

**Demystifying the Sacred and the Profane in Religious Consumption:  
An Exploration of Islamic Consumption in the Malaysian Marketplace through the  
Lens of Consumer Culture Theory**

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#### **Conferences:**

- Kamarruddin, N.N.A., Yip, N.K.T. and Baumann, J. (2016) "Exploring Islamic consumption and marketplace – A phenomenological study of Islamic life insurance among Muslims in Malaysia". Quality of Services 15th (QUIS15). Porto, Portugal.
- Kamarruddin, N.N.A., Yip, N.K.T. and Baumann, J. (2018) "Exploring Islamic consumption and marketplace – A study of Islamic life insurance among Muslims in Malaysia". Academy of Marketing Science 46th. New Orleans, LA, USA.
- Kamarruddin, N.N.A., Yip, N.K.T. and Baumann, J. (2019) "Exploring Islamic consumption and marketplace: Islamic life insurance consumption among Muslims in Malaysia". British Academy of Marketing (BAM) 2019 conference, Aston University Birmingham, United Kingdom.
- Kamarruddin, N.N.A., Yip, N.K.T. and Baumann, J. (2020), "Exploring Islamic consumption and marketplace: The different meanings in the consumption of Islamic life insurance in Malaysia". Global Islamic Marketing Conference (GIMAC) 2020, Istanbul, Turkey. (Cancelled due to COVID19, but accepted for proceedings publication).
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## **Abstract**

The global Muslim population is an expanding market, anticipated to grow to 3 billion by 2060. This is nearly a quarter of the world's population (Pew Research Center, 2017). Along with this comes increasing attention on halal (permissible) products and services, and institutions are shaping their marketplace offerings to fulfil the growing demand for these products. One area that generates much research interest is Islamic financial services. This includes Islamic life insurance which despite many theological debates, has seen growth in its consumption in Muslim-majority as well as Muslim-minority countries (Thomson Reuters, 2018a). However, little is known about this consumption. By studying the literature on Islamic consumption and marketing as well as Consumer Culture Theory (CCT), this research aims to explore the dynamic influences of the sacred and the profane in shaping consumption and the marketplace in religious context. A total of 44 semi-structured in-depth interviews were conducted with Takaful and conventional life insurance consumers, those who consumed both types of life insurance, non-insured consumers as well as agents. These interviews aimed to understand the underlying meanings assigned towards the consumption of Islamic life insurance, including consumers' lived experiences of their religious beliefs, the social and cultural environments in which they consume the service. It was evident from the research that there are different layers of reasoning that influence Malaysian Muslims' choices in consuming life insurance. This is due to the complex and multifaceted symbiosis between the sacred and the profane as well as the religious beliefs, which in this case refers to the halal and the haram. Therefore, the perceived sacredness and profaneness of Islamic life insurance is critical in its consumption because of these multiple layers of influence.

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## CHAPTER 1: INTRODUCTION

### 1.1 Introduction

*“With the world’s Muslim population now at around 1.8 billion and rising, few in business can turn their back on such a demographic. Since more than 50% of Muslims worldwide are under the age of 25 and, together, account for more than 10% of the world’s population, the prospects for the future look remarkably bright. From food and Islamic finance, the industry is spreading its wings into pharmaceuticals, fashion, and tourism, among many other areas.” (The Economist Intelligence Unit, 2012)*

There are two rationales for pursuing this particular study and context. First, the emergence of a growing, untapped market as the above excerpt indicates. The global Muslim population recently reached 1.8 billion to represent nearly a quarter of the world’s population (Desilver, 2013). The world’s population is expected to increase by 32% accounted to 9.6 billion in 2060 (Pew Research Center, 2017). The Muslim population is projected to grow by 70% in 2060 compared to other religions such as Christianity (34%), Hindus (27%) and Jews (15%), making it the fastest-growing demographic. By 2060, Muslims are estimated to represent the second largest population in the world at 3.0 billion, after Christians at 3.1 billion (Pew Research Center, 2017).

The population of the Muslim world comprised USD 2,107 billion of the global market in 2017, and this is estimated to increase to USD 3,007 billion by 2023 (see Figure 1). This provides a viable opportunity for marketers who aim to take advantage of this growing market. Realising the potential of this growing spending power, marketers are working on offering various alternatives to cater to this unique market, with a variety of products and services being created and produced to fulfil its needs.

The needs of this specific market go beyond the obvious necessities such as food and clothing. It is evident in Muslim-minority countries that halal foods catering to Muslim consumers are now accessible in big supermarkets and not just in Muslim retail stores. This inclusiveness does not stop at food and clothing alone but has spread across other segments of consumption. For instance, tourism, media, health, pharmaceutical and more recently cosmetics and Islamic finance are all areas that have gained further interest from marketers. Specifically, Islamic finance represents the biggest contributor to the Islamic economy and its



market size has been growing over the years (Thomson Reuters, 2018). In October 2014, the UK was officially appointed as an Islamic finance hub for Western countries (UK Trade and Investment, 2014). This reflects the growing interest from Western countries in accommodating Muslim consumers' financial needs.

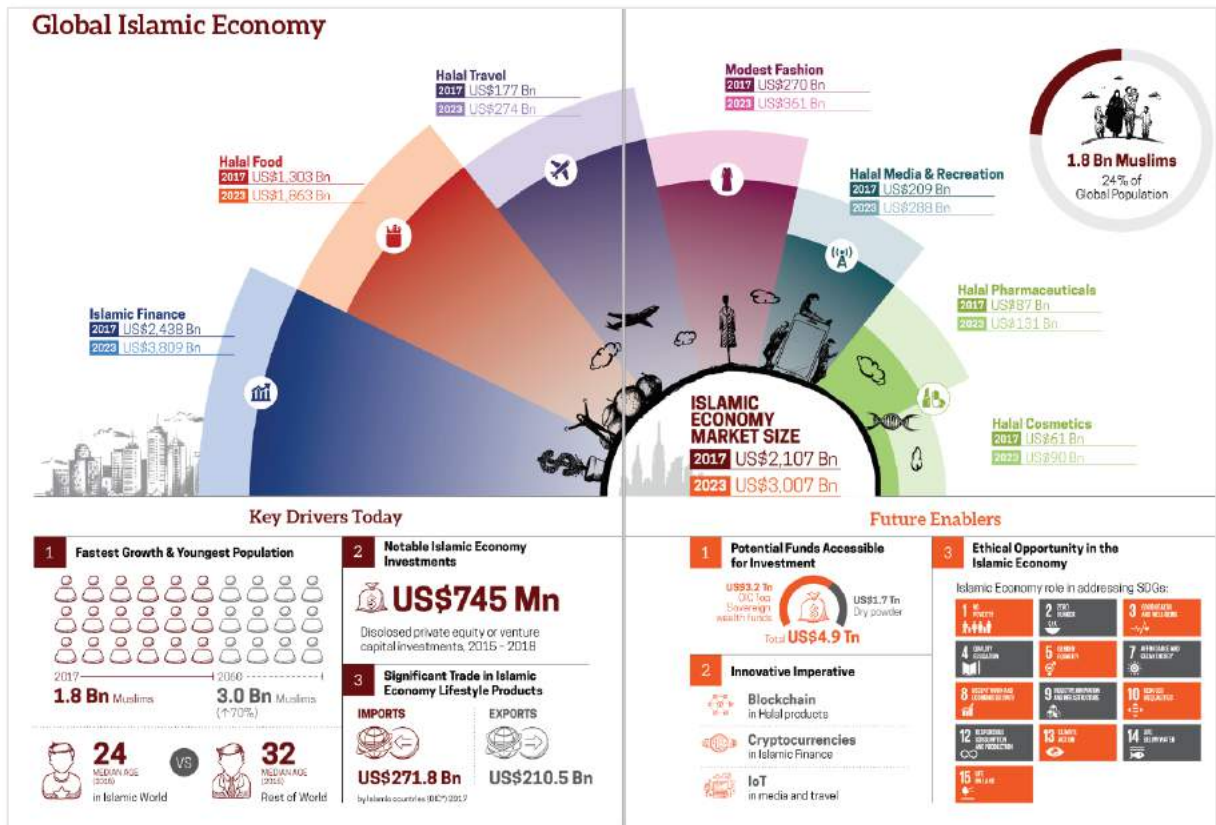


Figure 1 The global Islamic economy landscape adopted by Thomson Reuters (2018)

Muslim consumers are also becoming more aware of the need to apply their faith to their lifestyle. As such, they have begun to assimilate their local cultural values and material consumption into their faith (Jafari and Suerdem, 2012). It is apparent that Muslims, as consumers, are a unique market because of their faith-based consumption practices that have their own peculiarities. For instance, Muslims consume not only on the basis of Islamic principles such as halalness (permissible) or haramness (impermissible), but also continuously interpret and re-interpret their religious beliefs according to their lifestyle and social-cultural context.

The second rationale for pursuing this particular study and context is the infancy state of the current religious and Islamic consumption literature. Religion is deemed as essential in

influencing consumption, yet research in this area remain stagnant (Drenten and McManus, 2016). There has been growing interest in researching Islamic consumption in recent years, but arguably this has “*barely scratched the surface of relevant perspectives*” and has failed to gain mainstream recognition (Wilson et al., 2013, p. 24). Various calls have been raised to encourage other marketing scholars to explore this understudied area (see Sandikci and Ger, 2011; Jafari and Suerdem, 2012; Sandikci and Jafari, 2013; Benton, 2016; Drenten and McManus, 2016; Rinallo and Oliver, 2017, 2019; Husemann and Eckhardt, 2019).

This infancy-level scholarship also faces various criticisms. The existing empirical research in Islamic consumption has been criticised for (i) mainly using a deductive approach in researching Islamic consumption; (ii) essentialising Islam as the primary differentiating factor; and (iii) oversimplifying Muslim consumers as a homogeneous consumer segment (Sandikci and Ger, 2011; Jafari, 2012; Jafari and Sandikci, 2016).

Past scholars in Islamic consumption literature tend to use a rather deductive approach in studying Islamic consumption. They are prone to making idealistic comparisons between Western ideas and Islam (Jafari and Suerdem 2012). For instance, Weber (1958) argued that Islamic economy and society differ from the Protestant ethics and value-driven rationality of Western economies. Muslims are categorised as emphasising only on values of militancy (jihad), short-term self-interest (after-worldly) and emotional motivations (martyrdom) and as such, they are against worldly pleasures and capital accumulation. However, this does not entirely reflect the actual phenomenon where some Muslims, given a particular cultural context, will interpret Islam differently. Therefore, instead of making idealistic comparisons between the West and Islam, scholars are encouraged to adopt an inductive approach which would allow new concepts and theories to develop from the consumers’ point of view (Jafari and Suerdem 2012).

Another critique of Islamic consumption scholarship is its essentialisation of religion. Islam is identified as the primary differentiating factor in influencing consumption (Sandikci and Ger, 2011; Jafari, 2012; Jafari and Sandikci, 2015, 2016). Religion – in this case, Islam – is but one among many factors that shape Muslim consumption. Muslim consumers are unique in that they consume goods and services based on their faith. However, assuming that all Muslims would do so is rather idealistic. Like many other consumers, Muslim consumers come from various backgrounds and as such, their consumption decisions involve not only

their religious beliefs but also their social backgrounds such as ethnicity, family norms, culture and others.

To emphasise further, Firat and Venkatesh (1995) argued that viewing consumption as an act of fulfilling basic utilitarian needs would not capture the complexity of consumption where consumers would assign meanings to each choice they make. It is thus crucial to understand how these consumers arrive at their consumption decisions from a broader perspective – namely economic, psychological and sociocultural – where the consumption itself may consist of multiple meanings related to one's life patterns, philosophies and experiences.

Lastly, it has been argued that past scholars tend to oversimplify Muslim consumers as a homogeneous consumer segment. Past research and scholarship approach this market quite simplistically (Jafari, 2013). There are however two major groups of Muslims that exist today; the Sunnis and the Shias which encompass 87-90% and 10-13% respectively of the world's Muslim population (Pew Research Center, 2015). Within these two groups, there are different schools of thought. The Sunnis are divided into four primary schools i.e. Hanafi, Hanbali, Shafii and Maliki. Meanwhile, the Shias are categorised according to three primary schools of thought i.e. Jafari, Ismaili and Zaidiyyah, which are then further split into several sub-categories.

There is also the argument that most Muslims are 'born' Muslim. They are raised within various sociocultural factors i.e. tradition, history, ethnicity, norms and religion that shape their daily lifestyle, consumption choices and worldview. For them, religion is already a part of their culture, and to a certain extent it becomes a mundane practice without the need for any association with religious rituals. In turn, religion is not only reflected in their food or fashion choices (the obvious) but also in their tourism or financial services decisions (in this case, Islamic life insurance). A woman's veiling is a good example to this point. A Muslim woman's veil is not just a matter of choice due to religious requirements but it may also be influenced by political, geographical (i.e. type of veil material to suit the weather) or cultural (i.e. wearing bright or subtle colours) factors, depending on her context which may reveal various interpretations and meanings for her consumption. The misinterpretation of Muslim consumers as a homogeneous segment has raised several calls for more holistic and inclusive research in exploring Islamic consumption (Jafari, 2012; Wilson, 2012). The argument is

that, despite adhering to the same Islamic principles, different Muslims in different cultural contexts would interpret Islam differently.

