

Sales Pressure and Ethical Sales Climate as Antecedent of Ethical Sales Behaviour amongst Agent Takaful

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Abstract: There are different factors that contribute to the development of ethical sales behaviour. Ethical sales behaviour is an important elements that assist sales organisations in managing the ethical behaviours of their salespeople. This paper empirically examines the relationship between sales pressure and ethical sales climate on ethical sales behaviour of Family Takaful agents operating in the northern region in Malaysia. The research is conducted in Takaful sector and data collected from 669 participants through self-administered questionnaire. Due to capture the targeted population, disproportionate stratified random sampling procedures are used. Sales pressure and ethical sales climate have significant relationship towards ethical sales behaviour. To improve the generalization of the findings, future research should extend the sample by including a variety of industries. Likewise, the use of longitudinal data could provide new insights into the determinants of agents' ethical sales behaviours, particularly the relationship with ethical sales performance.

Key words: *Ethical Sales Behaviour; Sales Pressure; Ethical Sales Climate; Takaful Agent*

INTRODUCTION

Takaful industry has emerged as one of the Islamic finance components that contribute to the overall economic development [1-2]. The growth of this industry has consistently registered a strong growth momentum and proved viable and resilient, despite a financial crisis and strong competition from conventional insurance [3]. The rapid expansion of demand for Takaful, the frequency of crises and scandals that noticeable in the Takaful industry encouraged the mass media, government and the community to give serious consideration to the issue of ethics [4-5]. While business and sales ethics are important globally [6], researchers have found there are generally more ethical business problems in developing countries [4,7-8]. Ethical sales behavior has been showed as behaviors on the part of agents that promote the welfare of the customer [9]. In order to develop sustainable competitive advantage through marketing efforts, agents must achieve of acquiring, maintaining and enhancing their existing market shares, and further retaining customer loyalty [10]. Despite that, researchers have found that there are both individual and organizational factors driving ethical behavior [11-13]. Not surprisingly, there are calls for systematic efforts to investigate the ethical practices among agent within

banking and insurance industries [4,14,17], but little examines factors that influence the ethical behavior of agent Takaful [14,18,20].

Through competitive pressures, Takaful agents need to intensify marketing and sales strategies to increase sales targets towards achieving the goals and objectives of the firm [21], thus delivering customer satisfaction and loyalty through the services provided. Also, previous researchers [18, 20] claimed that there are a handful of sales agents to get the target outlook. With such situations it can create a dilemma that can invite to unethical actions [22-23]. In additional, [24] argued that ethics codes formed within the organization for the purpose of curbing unethical behavior are still unconvincing and fail to implement effectively. This situation is due to the elusive and complex aspects of Takaful products, customers are faced with considerations in uncertainty arising from being unable to understand product complexity, lack of service, and long-term benefits, attributable to the experience and integrity of Takaful service traits [4, 25]. In order to address the issues, this study examine relationship between sales pressures and ethical sales climate on ethical sales behaviour among Takaful agents.

2. LITERATURE REVIEW

2.1 Ethical Sales Behaviour

Ethics is the branch of moral philosophy that deals with moral judgments, standards, and rules of conduct [26], [27] and society requires individuals to behave according to those rules [28]. Ethical sales behaviour is something difficult to understand and often based on a particular situation [29]. In the contexts of Takaful industry its emphasis on ethical development should be enhanced among agents. Usually, marketing function provides a crucial link either to the organization or environment [20]. Therefore agents who behaves ethically is more effective at building customer relationships, as well as getting customers satisfied, trusted, and committed [23,26]. Previous studies [9,26,30-31] pointed out ethics with marketing activities viewed as something that raises doubts and problems. Clients or prospect customers often rely on agents who are representatives of business to provide the correct information and proper guidance [17]. Therefore, good ethics in business can enhance business results, which leads to sustainable development of organizations [23], [32]. Ethical sales behaviour considered to be a mutual relationship based on a fair and equitable exchange, and when customers see a good relationship, action feedback may occur. The agent has a personal interaction with the customer and their actions more visible, otherwise unethical behaviour can have a profound impact on the public. Therefore, unethical behaviour in sales as perceived by the customer is defined as an agent behaviour in the short term to get customers money.

2.2 Sales Pressure and Ethical Sales Behavior

Today, trends of personal selling are experiencing various changes and challenges and difficult to manage [13,33]. Accordingly, [34] argued this situation based on demands and opportunities that require adjustments and new approaches of sales organizations and agents. Besides this situation forced the organization and its agents act more quickly to apply the approach to a long-term relationship with the customer [19]. However, this phenomenon can be distressing to the agent when linked to the achievement of organizational goals and customer satisfaction. Measuring of sales based on returns that can generate profit organization [20]. As a result, agents have set a sales target to meet the goals of the organization [18]. Based on this phenomenon, the agent is under pressure to meet the needs of the organization and at the same time they have set a sales target. This has led to unethical behavior. Elsewhere, author also claimed that sales pressure has a significant relationship towards ethical sales behavior. Therefore, the first hypothesis is as follows:

