & Caniago, 2012). Nevertheless, external reinforcements such as commissions, performance recognition and opportunities for career advancement remain essential for sustaining long-term performance. Agents are able to endure under difficult circumstances because of the harmony between these internal and external motivators. But the results also reveal obvious weaknesses. Wider industry changes reported in earlier studies are reflected in high sales expectations, digital overload, and inadequate resilience training (Abdullah *et al.*, 2020; Aziz *et al.*, 2021). When emotional stress is not accompanied by institutional support, agents become less sustainable even though they are driven. Participants' comments attest to the fact that resilience arises not just from individual strength but also from organizational support, peer mentoring, and the stabilizing influence of Islamic work ethics. Their capacity to endure stress is further reinforced by psychological capital characteristics including efficacy, optimism, and hope (Luthans *et al.*, 2007). In summary, maintaining Takaful agents involves both structural change and psychological and ethical support.

In order to understand agent sustainability, this work integrates four main theoretical stances. According to Human Capital Theory, maintaining competence and market relevance requires ongoing education and mentoring (Becker, 1993). Self Determination Theory describes how rewards and job prospects interact with religious meaning, social purpose, and personal fulfillment to sustain motivation (Deci & Ryan, 1985). A lens for comprehending how hope, resilience, optimism, and efficacy assist agents in overcoming rejection and uncertainty is provided by psychological capital (Luthans *et al.*, 2007). Sincerity, trust, and accountability in decision-making are shaped by Islamic work ethics (Ali, 2005). These theories come together to provide a multifaceted model of professional sustainability based on abilities, morals, and psychological fortitude. A number of tactics can improve the sustainability of Takaful

agents. To lessen burnout and match goals with market realities, agencies should reevaluate performance expectations (Maslach and Leiter, 2016). To fulfill changing client expectations, digital literacy programs are crucial, especially for senior agents (Tarafdar *et al.*, 2019). Formalized resilience training, bolstered by the building of psychological capital, is necessary to increase self-assurance in managing stress and rejection (Luthans *et al.*, 2007). Islamic work ethics should be incorporated into training programs, with a focus on ikhlas, amanah, and sabr as moral and inspiring pillars. According to Becker (1993), structured peer mentorship can hasten learning and promote emotional stability. To create ethics-driven rules, transparent evaluations, and well-being standards, cooperation with regulators is essential. Together, these tactics help create a Takaful workforce that is more sustainable, compassionate, and faith-aligned. In order to provide deeper insights into retention and burnout, future research should use longitudinal methodologies to track how motivation and resilience change during various career stages (Luthans *et al.*, 2007). Research comparing Takaful and traditional insurance agents can shed light on how Islamic work ethics influence commitment and behavior (Ali, 2005). Research is necessary to determine how emerging Industry 6.0 innovations like ethical automation, green financing, and AI-based training platforms affect agent professionalism and adaptability (Tarafdar *et al.*, 2019). These paths will increase evidence-based policy and training design while improving theory.

In the end, maintaining human dignity, spiritual harmony, and emotional health are more important to Takaful agents' sustainability than operational tactics. This study demonstrates that agents stay in their positions not just for financial gain but also because they feel their employment fulfills an amanah and protects families. It is simple to ignore the humanity at the core of financial services in a sector driven by digital expectations and competitive pressures. Takaful agents serve as a reminder that Islamic finance is a moral industry based on justice, honesty, and service rather than just a business strategy. Therefore, enhancing agents' drive, fortitude, and moral foundation is not just a managerial requirement but also a reaffirmation of Takaful's spiritual and social mission.

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Authors' Contribution

All authors contributed equally to the development of this article.

Data availability

All datasets relevant to this study's findings are fully available within the article.

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