Another stream of literature deemed relevant in explaining this consumption phenomenon is the sacred and the profane concept, originally rooted in religious literature and brought in to understand the consumer and consumption. Ever since Belk, Wallendorf and Sherry, Jr. (1989) introduced this concept in consumer research, various scholars have shifted their attention towards finding sacredness in mundane consumption (Rinallo and Oliver, 2019). In doing so however, they have neglected consumers with religious backgrounds (Bajde, 2006; Ger, 2005; Moufahim, 2013; O'Guinn and Belk, 1989). However, various calls for more research in the intersection between the sacred, the profane and religious consumption has been made in recent years (Jafari and Suerdem, 2011, 2012; Rinallo, Scott and Maclaran, 2013; Rinallo and Oliver, 2017, 2019).

## **1.2 Aims and the structure of the research**

This research has one objective; to contribute additional knowledge in the area of Islamic consumption as seen through the lens of Consumer Culture Theory (CCT). It is important to note that for this study, the term 'Muslim consumer' is not meant to conceptualise Muslims as a unified segment. Rather, this study claims that Muslims are unique according to their social and cultural environment. In simple terms, the researcher believes that Islam is not the only distinguishing element in consumption decisions. The Islamic principles as well as the accepted cultural norms are continuously being negotiated. In this respect, this research shall demonstrate through the CCT lens that Muslim consumers are unique according to their settings and are continuously interpreting and re-interpreting religious principles in their consumption.

Following Section 1.1's brief introduction on the rationale of pursuing this study, a conceptual framework inclusive of the respective knowledge gaps is provided in Figure 2 below. This study explores the consumption of Islamic life insurance in Malaysia using three main theoretical lens i.e. religious consumption; the sacred and the profane consumption; and CCT. Islamic life insurance is deemed a unique context for exploring the complex intersection between the sacred and the profane in religious consumption. This is because Islamic life insurance, despite being subjected to theological debates, is increasingly accepted

and consumed by Muslims in Malaysia (Singh, 2018; Nathan, 2019; Ong, 2019). That said, three research questions were raised to explore this consumption further:

- (i) What does it mean to consume Islamic life insurance among Malaysian Muslims?
- (ii) How does the sacred and the profane help to shape the Islamic life insurance marketplace?
- (iii) How do Malaysian Muslims negotiate the sacred and the profane in the consumption of Islamic life insurance?

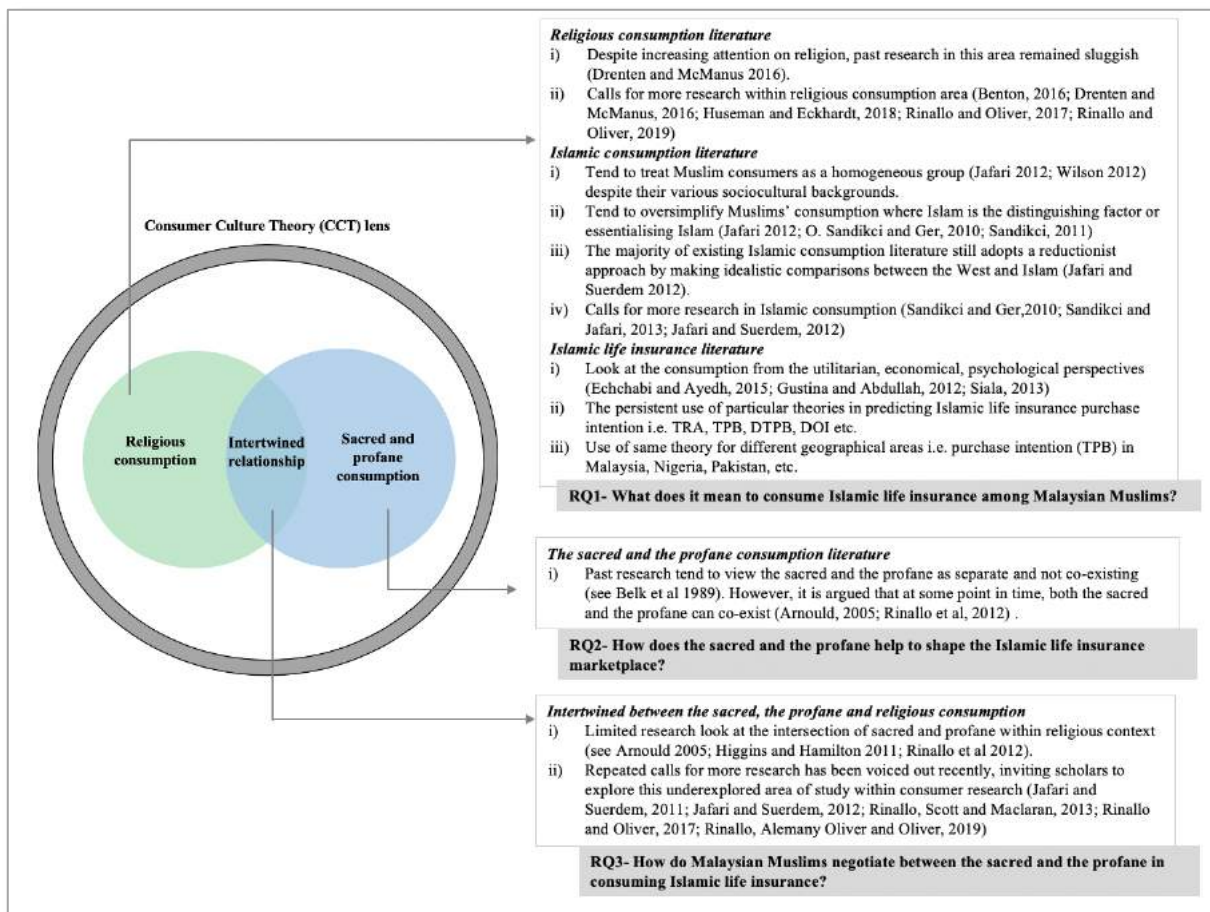


Figure 2 Knowledge gaps and research questions

To address these three research questions, semi-structured in-depth interviews were conducted with five different groups of participants. The researcher utilised an interpretive stance and qualitative methods to explore a variety of perspectives or realities based on participants' own thoughts and experiences in consuming Islamic life insurance. The data yielded nearly 2000 minutes of audio recording from 44 participants through a purposive sampling technique, which produced thick descriptions of their consumption. These data

were then transcribed and analysed through Braun and Clarke's (2006, 2013) six-step thematic analysis.

The remainder of this thesis is organised as the following six chapters: Chapter 2 provides an extensive review and discussion of relevant literature before arriving at a conceptual framework to approach the consumption phenomenon; Chapter 3 introduces the philosophical stance adopted and the research methodology used throughout this project; Chapters 4 and 5 present the analysis and findings of this study; Chapter 6 discusses these findings in relation to the initial research questions, with theoretical and managerial implications. It also includes the limitations of this research and recommendations for further study. Finally, Chapter 7 concludes the thesis by providing a summary of the whole research and a note on the importance of this study.

The next chapter discusses the relevant literature on religious consumption; the sacred and the profane consumption; and Consumer Culture Theory (CCT).

## **CHAPTER 2: LITERATURE REVIEW**

### **2.1 Introduction**

This chapter intends to provide an extended review of the relevant literature investigating the consumption of Islamic life insurance among Muslims in Malaysia. The discussions revolve around past literature in religious consumption, the sacred and the profane consumption as well as Consumer Culture Theory (CCT). It begins with the conversation around religious consumption and how this has been conceptualised within consumer research. The discussion also includes the current state of Islamic consumption research as well as Islamic life insurance consumption research, opening up various issues in these areas that will serve as the primary rationale for this study. The discussion then shifts towards the sacred and the profane consumption within consumer research literature. This review reveals how past marketing scholars have explored the sacred and the profane in consumer research which then led to the complex intersection of the sacred and the profane within religious consumption, providing another direction for this study. Lastly, the author discusses the use of CCT as the lens through which the consumption phenomenon is explored. This includes a brief introduction on what CCT is and its perspective in approaching consumption, followed by a discussion on the appropriate use of CCT as the lens for exploring Islamic consumption and its marketplace.

### **2.2 Religious consumption within the consumer research literature**

#### **2.2.1 Religion and religiosity**

The area of religious consumption has received growing attention over the past few decades. Although religion is perceived as one of the critical drivers of consumption, research in this area remains scant and under-theorised within the field of marketing (Karatas and Sandikci, 2013; Drenten and McManus, 2016). Much of previous marketing literature have looked at religion as a distinguishing variable and explored how it influences an individual's decision-making, purchasing and shopping behaviours. In this particular section, the author will discuss the different views of what is defined as religion, the basis of religiosity and how it influences the multiple interpretations of religion.

The consensus is, there is no singular definition of religion (Clark, 1958; Belk, Wallendorf and Sherry Jr., 1989) despite various attempts by social researchers to operationalise the term. To begin with, the Oxford English Dictionary provides three definitions of religion: First, as “the belief in and worship of a superhuman controlling power, especially a personal God or gods”. Second, as a “particular system of faith and worship”. Third, as a “pursuit or interest followed with great devotion”. Hence, religion is associated with adhering to something that relates to the Divine or God(s) or a superhuman’s power that goes beyond the human power; something perceived as godlike that is followed by an act of great devotion.

Durkheim (1965) defined religion as “a unified system of beliefs and practices relative to sacred things” (p. 62). On the other hand, Geertz (1966) described religion as “a system of symbols, which acts to establish powerful, pervasive, and long-lasting moods and motivations in men by formulating conceptions of a general order of existence and clothing these conceptions with such an aura of factuality that the moods and motivations seem uniquely realistic” (p. 4). Religion has been associated with various terms such as ‘sacred’, ‘supernatural’, ‘mystic’ but these terms are far from capturing the complexity of religion as experienced in a given cultural setting (Idinopulos, 1998).

Unsurprisingly, there is no definitive definition of religion as argued by Clark (1958) who conducted a study on how social scientists define religion. An open-ended questionnaire was distributed among 68 social scientists asking two questions: “How do you define religion? And what values do you find most basic in your personal life experience?” (Clark 1958, p. 143). From the study, Clark found that religion has many facets, and every social scientist relates the term ‘religious’ to very different things, from supernatural, mystical and divine to socially acceptable values and group associations. Religion is also associated or described as institutionalised, systems, formalised, organised, community-oriented, and consisting of beliefs, practices and rituals to facilitate closeness to God (Weber, 2002; Higgins and Hamilton, 2011a).

Within marketing research, religion is defined or treated uniquely. Religion is argued as not entirely related to the Divine or God or a superhuman’s power alone. James's (1961, p. 42) unique definition of religion provide a good example of how marketing research treats religion “...(Religion) shall mean for us the feelings, acts, and experiences of individual men in their solitude so far as they apprehend themselves to stand in relation to whatever they may



consider the divine....We must interpret the term “divine” very broadly, as denoting any object that is godlike, whether it be a concrete deity or not”. Here, the emphasis is on anything one would consider as ‘Divine’. Thus, one may associate religion with anything that is godlike, that carries similar elements of devotion and transcendental, but doesn’t have to be supernatural or God(s) solely.

Similarly, Hirschman (1983) conceptualised religion as a “cognitive system” which includes a set of beliefs, values and behaviours shared by members of a community. Here, definitions of religion within the consumption landscape go beyond supernatural power. “Cognitive system” here suggests that within a community, members will share a standard set of thinking, beliefs, values and acts that would influence that particular group’s behaviour (Hirschman, 1983).

In marketing literature, discussions of religion go beyond bringing oneself closer to God, but how the similar aspects of devotion and religious elements existing within one’s daily life consumption remains a religious act. The consumption of Harley-Davidson bikes is considered as a religious experience by members of its community, who experience the “transcendental departure from the mundane” while riding their bikes (Schouten and McAlexander 1995, p. 51). This community's members would devote their lives towards the group’s shared values; for some, riding has become their total lifestyle as expressed by their motto “Live to ride, ride to live”. The Harley-Davidson bike is revered by its devotees, to the extent that it becomes a taboo to even touch another person’s bike without permission (Hopper and Moore, 1983).

However, attempts to understand religious consumption within consumer or marketing research is not directed at trying to find a singular definition of religion. Jafari (2012) argued that such a search will only divert marketing scholars from focusing on understanding the aspect of religion within consumption and what it offers, enabling them to hone their communications better to reach their targeted market. Hence, this research is not trying to approach religion theologically but instead from a marketing and consumer research perspective to better understand the religious aspect of the consumption. This is to explore and understand how consumers view religion and how it manifests itself in their lives within their sociocultural surroundings.

However, the definitive non-singular characteristics of religion raises the question of why this occurs. Some would argue that religiosity plays a role in the multiple interpretations of religion. Here, religion is considered a rather personal yet communal experience. Zinnbauer *et al.* (1997) suggested that the multifaceted range of definitions have to do with the religiosity or religiousness of an individual, and that the religiosity of an individual comes from their personal beliefs and values (Zinnbauer, Pargament and Scott, 1999). This religiosity is then translated into how an individual would experience different interpretations of religion into their daily life practices.