H₁: There is a significant relationship between sales pressure and ethical sales behaviour of family Takaful agent

2.3 Ethical Sales Climate and Ethical Sales Behavior

Ethical sales climate influence perceptions of the intensity of ethical issues and ethical decisions [30]. Its formed to produce the human relationship with the social environment determined by the behavior of the individual factors, and environment [35-36]. Therefore, Schwepker, Ferrell, and Ingram [37] claimed that ethical sales climate is considered to be one of the factors that affect the ethical behaviour of agents. It is also related to the code of ethics and policies can affect behaviour consistent with customer orientation [38]. Although, Kim, Paek, Choi, and Lee 2012; Yoo and Arnold [39] argued that ethical sales climate affected ethical behaviour of agent as boundary spanning and front-line employees especially in the sales context. Thus, this study proposes the second hypothesis is:

H₂: There is a significant relationship between ethical sales climate and ethical sales behavior among family Takaful agents.

RESEARCH MODEL

Figure 1, postulates the relationship between sales pressure, and ethical sales climate towards ethical

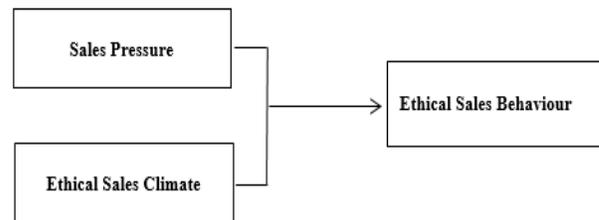


Figure 1: A Conceptual Model of Ethical Sales Behavior

3. RESEARCH METHODOLOGY

3.1 Sample and Data Collection

To test the hypotheses, respondents from Etiqa Takaful Berhad, Syarikat Takaful Malaysia Berhad, and Takaful Ikhlas Berhad in northern region of Peninsular Malaysia were surveyed. Proportionate stratified random sampling are used in this studied. This method is chosen because the elements in the population have known the sample can be generalized over the population. There were 1313 Takaful agents in the list report of Institute Statistic Malaysia (ISM) for the year 2013. However, since the sample size exceeds 10 percent of the population ($1313 * 0.10 = 131.3$), the [41] formula should be used to calculate the final sample size.

Therefore, the size of the correction sample for the population 1313 is 223. A total of 212 respondents returned surveys, of which 43 questionnaires were rejected due to the lack of some information. Thus, 169 valid questionnaires were finally obtained, giving response rate of 32 per cent, a rate that is regarded as good.

3.2 Measurement

All of the variables included in the research model were measured using multi-item scales drawn from prior studies. The response categories for each item were anchored by Strongly Disagree (1) and Strongly Agree (5). The items used to measure each of the variables are presented:

- a. *Ethical Sales behaviour* was utilized Defining Issues Test (DIT) that was developed by [42] based on the theory of [43]. By
- b. using DIT, three scenario of ethical dilemmas was applied.
- c. *Selling Pressure* was assessed by adapting items from [44]. The scale was modified for the Takaful industry. The scale’s focus was on the extent and means of a company’s selling pressure.
- d. *Ethical Sales Climate* was assessed with a frequently used by previous studies measured from [45]. The items focused on agents perceptions of the presence and enforcement of codes of ethics and corporate policies on ethics.

4. ANALYSIS AND RESULT

Data were analysed through IBM Statistical Package for Social Sciences (SPSS) version 22. This study used descriptive and multiple regression to analyse the data. The descriptive statistics of the sample are listed in Table 1. The sum of the respondent of this research is 169 of Family Takaful agents. Male respondents higher than female. While, the most agent Takaful who participated under the range age between 25-29 years old. Moreover, as expected, the largest race in this sample comes from Malay followed by Chinese and Indian respectively. In summation, the result showed the level of education of respondent derive from degree holder and the level of tenure among respondent within the range 2-21 years. Lastly, result of working experience as agent in the range of 2 to 21 years. For detail illustration, Table 1 demonstrated of respondent profile.

Table 1: Demographic Profile of Respondent Characteristics

Demographic Profile		Frequency	Percentage (%)
Gender	Male	102	60.6
	Female	67	39.4
Age	20-24 years	25	14.7
	25-29 years	47	27.6
	30-34 years	45	26.5
	35-40 years	23	13.5
	41-45 years	21	12.4
	More 45 years	9	5.3
Race	Malay	131	77.1
	Chinese	32	18.8
	Indina	7	4.1
Level Education	SPM	40	23.5
	Diploma	57	33.5
	Degree	68	40.0
	Master	4	2.4
Tenure	Phd	1	.6
	2-5 year	102	60.0
	6-9 year	41	24.1
	10-13 years	25	14.7
	14-17 years	1	.6
	18-21 years	1	.6
Working experience in field of agents	2-5 years	27	15.9
	6-9 years	39	22.9
	10-13 years	65	38.2
	14-17 years	23	13.5
	18-21 years	11	6.5
	more 21 years	5	2.9