Religiosity here refers to the degree of commitment or devotion an individual has towards the norms and expectations of their religious group (e.g. Wilkes, Burnett and Howell, 1986; Delener, 1994; Moschis and Ong, 2011). In simple terms, religiosity is the measure of how religious an individual is towards their religion. The extent of religiosity may vary based on how much they practice their religious beliefs in their daily life. This individualistic nature of religiosity opens up multiple interpretations of religion based on the degree of strictness and knowledge in the individual's practise of religion in their life. This means that religion may be interpreted differently based on an individual's religiosity and their sociocultural background. Thus, it is crucial to understand how consumers interpret religion in their daily consumption from their viewpoint within their social and cultural backgrounds. This research study focuses on understanding the individual interpretations of religion and how it is manifested in consumers' daily life and consumption which in this case, would be the consumption of Islamic life insurance.

### **2.2.2 Religion and culture relationship**

Following the various definitions and interpretations of religion, the author now seeks to discuss the relationship between religion and culture. There exist many scholarly debates on whether religion is a part of culture or is a separate entity outside of culture. Jacobson (1997) and Roy (2006, 2013) argued that religion and culture are two separate entities. Roy (2006, 2013) debated that believers would form a community with its own customs, beliefs and social threads. To him, religion is either embedded within culture or culture is formed based on religion; they are not one and the same. Similarly, Jacobson (1997) found that the applicability of universal religious teachings and culture are two different aspects. He explained that the only difference between religion and ethnicity (which he perceived as the

essence of culture) is what people attach to each element. For instance, a person of a certain ethnicity attaches himself to his place of origin, meanwhile, religion belongs to a global community where the level of devotion towards a set of doctrines is asserted across all races and nationalities (Jacobson, 1997).

On the other hand, Roy's (2006) criticism is based on his proposition that many Muslims felt a clash between Islam and the West was due to the deculturation of Islam, and not because of a culture clash between the West and their home countries. He gave an example of how Muslims who migrated to Western countries were insistent on consuming only halal foods not because it is a traditional ethnic cuisine but due to a requirement of their religious beliefs. For them, the issue was not the clash between cultures but a recasting of faith. This isolates the religious marker and the cultural content. However, these arguments are subject to critique. First, Roy's arguments were based on his belief that Islam is opposed to the West, its modernity and the consumer culture it represents. Second, he only considered Islamic fundamentalism and it can be argued that this does not conceptually represent the global Muslim community in its entirety. Next, Roy perceived Islam as a rigid construct rather than a historically developed culture. Moreover, he seemed to have overlooked the individual interpretations of the religion. Finally, he viewed the sacredness of Islam among Muslims as overruling other sociocultural factors, resulting in a narrow binary perspective.

The consensus among many scholars is that religion is just another element of culture. For instance, O'Guinn and Belk (1989) claimed that religion is a crucial element in shaping and sustaining cultures. Lindridge (2005) also concluded that religion denotes a set of cultural norms and values which are interrelated within cultural structures. This is further supported by Tillich (1946) who said that no matter how highly regarded a religion is, it is still a part of culture. Religion is seen as interrelated and plays an interactive role in bringing meanings to a culture. Religion provides meanings to life and allows people to interpret life, influence culture and construct norms through which meanings and values are expressed. Tillich (1946) argued that "religion is the substance of culture and culture is the form of religion" (p. 80). Substance refers to the spirit or the essence and religion is seen as the primary concern, the essence of culture; something that provides meaning to culture. "Culture is the form of religion" refers to a way of expressing meanings of religion. Tillich further argued that both culture and religion cannot exist independently of each other, but are mutually interrelated and influence one another.

Geertz (1973) also agreed that religion is part of culture, which enables people to communicate their knowledge about life. For Geertz (1973), the essence of religion lies in its ability to serve an individual or a group as well as becoming a source of general conception about the world and the self. From this conception, cultural functions and religious concepts intertwine and provide a framework of general ideas of various experiences which then develops into meaningful form. Consequently, Islam becomes not just a set of rules that people have to follow but a platform that imparts meaning to their daily life activities including consumption practices. This platform provides an interesting medium to explore the premise of religious consumption as well as sociocultural backgrounds. It is also an opportunity to examine how consumers navigate the various religious aspects of social and culture with regards to how they influence consumption decisions.

### **2.2.3 The existing condition of religious consumption and marketing literature**

*“Although religion was initially recognized as an important factor in macro-marketing scholarship (Monieson, 1981), religion-related research has only recently begun to develop in Journal of Macromarketing (JMK) with over half of the religion-related papers in JMK published within the past decade. One conclusion that can be drawn from our review is the existing research on macro-marketing and religion in JMK can be considered sluggish, at best.” (Drenten and McManus, 2016, p. 384)*

Religion is acknowledged as one of the biggest contributors to the world’s most important social issues given its mental, emotional and behavioural characteristics (Drenten and McManus, 2016). However, despite this acknowledgement, past research in this area remain sluggish. Drenten and McManus (2016) conducted a systematic review of religion-related research within the Journal of Macromarketing between 1981 to 2014. Unsurprisingly, they identified only 19 articles that intersect between religion and macromarketing. They categorised the articles based on (1) the impact of religion on macromarketing issues, (2) the impact of macromarketing issues on religion, (3) religion as a theoretical perspective, and (4) religious groups/individuals as a research context (Drenten and McManus 2016, p. 377). This review provides insights into how the area of religion and marketing is currently under-researched although it is quickly gaining attention among marketing researchers.

Similarly, Mittelstaedt (2002) argued that “religion affects (1) what we trade, (2) how we trade, and (3) when and where trade occurs” (p. 7). Religion affects various aspects of life including marketing-related aspects where marketers shape their offerings in relation to

religion. For instance, religion-related fashion drives Dolce and Gabbana's production of fashionable rosaries which are worn both as religious and social symbols (e.g. Rinallo *et al.*, 2012). Religion-related values drive the consumption of the religious theme park Heritage Village, USA that promotes itself not just for its religious activities similar to pilgrimages but also for broadcasting, shopping, recreation and entertainment (e.g. O'Guinn and Belk, 1989). Religion-related holidays can encourage further consumption such as shopping for Christmas gifts (e.g. Tynan and McKechnie, 2006) or limit consumption during certain periods of time such as the prohibition of food consumption in daylight hours during Ramadhan for certain Muslim-majority countries.

On another note, religion has been involved in marketing and marketplace construction where the dichotomy between the sacred and the secular are being purposefully utilised. In their research, Yip and Ainsworth (2016) illustrated how Protestant megachurches in the Southern hemisphere have been successfully built. These churches preach that “prosperity gospel” occurs when success in the marketplace is taken as an indication of spiritual blessings. Through a case study, the researchers explored the City Harvest Church in Singapore to illustrate how this creation reflects the pragmatic approach and entrepreneurial orientation in Singapore through the use of religion.

#### **2.2.4 The issues with current Islamic consumption and marketing literature**

Within religious consumption, another group that is receiving growing attention is Islamic consumption. Despite the increasing number of Muslims worldwide, research in Islamic consumption did not made any headway in marketing theory debates until recent years as illustrated in Appendix 14. There is currently an upsurge of interest in Islamic consumption research not only due to the scarcity of existing literature in this area but also because of the significant increase in the purchasing power of Muslim communities worldwide. A number of scholars have investigated religion as an element of identity and studied how objects and consumption practices influence the construction of religious identity (e.g. Izberk-Bilgin, 2012; Sandikci and Ger, 2010). For instance, Izberk-Bilgin (2012) studied how attitudes towards global brands are shaped by marketplace and ideology. This stream of research is similar to religious affiliation and religiosity studies which drew attention to the individual's experiences and religious expression. Religion-based consumer groups may influence an

individual's behaviour and they differ from one culture to another. In a collectivist country for instance, the religious group plays a role in dictating what is permissible and what is prohibited in consumption behaviours. In such cases, presumed infidel brands are prohibited and a devout follower would usually respond with strict conformity and obedience to the rules (Delener, 1990; Solomon, Bamossy and Askegaard, 2007; Bonne and Verbeke, 2008). This includes consumption decisions that conform to religious principles (Delener, 1990; Schiffman and Kanuk, 2009).

Despite growing attention towards researching this unique consumer segment, the scholarship of Islamic consumption has received criticism. Jafari (2012) in his article provided several contentions about the directions of existing Islamic scholarship. First, the tendency to essentialise Islam, where it is treated as a fixed transcendental reality that is divine and beyond common thought and experiences. This sacralisation holds that religion in general and Islam specifically is superior, and the essentialising of Islam sees Muslims' consumption behaviour being influenced by their religion more than any other sociocultural factors such as age, gender, nationality or ethnicity. With this perspective in mind, scholars will always see religion as the homogenising factor gluing together all Muslims of different backgrounds while ignoring other sociocultural factors (Sandikci and Ger, 2010; Sandikci, 2011). All Muslims are grouped under one identity that is based on their Islamic teachings, disregarding the fact that they are of different nationalities, ethnicities, social classes and generations.

Second, the essentialising of Islam has given rise to the tendency of Muslim scholars to treat Muslim consumers as a homogeneous segment. This misinterpretation has raised calls for the need to further explore Muslim consumers from a different perspective (e.g. Jafari, 2012; Wilson, 2012). This is necessary as despite adhering to the same Islamic principles, Muslims in different cultural contexts would interpret Islam differently. For instance, there are two major groups of Muslims today: Sunnis (87-90 percent of the world's Muslim population) and Shias (10-13 percent) (Desilver, 2013; Pew Research Center, 2017). Within these two groups, there are different schools of thought. Sunnis are split into four major schools: Hanafi, Hanbali, Shafii and Maliki. While Shias are split into three main schools of thought (Jafari, Ismaili and Zaidiyyah) which are then divided further into sub-categories.

There is also the argument that most Muslims are 'born' Muslim. They are raised within various sociocultural factors (e.g. tradition, history, ethnicity, power relations and norms) and

religion is one of the constituting forces shaping their daily lifestyle, consumption choices and worldview. For them, religion is already a part of their culture and to a certain extent it becomes a mundane practice without the need for any association with religious rituals. This is not only reflected in their food or fashion choices (the obvious) but also in their tourism and financial services decisions (in this case, Islamic life insurance). For instance, Malaysian Muslims choose to use a range of conventional financial services that promise potentially higher returns regardless of the interest condition. They make this consumption decision despite knowing that consuming interest is highly prohibited and frowned upon in Islam. Thus, understanding how consumers incorporate their religion, culture, the perceived “halalness” or “haramness” in their daily lifestyle would be the key to understanding why they consume certain products or services.

Third, past scholarship of Islamic consumption and marketing has been limited to a reductionist approach. This can come from both Western and Muslim-majority countries where they tend to make simplistic analogies between the West and Islam (Jafari and Suerdem, 2012). Weber (1958) exemplified the former through his analysis of Islam, economy and society by making a comparison between Protestant Christian and Islamic ethics. According to him, Protestant ethics is based on value-driven rationality, while Islam emphasises values of militancy (jihad), short-term self-interest (after-worldly) and emotional motivations (martyrdom). This causes Muslims to avoid capital accumulation or worldly pleasures. However, this analysis does not entirely reflect the real phenomena where some Muslims, given a certain cultural context, will interpret Islam differently. These claims also tend to ignore other contributing sociocultural influences. Meanwhile, reductionist approach from Muslim-majority countries are evident when the consumption is analysed based on a rigid framework of Halal (lawful) and Haram (unlawful), the Mustahhab (favourable) and Makruh (unfavourable). It would be unrealistic to assume that Muslims would only choose to consume a product because of religion. As Hasan (2005) claimed, Muslim scholars failed to consider the ever-changing contemporary lifestyle and context-dependency of Muslims.

Hence, the infancy nature of this area provides many directions for future research to expand on the existing knowledge of Islamic consumption and marketing in general, and the consumption of Islamic life insurance specifically. Next, the author will provide an overview of how scholars have approached Islamic life insurance consumption and marketing.

### 2.2.5 The current state of Islamic life insurance literature

The objective of reviewing Islamic life insurance or Takaful-related literature is to highlight the current state of knowledge. From an examination of relevant papers in the Journal of Islamic Marketing (JIMA), a journal dedicated to intellectual discussion of Islamic consumption and marketing-related phenomena, it is apparent that scholars have approached Islamic life insurance or Takaful from various perspectives (see Table 1). Previously, scholars have explored the consumption of Islamic life insurance by looking at the demand for the service from an economic perspective (Kwon, 2013; Sherif and Shaairi, 2013; Akhter and Khan, 2017; Emamgholipour, Arab and Mohajerzadeh, 2017; Sherif and Hussnain, 2017), the role of Syariah in Islamic life insurance's accounting and reporting (Nahar, 2015; Olorogun, 2015), organisational performance in the Takaful industry (Khan *et al.*, 2018; Lee *et al.*, 2019; Hemrit, 2020), historical development (Alshammari, Syed Jaafar Alhabshi and Saiti, 2018; Hassan, 2019), and the service aspect of Takaful consumption (Alshammari, Syed Jaafar Alhabshi and Saiti, 2018; Hassan, 2019). But one growing research domain is the study of consumer behaviour in consuming Islamic life insurance.

Many Muslim researchers are showing increasing interest in this domain as they realise the importance of understanding Muslim consumers in order to design better marketing strategies for this developing market segment. However, the scientific knowledge development is still at an infancy stage. Three critical points can be observed from the literature. First, the persistent use of particular theories in predicting Islamic life insurance purchase intentions, such as Theory of Reasoned Action (TRA) (Farhat, Aslam and Sany Sanuri, 2019), Theory of Planned Behaviour (TPB) (Md Husin and Ab Rahman, 2016; Aziz *et al.*, 2018; Bhatti and Md Husin, 2019; Kazaure, 2019); Decomposed Theory of Planned Behaviour (DTPB) (Md Husin and Rahman, 2013); Theory of Diffusion of Innovation (DOI) (Md Husin and Rahman, 2013) and new product adoption theory (Salman, Hafiz and Htay, 2018). These theories are used extensively across various geographical areas in testing or predicting the intention to purchase Islamic life insurance in different countries.



Table 1 Summary of past research in Islamic insurance consumption or adoption between 2013-2020 in Journal of Islamic Marketing

Author	Year	Context	Method	Perspectives	Points of theoretical contribution
Kadrov (2020)	2020	Commercial insurance	Conceptual	Service	Suggests scholars shift into service thinking rather than goods thinking in addressing the context
Hemrit (2020)	2020	Saudi Arabia	Quantitative	Organisational	Provides evidence on factors influencing financial performance of Islamic insurance companies in Saudi Arabia
Abdur Rehman <i>et al.</i> , (2020)	2020	Malaysia	Quantitative	Service	Uses PAKSERV to explain customer loyalty through the incorporation of service quality and relationship marketing dimensions
Hassan and Abbas (2019)	2019	Pakistan	Quantitative	Consumer behaviour	Uses TPB to predict Takaful purchase behaviour among Pakistanis
Bhati and Md Husin, (2019)	2019	UAE	Quantitative	Consumer behaviour	Uses TPB to predict Takaful purchase behaviour in UAE
Lee <i>et al.</i> , (2019)	2019	Malaysia	Quantitative	Organisational	Uses Data Envelopment Analysis (DEA) to test the efficiency level of the Malaysian Takaful industry
Ali <i>et al.</i> , (2019)	2019	Pakistan	Quantitative	Consumer behaviour	Uses DOI to predict Takaful acceptance behaviour among Pakistanis
Nugraheni and Muhammad (2019)	2019	Indonesia	Conceptual paper	N/A	Discusses innovation strategies in the Takaful industry by describing the socio-economic conditions of Indonesian society
Farhat, Aslam and Sany Sanuri (2019)	2019	Pakistan	Quantitative	Consumer behaviour	Uses TRA to predict Takaful purchase behaviour among Pakistanis
Hassan (2019)	2019	N/A	conceptual	Historical	Examines the origin, evolution and historical development of Takaful mechanism, operations, models and governing framework with extant literature review from previous studies and current practices
Schmidt (2019)	2019	America	Quantitative	Consumer behaviour	Explores the degree of acceptance of an Islamic insurance product in a non-Muslim majority country (USA) and investigates the effects of a product's religion of origin on the purchase intentions of Americans
Kazaure (2019)	2019	North-western Nigeria	Quantitative	Consumer behaviour	Uses extended TPB to examine Islamic life insurance in Nigeria
Ampaw, Nketiah-Ampomah and Owuo, (2018)	2018	Ghana	Quantitative	Consumer behaviour	Adjusted Wald test statistics and logistic regressions are employed to study gender perspective on life insurance in Ghana
Aziz <i>et al.</i> , (2018)	2018	Malaysia	Quantitative	Consumer behaviour	Uses TPB by adding knowledge and perceived usefulness to test the purchase intention among Malaysians
Alshammari, Syed Jaafar Alhabshi and Saiti (2018)	2018	GCC countries	Quantitative	Historical	Provides an overview and marketing insights of insurance and Takaful industries in the GCC region

Khan <i>et al.</i> (2018)	2018	Bangladesh	Qualitative	Organisational	Explores the problems and prospects of family Takaful business organisations
Amron, Usman and Mursid (2018)	2018	Indonesia	Quantitative	Consumer behaviour	Examines the effect of satisfaction (SAT) and trust (TRS) on word of mouth (WOM) and buying decision (BD) for Sharia life insurance in the Muslim society of Indonesia
Salman, Hafiz and Hay (2018)	2018	India	Quantitative	Consumer behaviour	Uses new product adoption theory to examine the acceptance of Takaful among Indians.
Sherif and Hussain (2017)	2017	MENA	Quantitative	Economic	Uses multivariate analysis, bootstrapping and generalised method of moments techniques. They first examine a full model that combines all variables; second, a model that controls for product market factors; and finally, a model that controls for socio-demographic factors. They further separate all models into linear and log-linear demand functions.
Akhter and Khan (2017)	2017	ASEAN and Middle East	Quantitative	Economic	Uses panel data econometrics to examine the demand for Takaful and conventional insurance in ASEAN and the Middle East
Emamgholipour, Arab and Mohajerzadeh (2017)	2017	MENA	Quantitative	Economic	Uses panel data to analyse the determinants of life insurance demand during 2004-2012 within the MENA region
Md Husin, Ismail and Ab Rahman (2016)	2016	Malaysia	Quantitative	Consumer behaviour	Integrates word of mouth, mass media, subjective norms in examining Takaful purchase intention in Malaysia (TPB)
Md Husin and Ab Rahman (2016)	2016	Malaysia	Quantitative	Consumer behaviour	Uses TPB to examine the determinants of Takaful purchase intention in Malaysia
Nahar (2015)	2015	Malaysia	Quantitative	Accountancy	Highlights the impact of Shari'ah precepts governing Takaful's operational nature on its accounting and reporting
Olorogun (2015)	2015	N/A	Quantitative	Accountancy	Attempts to create a justified way of calculating the Islamic insurance participants' contributions
Souden and Jabeur (2015)	2015	Tunisia	Quantitative	Consumer behaviour	Examines the impact of Islamic beliefs on consumers' attitude and purchase intention of life insurance in Tunisia
Sherif and Shaari (2013)	2013	Malaysia	Quantitative	Economic	Uses ordinary least square (OLS) and generalised method of moments (GMM) techniques, the paper investigates the significance of the identified economic and socio-demographic factors in determining the consumption of family Takaful
Jamaluddin (2013)	2013	India	Conceptual paper	N/A	Reveals the emergence of Islamic investment opportunities on Shari'ah-based investments in India
Kwon (2013)	2013	Worldwide	Quantitative	Economic	Investigates significance of regulatory agency structure, key regulatory measures, political stability and cultural dimension in insurance markets of 56 developed and developing countries during 2005-2009
Md Husin and Rahman (2013)	2013	Malaysia	Conceptual paper	Consumer behaviour	A comprehensive review of the DTPB literature is undertaken, with a particular focus on contribution to family Takaful scheme

These theories help to provide some insights by testing different variables to best predict Muslim consumers' intention to purchase Islamic life insurance. However, they fail to depict real-life consumption. In reality, Muslims as consumers would inevitably incorporate their social and cultural influences in their consumption. Past scholars tend to limit themselves to a rigid model with the aim of explaining Muslim consumption behaviour. This current study is therefore necessary to expand the existing literature towards inductive perspectives.

Second, past scholars tend to adopt a reductionist approach towards understanding Islamic life insurance consumption. Most of the existing literature focuses on applying pre-existing theories to explain the purchase intention of Islamic life insurance. This approach is fairly idealistic for understanding a literature that is in its infancy with limited theorisation. For instance, Bhatti and Md Husin (2019), Hassan and Abbas (2019) and Kazaure (2019) explored the behavioural intention and adoption of Takaful products through the Theory of Planned Behaviour. The underlying aim was to explain the factors that influence or predict the adoption of Islamic life insurance among Muslims in the United Arab Emirates, Pakistan and North-western Nigeria. This direction of research however limits the understanding of Muslim consumption to geographical area only and not on the consumption itself. An inductive approach would be more appropriate as it derives concepts and theories from the consumers themselves without disregarding the social and cultural environment. This is the approach this author has adopted to explore the consumption phenomenon from the participants' experience.

Third and similarly with Islamic consumption literature, past scholars of Islamic life insurance research tend to treat Muslims as a uniform group. Muslim consumers are seen as homogeneous as the researchers ignore the influence of social and cultural factors already embedded in the lives of consumers. In reality, Malaysian Muslims are not the same as Muslims in the United Kingdom and both groups practice different consumption behaviours. To emphasise further, even different Muslims in the United Kingdom practice Islam and consume things differently. As such, this study is considered timely and much needed to further expand the knowledge in this area. The existing knowledge gaps discussed in this chapter is further summarised and illustrated in Figure 3.

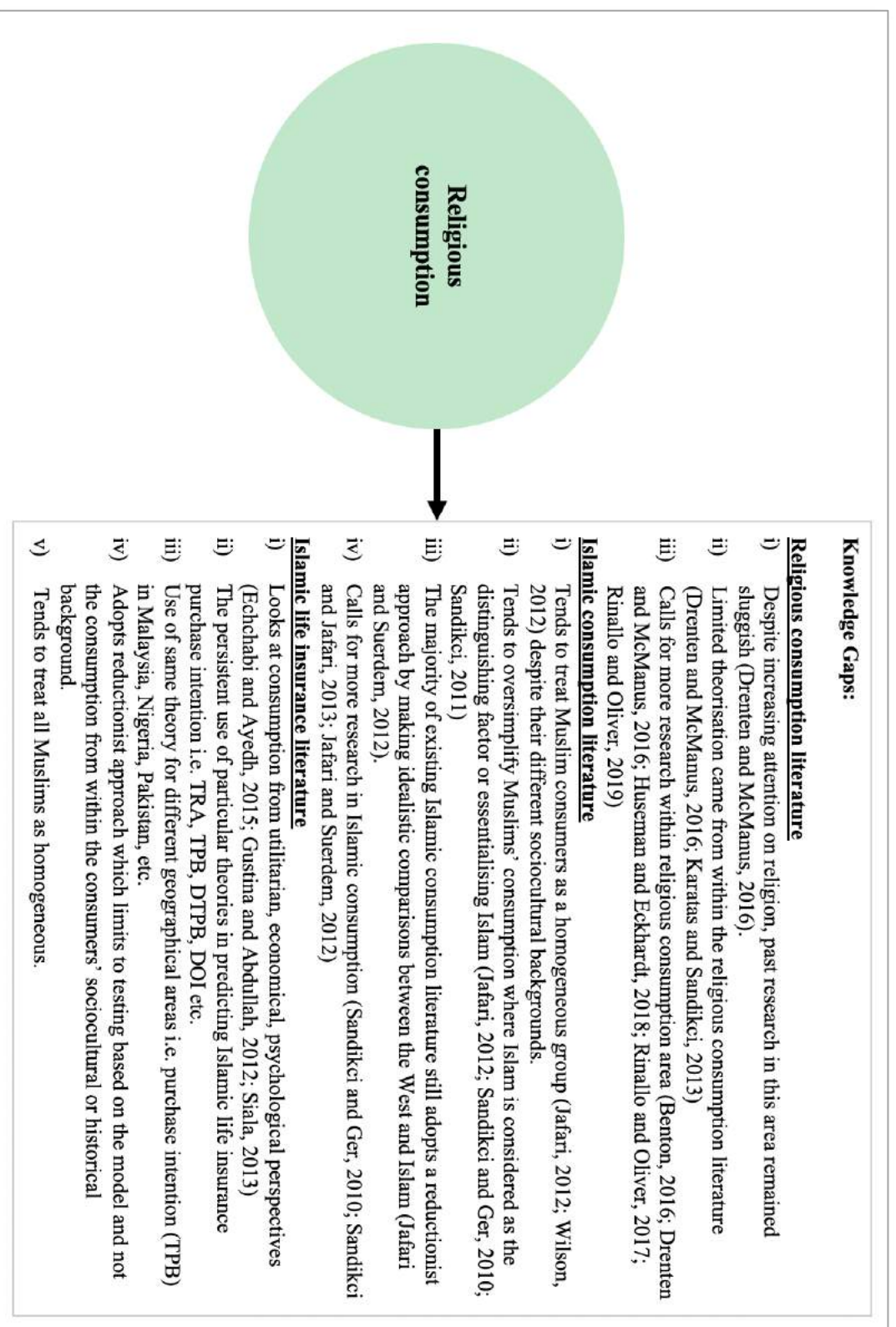


Figure 3 Knowledge gaps within religious and Islamic consumption literature

## 2.3 The sacred and the profane consumption within consumer research literature

### 2.3.1 Definition of the sacred and the profane in consumer research

The concept of the sacred in consumption is originally rooted in theology. It is deeply embedded within theological literature and understanding the concept would constitute an understanding of the religion itself (Belk, Wallendorf and Sherry, Jr., 1989). Durkheim (1915) and Eliade (1959) are among the prominent philosophers in studying religion and they both agreed that sacredness is a belief in a greater power than self, self-transcending, extraordinary and set apart from the ordinary everyday experience. However, there are slight differences between the two philosophers. Durkheim's (1915) definition of sacredness goes beyond the idea of supernatural or the belief in spiritual beings. For Durkheim, religion is not primarily associated with the Divine. However, it is socially constructed where the people's life meanings and values are assigned based on the conditions construed by a given society. His definition has two fundamental categories: belief (states of mind) and rites (specific behaviour). Based on the common characteristics in all religion, Durkheim defines *belief* as a classification of things in two opposing categories, i.e. the sacred and the profane (Durkheim, 1915). In contrast, *rites* involve specific behaviour associated with and in enriching the belief.