The exploratory factor analysis was used to determine the construct validity of selling pressure, ethical sales climate, peers influence, and ethical sales behaviours. The Principal Component Analysis (PCA) was used to assess the dimensionality of the measures, in this light, PCA performed to assess the factorial structure of the scales. The results of the factor analysis showed the Kaiser-Meyer-Olkin (KMO), which surpassed the .6 and the Bartlett Sphericity test (BTS) which was significant with $p < .05$. One possible reason is the number of samples which was less than 200 people, Hair, Black, Babin., and Anderson (2010) suggested that the adequacy of the sample measured is .45. All of the variables passed both the statistical tests of Kaiserr-Meyer-Olkin (KMO) which is a measure of sampling adequacy and Bartlett’s Test of Sphericity for statistical significance. These tests confirmed the factorability of the data collected through the scales. The reliability score for selling pressure, and ethical sales climate were 0.75, and 0.835 respectively. On the contrary, the pre-conventional, conventional and post-conventional were 0.640, 0.818 and 0.731 respectively. In the meantime, even though the value of the Cronbach Alpha for pre-conventional items was low, researchers had retained all the items, because theoretically, these items are important and should be maintained [47], [48]. The results of the factor analysis as shown in Table 2, indicated that each factor was validly represented by its relevant items.

Table 2: Validity and Reliability of Instruments

Item	Selling Pressure	Ethical Sales Climate	Ethical Sales Behaviour		
			Pre	Cont.	Post
SP1	0.689				
SP2	0.728				
SP3	0.707				
ESC1		0.710			
ESC2		0.722			
ESC3		0.892			
ESC4		0.740			
ESC5		0.479			
S1A			0.712		
S1B			0.693		
S2A			0.860		
S2B			0.770		
S3A			0.556		
S3B			0.529		
				0.772	
				0.685	
				0.697	
				0.638	
				0.721	
				0.823	
					0.796
					0.858
					0.699
					0.747
					0.759
					0.985
Percentage variance explained %	66.77	60.67	36.96	52.57	49.89
KMO	0.692	0.808	0.663	0.839	0.815
Bartlett's Test of Sphertity	116.8	340.3	148.16	308.31	306.58
Reliability	0.750	0.835	0.640	0.818	0.731

The relationship between variables showed in Table 3, selling pressure, and ethical sales climate towards ethical behavior were found statistically positive. Positive result indicated that the higher of ethical orientation, the higher of agents to work ethically.

Table 3: The Effects of Selling Pressure, and Ethical Sales Climate on Ethical Sales Behavior

Predictors and criterion		β	t	sig	Result
Selling Pressure	→ Ethical Sales Behaviour	0.201	3.614	0.000**	Supported
Ethical Sales Climate	→ Ethical Sales Behaviour	0.298	4.882	0.000**	Supported
R ²		0.713			
F		85.63			
Sig		0.000			

Notes: * p<0.05; ** p<0.01

Therefore, based on result all the hypotheses were accepted. In all, selling pressure, and ethical sales climate significantly explained 71.3 percent of variance in ethical sales behaviors (R²=0.713, F=85.63, p<0.01). The overall findings presented selling pressure (β =.201; t =3.614; p < 0.01), and ethical sales climate (β =.298; t =4.882; p < 0.01). Moreover, the empirical findings indicate that selling pressures, and ethical sales climate, have relationships with ethical sales behaviors.

Therefore, all the hypotheses were accepted. The results of the hypotheses testing are summarized in Table 3.

5. CONCLUSION AND DISCUSSION

This is the first study that simultaneously identifies and analyses the key factors for ethical sales behaviors amongst Takaful agents in Malaysia. The researchers believe that this research will make significant contributions to the existing literature. Ethics has become a starting point from which one can examine the success or failure of a business. Based on the ethic theory that developed by previous study [49, 51] and using the scenario approach to collect data from family Takaful agents, researcher investigated the impact of selling pressure, and ethical sales climate as important factors motivating them to act in an ethical manner when interacting with clients. The result of the study showed that selling pressure and ethical sales climate are found to have a positive significant relationship to ethical behaviors. As pointed out by [20,52,53], selling pressure is focused on retaining the relationship with the customers and this encompasses a range of activities inherent of the company's objective and agents' concerns for customers' need. Thus, in service industry like Takaful putting customers' interest should be priority [54], and agents tend to sell product that are beneficial to the customers [55]. The result on ethical sales climate is consistent with prior studies [8], [56]–[58]. These previous researches also exhibit that ethical climate can be proved empirically to have a positive and significant relationship to the ethical behaviors of agents. Based on the result, it is apparent that by introducing systems and procedures, agents can improve their ethical behaviors and good manners to comply with the laws and guidelines when carrying out their sales activities. The adherences to the guidelines and zero tolerance to unethical activity are some of the effective ways to avoid unethical behaviors among Takaful agents. Therefore, this finding is supported by other researchers' findings. Thus, it can be concluded that Takaful operators as service providers, must strategies to achieve sales ethics to generate agents' ethical sales behaviors. Therefore, the increasing demands for Takaful products calls for sales department to focus on related issues that may affect the company's reputation as the sale of complex services may offer many opportunities for agents to take advantage of an unsuspecting customer or provide insights into the consumer's needs.

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