Eliade's (1959) definition and attributes of the sacred are mainly traceable in Christian theology. It surrounds two aspects: first, the sacred is represented as '*revealing itself*' to humans in a Christian-theological fashion, as may be seen in a much-used term *hierophany*, which means something sacred manifesting itself (Eliade, 1957, p. 11). He views the sacred as its ability to '*reveal itself*' to people, and each individual may '*perceive*' it differently. As such, any object can be sacred for as long as the individual concerned perceived it so, i.e. in a rock, a tree or other objects. Second, the mode of existence of these religious experience in which Eliade posits that sacred elements can exist in religious and non-religious domains, separated by the '*abyss of the sacred and the profane*' (Eliade, 1957, p. 14). In simple terms, in understanding religious experiences, two existential situations radically contradict each other – the sacred and the profane.

Durkheim's and Eliade's characteristics of religion are similar as they view two opposing orientations in the human mind, i.e. the sacred and the profane, in the conceptions of human

existence. However, Eliade's perspective of sacredness is viewed from a psychological aspect by looking at an individual's definition and experience of sacredness and profaneness. Meanwhile, Durkheim's perspective is more socially constructed, and these sacred meanings differ based on the given society or culture where an individual is living. Thus, religion here is dependent on the human forces or social forces in instilling its sacred beliefs and rites.

The similar concept was later coined by Belk and his colleagues in 1989 through their ground-breaking research in which they traced aspects of the sacredness and profaneness in religion being present in different consumption contexts. Following Durkheim's and Eliade's understanding of sacredness in the religious context, Belk *et al.* (1989) found that the concept of sacredness similar to religion exists in consumer research and defined it as "that which is regarded as more significant, powerful and extraordinary than the self" (Belk *et al.* 1989, p. 13). The sacred in consumption is infused with special emotional meaning (Tynan and McKechnie, 2006); requires great commitment and sacrifice (Belk and Wallendorf, 1990); involves myth and ritual to sustain it (Belk, Wallendorf and Sherry, Jr., 1989); is transcendental from mundane things (Rinallo, Scott and Maclaran, 2013) and able to contaminate by spreading the sacredness or profaneness to other people, places and objects (Belk and Wallendorf, 1990). Additionally, the sacred qualities and power in consumption believed to be always at risk of profanation and thereby of losing its special qualities (Arnould, Price and Otnes, 1999).

Meanwhile, the concept of profaneness in consumer research is defined as anything that is "ordinary and lacks the ability to induce ecstatic, self-transcending, extraordinary experiences" (Belk, Wallendorf and Sherry, Jr., 1989). Profaneness in consumption typically does not impose any special meanings and neither does it go beyond its economic or utilitarian worth which can easily be replaced with a similar substitute (Belk and Wallendorf, 1990). It is a mundane daily consumption that does not impose any further emotional attachment than its mere function. However, it would be helpful to identify the sacred and the profane in consumption behaviour based on their prescribed properties as recommended by Belk *et al.* (1989) which will be discussed in the next section.

### 2.3.2 Identifying the sacred and the profane in consumer research

According to Belk *et al.* (1989) there are twelve properties that could help consumer researchers better grasp the concept of the sacredness in consumption. These properties are distinguished between the psychological (Eliade's perspective) and the sociological (Durkheim's perspective) or a combination of both as illustrated in Figure 4 . The definition of each property is described in Table 2 .

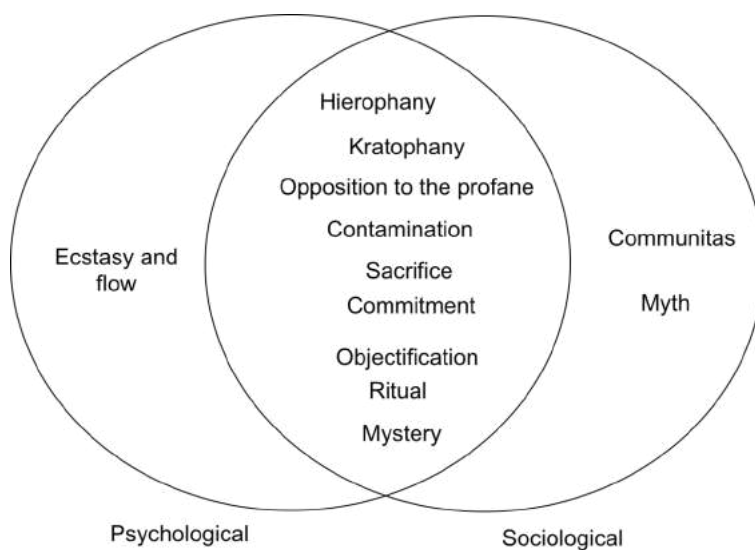


Figure 4 The twelve properties of the concept of the sacredness adapted from Belk *et al.* (1989)

Table 2 Definitions of properties of the sacredness

Properties	Definitions
Hierophany	<ul style="list-style-type: none"> <li>• “the act of manifestation of the sacred... i.e., that something sacred shows itself to us” (Eliade 1958, p 7).</li> <li>• Also views the sacred as being beyond individual creation. But Durkheim adopts a sociological view and sees the sacred as collectively emerged when society removes certain things from ordinary human use (Durkheim, 1953).</li> <li>• Something is defined as being sacred through a social process that brings a system of meaning to individuals (hierophany), resulting in societal cohesion (Belk, Wallendorf and Sherry, Jr., 1989).</li> </ul>
Kratophany	<ul style="list-style-type: none"> <li>• The sacred produces strong approach and avoidance drives which creates “overwhelming power” (Eliade, 1958).</li> <li>• Further differentiates between beneficent sacred powers (association with god, holy places) and evil sacred power (associated with illness, impure objects) (Durkheim, 1953).</li> </ul>
Opposition to the profane	<ul style="list-style-type: none"> <li>• The profane defined as the mundane, ordinary and part of everyday life. It can be easily exchanged with another substitute. The sacred is defined by its opposition to the profane (Belk, Wallendorf and Sherry, Jr., 1989).</li> </ul>

	<ul style="list-style-type: none"> <li>The sacred is always at risk of profanation if mixed or even come in contact with the profane object. Society here acts as “social control” to maintain its sacralisation (Durkheim 1953, p. 70).</li> </ul>
Contamination	<ul style="list-style-type: none"> <li>Both the good and the evil sacred object can be contaminated through contact (Belk, Wallendorf and Sherry, Jr., 1989).</li> <li>Objects blessed through sacred ritual are thus said to be contaminated with sacredness. Similarly, possessions of sacred persons become venerated icons because they are contaminated with sacredness; places where sacred activities occurred are contaminated with sacredness (O’Guinn and Belk, 1989).</li> </ul>
Sacrifice	<ul style="list-style-type: none"> <li>As an act of submission, sacrifice establishes communication with the sacred by purifying and preparing the sacrifice (Hubert and Mauss, 1964).</li> <li>Sacrifice usually involves a “gift to the gods” of otherwise profane material goods, such as domestic animals in pastoral societies (James, 1962).</li> <li>Sacrifice can also involve asceticism, fasting, sexual abstinence, self-mutilation and martyrdom (Mol, 1976).</li> </ul>
Commitment	<ul style="list-style-type: none"> <li>A “focused emotion or emotional attachment” to that which is considered sacred (Mol 1976, p. 216).</li> <li>Sociologically, a collective formation of shared commitment to a definition of the sacred (Durkheim, 1915).</li> </ul>
Objectification	<ul style="list-style-type: none"> <li>“the tendency to sum up the variegated elements of mundane existence in a transcendental frame of reference where they can appear in a more orderly, more consistent, and more timeless way” (Mol 1976, p. 206).</li> <li>Through representation in an object, the sacred is concretized.</li> </ul>
Ritual	<ul style="list-style-type: none"> <li>“Rules of conduct which prescribe how a man should comport himself in the presence of...sacred objects” (Durkheim 1915, p. 56).</li> <li>Like sacrifice, ritual prepares one to approach the sacred and may be enacted as an individual or, more commonly, as a group (Malinowski, 1954).</li> </ul>
Mystery	<ul style="list-style-type: none"> <li>The sacred “has conferred upon it a dignity that raises it above the ordinary or ‘empirical’” (Pickering 1984, p. 159).</li> <li>It cannot be understood cognitively, for the sacred commands love, devotion, fear and related spiritual or emotional responses rather than rational thought.</li> </ul>
Ecstasy and flow	<ul style="list-style-type: none"> <li>Ecstasy is believed to be produced through the consumption of the sacred (Belk, Wallendorf and Sherry, Jr., 1989).</li> </ul>
Communitas	<ul style="list-style-type: none"> <li>Communitas is a social antistructure that frees participants from their normal social roles and statuses and instead engages them in a transcending camaraderie of status equality (Turner, 1969).</li> <li>It occurs when the individual is in a “liminal” or threshold state between two statuses, such as when on religious pilgrimages (Turner and Turner, 1978) and in initiation ceremonies, fraternal organizations, countercultural groups and occasionally among research teams (Sherry, John F., 1987).</li> </ul>
Myth	<ul style="list-style-type: none"> <li>Involves narratives, iterative tales and speculations surrounding sacredness existence which is historically narrated (Kirk, 1970).</li> <li>Such accounts define our place within the world and maintain sacred status through repetition (Eliade, 1964; Mol, 1976).</li> </ul>

Source: Adapted from Belk, Wallendorf and Sherry, Jr. (1989)



### **2.3.3 How past research has explored the sacred and the profane literature**

#### **2.3.3.1 Terminologies used in explaining the sacred and the profane in consumer research**

The introduction of the sacred and the profane concept in consumer research has served as an additional lens through which many consumer researchers have examined consumption behaviour that goes beyond utilitarian motives in various contexts. The emphasis has always been on understanding the sacred facet of consumption. This perhaps follows the stance that the sacred manifests itself to people (Eliade, 1958) and thus anything could potentially be considered as sacred to an individual (Belk, Wallendorf and Sherry, Jr., 1989). Interestingly, similar terminologies have been used to describe sacred consumption, such as exploring transcendental experience in the consumption of objects (Belk, Jr. and Wallendorf, 1988; Belk, Wallendorf and Sherry, Jr., 1989); extraordinary consumption experience through skydiving and mountain climbing (Celsi, Rose and Leigh, 1993; Tumbat and Belk, 2011); magical experience through white-water rafting and river magic consumption (Arnould and Price, 1993; Arnould, Price and Otnes, 1999) or consumption of transcending experience in the Burning Man event (Kozinets, 2002). These similar terms reflect a similar concept of powerful, extraordinary and self-transcending consumption within different domains.

Another concern raised within the literature is with the different use of the (s)acred and the (S)acred as both offer different meanings altogether. (s)acred consumption here refers to the metaphorical level of consumption which is related to exceptional experiences. Meanwhile, the (S)acred relates to “involving an individual’s experience with religion, spirituality, worship and God” (Iacobucci 2001, p. 110). Belk *et al.*'s (1989, p. 2) stance that “religion being one but not the only context which the concept of the sacred is operant” serves as a new field for scholars to excavate the sacred in a non-religious context. For instance, the American fantasy drama series *Game of Thrones* attracted record viewership around the world, creating an international fandom. The drama series as well as its cast became a sacred object for its fans. Another example is how football became sacred and consuming things in relation to football teams is sacred for their fans. Nevertheless, limited research has been conducted around the sacred and the profane concept within religious contexts (Rinallo, Scott and Maclaran, 2013).

An understanding of how religious consumers enact the sacred concept in their consumption remains scant. Past research have looked at the negotiations religious pilgrimages made while considering which possessions they would choose to bring along on their religious journey (Belk, 1992), gift-giving in a religious context (Bajde, 2006; Moufahim, 2013), the consumption of sacred place for Christian pilgrimage (Higgins and Hamilton, 2011b) and the consumption of crucifixes as sacred vessels (Higgins and Hamilton, 2011a). However, it is unclear how consumers within a religious context treat the sacred either at a metaphorical level or at a higher, Divine level, and how these concepts influence their consumption decisions.

### 2.3.3.2 Four broad domains within the sacred and the profane consumption literature

Past decades have seen limited research addressing the concept of the sacred and the profane in explaining consumption phenomena (Arnould, 2004). In recent years however, there has been an upsurge of interest in exploring the sacred and the profane consumption (see (O'Guinn and Belk, 1989; Belk, 1992; Bonsu and Belk, 2003; Bajde, 2006; Jafari and Suerdem, 2011; Izberk-Bilgin, 2012; Rinallo *et al.*, 2012; Moufahim, 2013; Rinallo, Maclaran and Stevens, 2016). Rinallo, Scott *et al.* (2012) through their book on consumption and spirituality concluded that there are four domains or main themes in how past research has been conducted in this area (as illustrated in Figure 5). The four domains are sacralisation of the mundane, the sacred meanings in consumption, consumption of religious goods and commodification of religion.

Marketers	<b>Sacralisation of the mundane</b> Sandikci and Güliz Ger (2010); Rinallo <i>et al.</i> (2012); Izberk-Bilgin (2013)	<b>Commodification of religion</b> Belk (2000); Bonsu and Belk (2003); Einstein (2008); Yip and Ainsworth (2016)
<b>Main agents</b>	<b>Sacred meanings in consumption</b> Hirschman (1988); Belk and Wallendorf (1990); Holt (1992); Otnes and Lowrey (1993); Kozinets (2001); Tynan and McKechnie (2006); Cherrier (2009); O'Sullivan, Richardson and Collins (2011); Hirschman, Ruvio and Belk (2012); Ture and Ger (2016)	<b>Consumption of religious goods</b> Belk (1992); Bajde (2006); Higgins and Hamilton (2011b); Jafari and Suerdem (2012); Moufahim (2013); Cova and Rinallo (2015); Rinallo, Maclaran and Stevens (2016)
Consumers		
Material/ Mundane		Religious/ Sacred
<b>Main context</b>		

Figure 5 Overview of literature on sacred consumption adapted from Rinallo *et al.* (2012)

### ***(i) Sacralisation of the mundane***

Sacralisation of the mundane refers to how marketers and brands use the sacred/spiritual/religious meanings to add value to their products, services and experiences (Rinallo *et al.*, 2013). This particular theme of research received scant attention from consumer research scholars. This being said, a number of researchers have attempted to explore this domain of research (e.g. Sandikci and Ger, 2010b; Izberk-Bilgin, 2012; Rinallo *et al.*, 2012). Rinallo *et al.* (2012) looked at how Dolce and Gabbana launched a line of high-priced rosaries which is typically used in association with religion but now projected as fashion accessories. This market was created when famous pop star Madonna wore a rosary and turned it into a trendy item. This market appropriation act does not only drive further consumption of Dolce and Gabbana's rosaries but also prompts contesting responses and tensions among consumers. Exploring the contested meanings of consumption, the researchers illustrated how such product offerings could have dual meanings i.e. the sacred and the profane at the same time. These consumers participated in the "transformative power of fashion" while at the same time get closer to God (Rinallo *et al.*, 2012, p. 10). Meanwhile, Izberk-Bilgin (2013) contributed to this literature through her discourse analysis on how halalness has been institutionalised in Turkey since 2005. She critically analysed how modern discourses which include scientific thinking, industrialism and capitalism have been appropriated by Islamic actors in shaping suitable halal marketplace offerings in Turkey.

### ***(ii) Sacred meanings in consumption***

Much of past research explored this particular domain by examining the sacred meanings in ordinary and mundane object consumption. Research in this area discussed how consumers establish their everyday consumption patterns with sacred qualities and transform them from the profane to the sacred. Past research has also explored various processes involved in infusing the sacredness in consumption. As Belk *et al.* (1989) suggested, there are two processes involved in sacred consumption, i.e. sacralising and sustaining it. In his research, Belk and his colleagues explained how consumers can sacralise not only objects and people but also places, time, intangible items and experiences. A large number of scholars has paid more attention to understanding the act of sacralisation (e.g. Iacobucci, 2001; Kozinets, 2002; Bonsu and Belk, 2003; Curasi, Price and Arnould, 2004; Hirschman, Ruvio and Belk, 2012) and compared how consumers could maintain this sacredness (Arnould, 2004; Cova and Rinallo, 2017; Ture and Ger, 2016).

Hirschman, Ruvio and Belk (2012) best exemplified how an object became sacred through a sacralisation process. They investigated how objects in American garages carry sacred meanings and examined the process involved in transforming the object into the sacred. The garage was considered as a “transitional space that links the useful and useless, female and male, clean and dirty, sacred and profane, past, present, and future” (p. 369). The sacralising process occurred when the profane object which came from outside the house, underwent cleansing rituals and became sacred. Similarly, Curasi, Price and Arnould (2004) conducted research to understand how commercial goods are transformed into sacredness through a sacralisation process which includes being passed down from generation to generation, transcending through time and space, as heirlooms and special possessions. On the other hand, research in perpetuating sacredness within consumption remains scant. Arnould (2004) as well as Canniford and Shankar (2013) discussed how the purity-pollution continuum influenced the sacredness in consumption and related it back to the temporality of sacredness in any consumption. Ture and Ger (2016) reaffirmed that sacredness is temporal in a given context and they explained how consumers could navigate and rejuvenate the sacredness through time within the consumption of heirlooms.

### ***(iii) Commodification of religion***

Another domain found within the sacred and the profane consumption literature is the commodification of religion. Research in this domain looks at how religious objects, services or experiences are being marketed by religious institutions and spiritual leaders. This so-called economics of religion has given rise to the commodification or pluralism of religion, driving marketers to be creative and search for ways to attract and retain their consumers (Belk, 2000; Bonsu and Belk, 2003; Einstein, 2008; Yip and Ainsworth, 2016). Increasing attention on the commodification of religion has given rise to a whole new research area of religious marketing (e.g. Journal of Islamic Marketing). Yip and Ainsworth (2016) examined the commodification of religion in their paper which sought to demonstrate how the growth of megachurches is pursued through the use of cultural and social contradictions and tensions in their marketing strategies. They illustrated how religion is used to generate opulence in a marketplace. Marketing and preaching on “prosperity gospel” were undertaken in showcasing material success as proof of spiritual blessing, which resonated deeply among members of the congregation.

#### ***(iv) Consumption of religious goods***

The final domain receiving growing interest among consumers and researchers alike is the consumption of religious goods. Past researchers have explored the consumption of religious goods and the ways in which sacredness is being mediated through the consumption of material objects, places, experiences, people and times (Rinallo, Scott and Maclaran, 2013). Moufahim (2013) contributed to the understanding of the consumption of religious gifts through Islamic pilgrimage. The consumption of material objects is seen as essential during the pilgrimage which will make the consumption of religious experiences more tangible. The sacredness is embodied through the consumption of material objects which allows other family members and friends to be involved in the sacred experience as well. In contrast, Higgins and Hamilton (2011) through their research on the consumption of the crucifix discovered it as “sacred vessels”, where its consumption is viewed as a medium for consumers to draw closer to God.

#### **2.3.3.3 Context of explorations**

*“Religion is one, but not the only, context in which the concept of the sacred is operant”  
(Belk et al. 1989, p. 2)*

Following this quotation, more consumer researchers have shifted their interest in exploring the consumption of the sacred and the profane towards non-religious, ordinary and mundane consumption. The association of sacred consumption ranges from extreme and extraordinary experiences such as mountain climbing, skydiving or river rafting (Arnould and Price, 1993; Celsi, Rose and Leigh, 1993; Tumbat and Belk, 2011) to ordinary mundane consumption such as consuming TV programmes, collecting objects, the disposal of goods (Hirschman, 1988; Russell *et al.*, 1988; Cherrier, 2009), brand cults (Kozinets, 2001; Belk and Tumbat, 2005) and even to a neglected context such as the sacred and profane elements of excrement management (Bradshaw and Canniford, 2010).

Arnould and Price (1993) in their research, explained how river rafters connect with nature and river-rafting experiences through guides who act as socialisers in instilling intrinsically meaningful experiences throughout the river trip. They also discovered how river rafters drafted preconscious scripts during the river journey (Adler, 1989). These scripts prepare the rafters for the pilgrimage journey performed by their guides; the researchers described it as

the “sacred place where pilgrims and guides are bonded together” (Arnould and Price, 1993, p 42).

Meanwhile, Cherrier (2009) discussed how the act of disposing possessions symbolises a transcendental process reflecting the death of the profane and the birth of the sacred consumption. This study shows how the disposal is organised according to three main themes: “desire for emancipation”, “sacrificing the surplus” and “moving towards the sacred” (Cherrier, 2009, p. 337). Disposal is seen as an act of empowerment for consumers who voluntarily choose to dispose of a specific item they possess. The transit between ownership and disposal creates the sacredness elements of an object. Similarly, Belk and Tumbat (2005) explored the extreme devotion among consumers of the Apple Macintosh computer. They identified its elements of sacredness, explaining how a brand, in this case the Apple, has become a religion to its true believers. Myths surrounding the Apple brand and its CEO Steve Jobs also sustain the sacredness of the brand. In another case, the sacredness element is found in football consumption (Richardson and Turley, 2008) where the stadium becomes the cathedral and the act of ritualised singing and chanting bonds fans together into one social identity. Similarly, sacredness elements exist in the shopping mall consumption experience where malls become the “cathedral of consumption” offering a magical experience that creates a sense of community among its patrons (Ritzer, 2005, p. 7).

These works of research identify elements of sacredness and how they have been sacralised in mundane and secular consumption practices, leaving consumers with religious backgrounds neglected or voiceless. The complex negotiation between the sacred and the profane concepts in the religious context remains vague (Bajde, 2006; Ger, 2005; Moufahim, 2013; O’Guinn and Belk, 1989). There are now calls for more scholars to examine this underexplored area of study in consumer research (see Jafari and Suerdem, 2011, 2012; Rinallo, Scott and Maclaran, 2013; Rinallo and Oliver, 2017; Rinallo, Alemany Oliver and Oliver, 2019). Responding to these repeated calls, this research thesis aims to explore and understand the consumption of the sacred and the profane from the perspective of consumers in the religious context.

This researcher has observed that past research in the sacred and the profane consumption area are confined mainly to America and Europe. Research in this area particularly within a multi-religious and multi-ethnic context is very limited. Therefore, it would be insightful to

learn how consumers from diverse ethnic and cultural backgrounds negotiate between the issues of sacredness and profaneness in their religion, as well as how their sociocultural backgrounds are translated in their consumption.

Given the hierophanic nature of sacredness as revealed by consumers, anything can potentially become sacred. The question here should not be on what is considered as sacred by consumers, as anything can be infused with sacred meanings. Instead, the researcher should provide evidence on the intertwining factors and processes that shape the sacred and the profane consumption (Belk, Wallendorf and Sherry, Jr., 1989).

## **2.4 The overlap between the sacred, the profane and religion**

The introduction of sacredness in the consumption of mundane commodities has prompted many researchers to find holiness in every aspect of daily mundane materials (Rinallo *et al.*, 2012). It is understood that the sacred and the profane cannot co-mingle (Belk, Wallendorf and Sherry, Jr., 1989; Hartman and Kiecker, 2003). The sacred will always be at risk of profanation. This is perhaps applicable when religion is not a factor within the research setting. However, it is recognised that in a religious setting, the sacred and the profane have a complex relationship (Iacobucci, 2001; Higgins and Hamilton, 2011a; Rinallo *et al.*, 2012; Cova and Rinallo, 2015).

A handful of past consumer research has explored this intersection (see Table 3 below). O'Guinn and Belk (1989) were among the earliest researchers to do so when they questioned whether the "commodities" could be sacralised within the religious context and where the sacred would reside. They found that the sacred could exist as much in the commercial domain as it does in the religious, thus blurring the separation boundaries between the sacred and the profane. They concluded that this intersection is "evidence of refashioned contemporary linkages between an economic system and religion" (O'Guinn and Belk, 1989, p. 237).

Table 3 Summary of past research focusing only on the intersection between the sacred, the profane and religious consumption

Author(s)	Context	View on the sacred and religion relationship	View on the sacred and the profane relationship	Points of theoretical contributions
O'Guinn and Belk (1989)	Heritage Village USA, pilgrimage	The sacred and religion are two separate entities	"this does seem to be the first time that the sacred resides as much in the commercial as it does in the religious" (p. 237)	<ul style="list-style-type: none"> <li>• Illustrates place, time and journey as sacred</li> <li>• Introduces seed of faith and gospel for prosperity</li> <li>• Questions if commodities could be sacralised within religious sphere, and they answered it as "evidence of refashioned contemporary linkages between an economic system and religion" (O'Guinn and Belk, 1989, p. 237).</li> </ul>
Arnould (2004)	Jewellery consumption in Western and South Asian countries	Similar to (Belk, Wallendorf and Sherry, Jr., 1989) definition of the sacred and the profane (at metaphorical level)	Both the sacred and the profane can co-exist at the same time in a given situation and time (consumption of jewellery)	<ul style="list-style-type: none"> <li>• Provides evidence where an object can combine both the sacred and the profane subject to temporality and situation</li> <li>• Argues that consumers appoint marketers to help transform objects from profane to sacred and maintain its sacredness</li> <li>• Shows that sacred and profane continuum is enriched with the addition of a purity-pollution continuum based on research in South Asia</li> </ul>
Higgins and Hamilton (2011a)	Crucifix, mass consumption	Distinguishes the sacred as at metaphorical level and the Sacred as at Divine level	Not looking at distinguishing the sacred and the profane but focusing on defining the sacred (metaphorical level) and the Sacred (Divine level) consumption	<ul style="list-style-type: none"> <li>• Shows how consumers consume sacred vessels such as religious jewellery and candles as symbolic consumption practices to draw closer and building connection with God.</li> <li>• Contributes further to research such as (Touzani and Hirschman, 2008) and (Sandikci and Ger, 2010) which have proven that the dichotomy existing between religion and consumption is a false one, as consumption does not demean religion, but often has a "symbiotic relationship" with it.</li> </ul>



Higgins and Hamilton (2011b)	Pilgrimage	Similar to (Belk, Wallendorf and Sherry, Jr., 1989) definition of the sacred and the profane	<p>The sacred and the profane could co-exist at the same time</p> <ul style="list-style-type: none"> <li>“...illustrated that ‘places’ can combine both sacred and profane elements.” (p. 266)</li> <li>Suggests that religion can have a place within consumer culture and that the presence of commercialisation does not appear to reduce or dampen the religious or spiritual experience.</li> </ul>
Jafari and Suerdem (2012)	Conceptual	The sacred is referred to religion and the metaphoric	<p>Sees that Islamic consumption will be able to highlight haram, halal, makruh, sunat as well as the elements of the sacred and the profane.</p> <ul style="list-style-type: none"> <li>Calls for more research on the sacred and the profane consumption within the religious context, specifically in Muslim communities</li> </ul>
Rinallo <i>et al.</i> (2012)	Rosary	The sacred is referred to religion and the metaphoric	<ul style="list-style-type: none"> <li>Provides insights on how consumption can have both sacred and profane at the same time.</li> <li>Discusses the temporality of such co-existence</li> <li>Discusses the sacralisation and de-sacralisation of consumption in rosary context</li> </ul>
Cova and Rinallo (2015)	Pilgrimage	The sacred is referred to religion and the metaphoric	<ul style="list-style-type: none"> <li>Raises the more general point that the sacred and the profane are and have always been interwoven.</li> <li>Shows how the boundary between sacred and profane can be managed by institutions and the market, as well as individuals.</li> </ul>
Rinallo and Oliver (2019)	Conceptual, call for papers	The sacred is used to refer to both religion and non-religious consumption	<ul style="list-style-type: none"> <li>Provides 2x2 diagram on context and main agents involved within past literature in exploring sacred and profane</li> <li>Provides a map on approaching the religious and spirituality consumption from the elements of sacred and profane consumption.</li> </ul>

However, the optimistic conclusion provided by O'Guinn and Belk (1989) raised the issue of the simplification of such an intersection. Rinallo *et al.* (2012) argued that the intersection is more than just "refashioned contemporary linkages between an economic system and religion". To further understand this intersection, they explored the consumption phenomena of high-priced rosaries marketed by Dolce and Gabbana. In their analysis, they found that participants perceived wearing branded rosaries as a religious act which draws them closer to God. It was also worn as a fashionable gesture, which is considered profane among pious believers. Interestingly, the researchers found that at some point, both the sacred and the profane could co-exist in the wearing of the rosary. They suggested that this co-existence is a temporality aspect of the sacredness and the profaneness elements. Their findings further contradicted the dichotomy of the sacred and the profane, which claims that the sacred is always at risk of profanation (Belk, Wallendorf and Sherry, Jr., 1989; Hartman and Kiecker, 2003). In their research, Rinallo *et al.* (2012) further illustrated the sacralisation and de-sacralisation process in consuming and maintaining the sacredness within the consumption of these rosaries.

Similarly, Higgins and Hamilton (2011b) explored how pilgrims enact sacredness with place. They further examine the relationship between the sacred and the profane as it consist only a marginal place within consumer research (Arnould, 2004). They illustrated how place can become a medium for both the sacred and the profane to co-exist. However, their emphasis was more on the relationship between commercialisation and its role in the sacredness or religiousness. They suggested that religion and commercialisation can exist together, that commercialisation does not diminish the religious or spiritual experience.

Nevertheless, only a handful of research has so far been conducted to study the sacred consumption in the religious context. This provides room for further exploration to understand how consumers who are bound by religious constructs negotiate between the sacred and the profane in consuming an object. Inspired by Jafari and Suerdem's (2012) repeated calls, this research study will build on these existing findings and respond to calls for more research in the intersection of religion, the sacred and the profane consumption (Higgins and Hamilton, 2011a; Jafari and Suerdem, 2011; Cova and Rinallo, 2015) as illustrated in Figure 6.

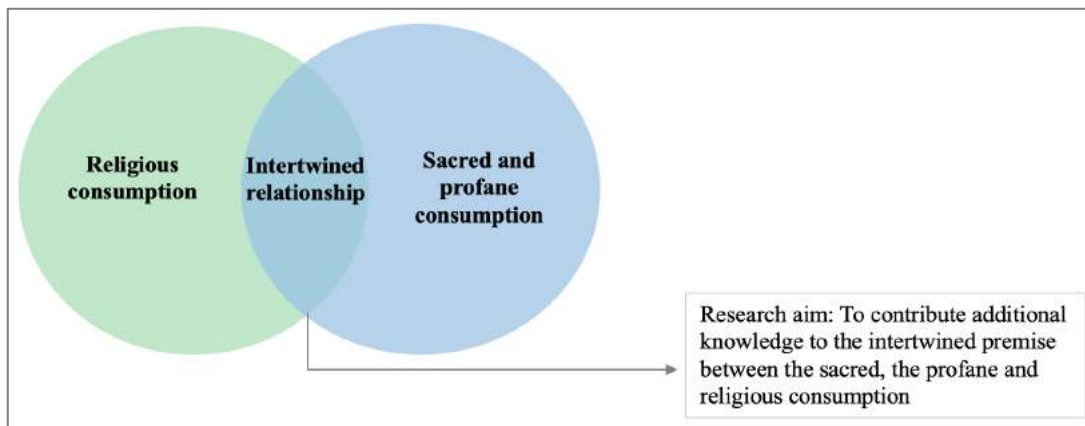


Figure 6 Intersection between the sacred, the profane and religious consumption

The following section is a discussion on the nature of consumption and how it leads to consumer culture theory (CCT) as well as how CCT can be used as the lens to understand the consumption phenomenon.

## 2.5 Consumer Culture Theory and Consumption literature

### 2.5.1 Consumption

#### 2.5.1.1 Definition of consumption

According to the Oxford English Dictionary (2002), “to consume” is derived from the Latin verb “*consumere*” and there are seven ways to define it: “destroy, decay, waste, burn away, take up, exhaust or use up completely”. To expand further, it is also related to “spending (money or goods) wastefully”; “eat up, drink down, devour”. “To consume” here implies that something is not only taken over but is overwhelmingly used up or devoured so completely that it destroys the object.

In early English usages, “consumption” had a negative connotation. Consumption is meant to destroy, to waste, to burn or to use up. Thus, “wasting disease” or “consumption” describe the disease when it “consumed” victims back in the old days. Today, the “wasting disease” or “consumption” is known to be severe pulmonary tuberculosis. Consumption is now usually associated with the act of consuming food, drink or energy. However, there is another secondary meaning attached to consumption these days. Consumption is almost always synonymous with waste when applied to material goods. It is the act of destroying or using up something that does not have to be destroyed.

In marketing literature, consumption is explained rather differently. Consumption in this context is defined as something that “seems to permeate the relations between society and the individual, be it in the form of social classification and communications systems, identity formation processes, ritualistic and community building processes...” (Askegaard and Linnet, 2011, p. 381). Consumption in consumer culture research, on the other hand, made a crucial claim that for a consumer, consumption is beyond his function. Consumption acts as a vehicle for individuals to feel and experience the real world and its multiple realities within their lives. Additionally, consumer culture researchers acknowledge that consumption is a complex phenomenon that has attracted a variety of scholars from different disciplines. This signifies the interdisciplinary nature of consumption research which has encompassed various disciplines such as sociology, anthropology, cultural studies, economics, and many others.

According to McCracken (1987), there are numerous developments in the study of consumption and culture in consumer behaviour. First, scholars have broadened the definition of ‘consumer behaviour’. This emerging definition has gone beyond ‘purchase behaviour’ (i.e. what happens when the consumer reaches out to the shelf to choose brand x or brand y) to include all other interactions between the goods and the consumer before the moment of purchase. Second, researchers have also begun to move beyond their long-standing preoccupation with the ‘decision-making process’ to look at the role of other cognitive processes (mainly symbolic ones) and the part played by effect. Third, the field has displayed a new willingness to transcend the methodological individualism and microcosmic focus inherited from the field of psychology to move towards broader social and cultural systems and contexts of consumption. In a Durkheimian shift, the field is developing a macroscopic perspective that takes into account supra-individual characteristics of consumption. Fourth, consumption is now less often defined as a small slice of an individual’s reality and more often approached as diverse, systematic and embracing an entirely cultural phenomena.

#### **2.5.1.2 Consumption as a cultural process**

*“Consumption is always and everywhere a cultural process” (Slater, 1997, p. 8)*

There has been a shift in contemporary Western society where consumers’ values and motivations are moving from “consuming to live” towards “living to consume” (Kilbourne,

McDonagh and Prothero, 1997, p. 5). Consumption is no longer viewed as solely driven to fulfil utilitarian needs but also by the secular, the sacred and the social meanings attachment (Arnould, Price and Zinkhan, 2004). By traditionally viewing consumption as an act of fulfilling utilitarian needs, research in consumer behaviour has assumed that consumption is structured by the characteristics of objects (McCracken, 1986). However, consumer researchers have started to discover that people consume an object due to its symbolic and subjective meanings beyond its characteristics (Holbrook *et al.* 1986; Karababa and Ger 2011; Larsen *et al.* 2010). The distinct varieties of consumers' actions represent a crucial and underdeveloped area in consumer research (Holt, 1995).

Slater (1997) in his book, argued that consumption is not only meaningful to an individual but also to cultural groups, based on four points. First, consumption includes the symbolic meanings that an individual assigns to a product rather than just the satisfaction of consuming it. For instance, an individual chooses to buy Nike shoes, but rather than seeing his Nike shoes used just for covering and protecting his feet, he considers his consumption of Nike shoes as a way to boost his ability to run faster like Usain Bolt. Another example is of how a Muslim person who migrated to Britain would prefer to consume only Muslim products such as halal foods or products. He may consume them because of his religious requirements but his consumption decision could also be due to his inclination to support Muslim businesses. The latter raises an alternate view: that Muslims may well consume things not just because of their religious requirements.

Second, symbolic meanings would be shared with other similar subcultural groups. A good example is the consumption of football fandom, i.e. the English Premier League (EPL) where different football teams encompass a different subgroup of fans who view the consumption of football, be it the stadium, merchandise, moment, or football players, as sacred. Thus, fans of the same football team speak the same language and afford the same respect and awe to the team regardless of their geographical or cultural background.

Third, consumption is a culturally-specific practice that denotes different meanings in different cultures. The consumption of Muslim women's hijab or veiling is a good example where Muslim women may consume veiling as a way to fulfil their religious dictation, or it could also become part of their identity. However, their choice of veiling may differ based on their sociocultural environment. For instance, Saudi Arabian Muslims may choose to

wear black-only veiling, as this is an accepted norm in their country. In India however, black-only veiling is only worn in mourning. Thus, Indian Muslim women prefer colourful and radiant veils. This reflects the diverse cultural-specific nature of consumption despite the women in both countries being fellow Muslims.

Finally, the production and reproduction of cultures, social relations and society are derived from consumption. Similarly, Douglas and Isherwood (1979, p. 63) claimed that consumption is highly related to a symbolic act where meanings are derived from cultural backgrounds and the objects act as a medium in conveying those meanings. Several consumer researchers have highlighted how an individual collects their past meanings, negotiates future meanings and assembles present meanings through consumption (Kozinets, 2001; Askegaard and Linnet, 2011; Karababa and Ger, 2011). There are also possibilities for multiple meanings in consuming a particular product within a social context, and an individual will select the association most meaningful to them. These meanings could be derived from history and are continually reconstructed through a cultural process. As Holt (1997) discussed, despite the consumption being individualistic, it is also constructed by multiple social categories.

## **2.5.2 Consumer Culture Theory (CCT)**

### **2.5.2.1 What is Consumer Culture Theory?**

*“...consumer culture denotes a special arrangement in which the relation between lived culture and social resources, between meaningful ways of life and the symbolic and material resources on which they depend, is mediated through markets” (Slater, 1997, p. 9)*

In his book, Slater (1997) provided a valuable definition of how consumption is a cultural process. Similarly, Consumer Culture Theory (CCT) is defined as “a family of theoretical perspectives that address the dynamic relationships between consumer actions, the marketplace, and cultural meanings... CCT explores the heterogeneous distribution of meanings and the multiplicity of overlapping cultural groupings that exist within the broader sociohistorical frame of globalisation and market capitalism” (Arnould and Thompson, 2005, p. 868-869). CCT approaches consumption and consumer studies in a holistic way by viewing the consumption practices involved as social and cultural phenomena rather than psychological or purely economic phenomena (Arnould and Thompson, 2005). It is not a

grand theory that aims to definitively explain certain consumption phenomena. Instead, it acts as an umbrella utilising various or multiple theoretical perspectives that possibly explain a given phenomenon within a bigger picture. CCT aims to highlight the contextual, symbolic and experiential elements of acquisition, consumption and disposition. The act of consumption would normally be explored across the consumption life cycle to understand the consumption phenomena before it happens, during consumption as well as after consumption.

CCT has featured in consumer research for decades. Since the late 70s, scholars have debated and discussed the need to have new perspectives that are interpretive, naturalistic and critical within consumer research (Belk, 1975). Such discussions drove a group of scholars to conduct multi-sited ethnographic studies across the U.S. in a project called Consumer Behaviour Odyssey Project that shifted the whole perspective of consumer research (Belk, 1976, 1986, 1987; Anderson, 1986; Belk, Sherry, Jr. and Wallendorf, 1988; Belk, Wallendorf and Sherry, Jr., 1989). It highlighted the cultural and social complexities in consumption phenomenon that sparked intense interest among scholars (Graeber, 2011). Other research approaches that could be similar to CCT are interpretive, naturalistic, humanistic, and postmodern research (i.e. Levy, 1981; McCracken, 1986).

It was in 2005 when Arnould and Thompson introduced the brand Consumer Culture Theory (CCT) to act as a conversational language to explore a range of theoretical perspectives. One of the aims of this introduction is to assist interdisciplinary research and 'systematically linked together studies' which are diverse in their methodological stances, theoretical propositions and research contexts (Arnould and Thompson, 2007, p. 8). CCT initially emerged from marketing or management departments in universities and business schools in Europe and North America. This tradition of research has now gained interest from researchers in Latin America, as well as other developing countries around the world (Arnould and Thompson, 2007). Rather than characterising consumers based on geographical locations; i.e. American consumers would act a certain way, Asian consumers would act another way when exploring the cultural perspective (see Hofstede, 1983), consumer culture through CCT would dig more deeply and explore the various subcultures specific to a social context that would help to derive or extend the current theoretical perspectives. This is further emphasised by Firat and Venkatesh (1995) when they opined the need to study consumption from a consumer culture perspective and how it has become crucial within modern society, given the complex nature of consumption and thus consumer

culture. These complex phenomena that involve symbolic meanings for individuals could then be unravelled.

Interestingly, a decade after Arnould and Thompson (2005) published the first introductory conceptual paper on CCT, this stream of research has become a dynamic field that converses with various theoretical perspectives and benefits various stakeholders. Additionally, Arnould and Thompson (2015) emphasised:

*“that the theoretical pairing of commerce and cultural remains a key component to the consumer culture theoretic and distinctive contributions to the broader interdisciplinary conversation concerning consumption and society” (p.15).*

In CCT, Arnould and Thompson (2005, 2007) proposed four main research domains that are interrelated and inexhaustive: consumer identity projects, sociohistorical patterning, mass-mediated marketplace ideologies and marketplace culture. These will be discussed further in the following section.

#### **2.5.2.2 CCT’s research domains**

Despite arguments surrounding the misconceptions of limiting the research to four main domains, this study is conducted in a similar vein with Arnould and Thompson (2005) by acknowledging that the four domains do not act as the distinguishing element in research. However, a research could exist in several domains simultaneously in a phenomenon. The following provides a brief discussion of each of the four domains.

##### ***(i) Consumer identity projects***

Research on identity and consumption has received interest among sociologists (Featherstone, 1991) and anthropologist (Miller, 1995), as well as CCT scholars in North America and globally (Belk, 1988; Sandikci and Ger, 2010). Consumer identity projects focus on studying identity work and the cultural negotiations consumers experience in the marketplace. The commodification of cultural rituals and emotion are also explored (Arnould and Thompson, 2018). In this stream of research, the person-object relationship is the main focus. Questions such as “how do consumers pursue their identity projects? How do they use commercially circulated items or services to construct identities? What are the meanings assigned to their consumption? How do their identities form in market-mediated societies? Or what problems does globalisation of consumer culture pose towards individuals



in various contexts?” (Arnould and Thompson, 2018) are the most common in this stream of research.

The concept of self and identity within consumption has been widely researched by marketing scholars. It is argued that consumers consume products and services to highlight or hide certain aspects of themselves (Solomon, 2011). There is a special bond between the possession and self that is mediated through consumption. This is consistent with Sartre's (1998) definitions of ‘being’ and ‘having’ where he suggested that the only reason one wants something is to enlarge one’s sense of self and to achieve this is through possessions. Sartre maintained that possessions would reflect one’s self. Therefore, one would acquire, create and sustain their sense of being through observing what they have (Sartre, 1998).

Objects or possessions have become central in defining one’s self-identity. Thus, the consumption of objects becomes the extension of self (Belk, 1988; Tian and Belk, 2005) despite experiencing the complexities of its construction (Kates, 2004), consistent uncertainty (Arsel and Thompson, 2011) and even internal conflicts (Luedicke, Thompson and Giesler, 2010). In simple terms, consumers are what they consume, and they are communicating that based on their consumption (Schau, 2018). Thus, this “may be the most basic and powerful fact of consumer behaviour” (Belk, 1988, p. 160). Wallendorf and Arnould (1988) explored how favourite things could become a storehouse of personal meanings, symbols of personal life experience and in a way, become an extension of self. Objects act as a symbol for the possessors to affiliate and associate with the sociomaterial world. Similarly, McNeill and Graham (2014) explored how the consumption of infant clothes among mothers represents the extended self of the mothers, which means that how you dress your child reflects the status of your family.

Meanwhile, identity projects also explored how consumption acts as a mediator in projecting the self towards society. Wallendorf and Arnould (1991) provided evidence that consumers would imagine or project their ideal identity through the celebration of Thanksgiving. Consumers were found to make sense of the Thanksgiving tradition and family relationships through giving and indulging in material surplus. Thus, invigorating their own identities. Moreover, consumption has also been associated with ethnic identity. Past research has also demonstrated how consumption is used to associate consumers to social statuses such as in the theory of ‘the leisure class’ where Veblen suggested that “in order to gain and hold the

esteem of men, it is not sufficient merely to possess wealth or power. The wealth or power must be put in evidence, for esteem is only rewarded on evidence” (Veblen, 1899, p. 29). Thus, man is believed to be able to reflect their social status or identity through conspicuous consumption. This may vary by culture; for instance, mothers dressing their child in highly branded clothes with visible labels to reflect their social status and self-identity (Mcneill and Graham, 2014). They are aware that society would associate the child with the mother; thus, consuming conspicuously for their child means that they belong to the wealthy and high-status social class.

### ***(ii) The sociohistoric patterning of consumption***

Over time, CCT scholars have moved from focusing on consumer identity projects towards incorporating the social, historical and environmental into consumption. Thus, creating another three streams of research which include sociohistoric patterning, mass-mediated marketplace ideologies and marketplace cultures within CCT. The sociohistoric patterning of consumption associates sociological and historical research with understanding a consumption phenomenon. This includes the role of social class, gender and ethnicity in influencing marketplace behaviours and vice versa (Arnould and Thompson, 2005). In this particular domain, researchers often ask questions like “how do consumers use consumption to express and remake sociological categories like gender, age, ethnicity and nationality? How do immigrants assimilate through consumption? How does consumption reinforce or challenge social boundaries? How does a market-mediated society assimilate diverse people to the contemporary ‘consumer template’? Who and what is a consumer?” (Arnould and Thompson, 2018, p. 6).

One good instance would be Karababa and Ger (2011)'s paper on the formation of the consumer subject within the early modern Ottoman coffeehouse culture. The researchers examined the leisure consumption and the sociohistorical formation of the consumer subject within that context. Multiple historical data sources and analysis techniques were used to demonstrate the resistance, recreation, the various institutional transformations such as the public sphere, a coffeehouse culture, and the consumer subject constructing their consumption ethics. This provided a holistic view and understanding of how a consumer subject is formed within the Turkish culture, given its historical, social and cultural influences. Therefore, this domain is specific to exploring “the meanings of a consumer society and how it is constituted and sustained” (Arnould and Thompson 2005, p. 874). In

order to understand this formation, researchers would need to look at the consumer subject over time and how culture influences the formation.

### ***(iii) Mass-mediated marketplace ideologies***

Mass-mediated marketplace ideologies, on the other hand, examine the ideological framing of consumer culture and resistance to contemporary media studies from the perspective of active and creative consumers or media users. Within this domain, consumers are viewed as active and creative interpretive agents who create and re-create meaning that is portrayed in advertisements and mass media as such to represent their own consumer identity and ideal lifestyle. Work in this domain involve questions such as “what are the ideological underpinnings of consumer societies? How do consumers make sense of these ideologies? How do resistant and divergent consumer ideologies form? How do such ideologies take in material forms in consumer goods and services?” (Arnould and Thompson, 2018, p. 7).

### ***(iv) Marketplace cultures***

The final domain of CCT focuses on the marketplace culture. Within this domain, consumers are viewed as a culture producer rather than culture bearer. They play an active role in influencing or shaping the market. Questions such as “how do communities form in a market-mediated society? What roles does the community play in a market-mediated society? How do ‘taste’ cultures emerge? How do consumers participate in or precipitate market emergence? How do consumers create value through collective association?” (Arnould and Thompson, 2018, p. 6). Research in marketplace cultures explores ways that consumers would “forge feelings of social solidarity and create distinctive, fragmentary, self-selected, and sometimes transient cultural worlds” (Arnould and Thompson, 2005, p. 873). This domain primarily discusses subcultures of consumption (Schouten and McAlexander, 1995), brand communities (Muniz, Jr. and O’Guinn, 2001; Belk and Tumbat, 2005), consumer tribes as well as any research that focuses on exploring shared beliefs, meanings, symbols, rituals and social systems (Arnould and Thompson, 2005). In simple terms, this domain looks at how consumers build particular communities, subcultures and collectively shared beliefs that are reflected in their activities in the marketplace which then helps to shape a particular market (Askegaard, 2015).

The role of CCT in exploring the dynamic and complex consumption research in various settings is evident through these four domains. This study has provided a brief introduction of

the four domains in CCT research. The study has found that past research has considered consumers as the bearer of the culture who accept the meanings imposed by society. From this study, it is evident that the emphasis of research in CCT has shifted towards a more macro perspective. Nevertheless, this research study argues that the consumer also plays an active role in a marketplace. Even within Islamic consumption, research has looked at the perspective of worldwide consumer expansion due to globalisation (Sandikci and Ger, 2002), political identity formation and negotiation (Fischer and Bailey, 2008; Jafari and Goulding, 2008) and the development of modern identities in new international geographies (Ustuner and Holt, 2007; Wong, 2007; Sandikci and Ger, 2010). Past scholars have challenged the view that consumption in Islamic society is “a threat, harmful to religion as it privileges hedonism, pleasure, individualism and an excessive lifestyle” (Wong, 2007, p. 451).

Acknowledging the fact that globalisation has expanded the consumption culture of Muslims (Kilicbay and Binark, 2002; Sandikci and Ger, 2010) and given multiple contemporary practices among Muslims (Wong, 2007), this research study aims to contribute another perspective and further insights in the area of material consumption and culture among Muslims. This author believes that Muslims practice not only the consumption of halalness or avoiding the haramness in their daily consumption but also incorporate other social and cultural influences. This is a contradiction to the existing illustration of Islam as a rigid system and Islam as the only distinguishing determinant in consumption; consumers are continuously interpreting and re-interpreting religious guidelines and incorporating them into their daily life consumption.

## **2.6 Chapter summary**

This chapter reviewed relevant literature in explaining the consumption of Islamic life insurance. It covers three primary areas of literature: religious consumption, sacred and profane consumption as well as Consumer Culture Theory (CCT). Within religious consumption literature, it is evident that there is no singular definition of religion as the definitions are both diverse and multifaceted in their construction. Therefore, rather than directing research towards finding one true definition of religion, scholars ought to focus on how religion is interpreted in consumers’ daily consumption. The chapter also discusses the issue of whether religion is a part of culture or they are two separate entities. Here, the

argument lies in the notion that “religion is a substance of culture and culture is in the form of religion” (Tillich, 1946). This study stands in line with the argument that religion is a part of a culture where both aspects rely heavily on one another—separating religion from culture presents a rather dogmatic understanding of religion and Islam and subsequently ignores the complex behaviour of Muslim consumers around the world. Separation also leads to the tendency of homogenising or oversimplifying Muslims under one identity, thereby ignoring their sociocultural and historical backgrounds. Religion is influential in any culture as it helps to form accepted standards, norms, beliefs as well as behaviour, including consumer behaviour. However, despite this influential force, research conducted in the intersection of religion, marketing and consumption remain scarce (Drenten and McManus, 2016).

Narrowing down to religious consumption, one prevailing area which gained much interest among scholars is Islamic consumption. Existing research in this particular area is still subject to various criticism which sheds further light on directions for further research. There are three main critiques; namely essentialising Islam, treating Muslim consumers as homogeneous, and adopting a reductionist approach in understanding Islamic consumption phenomena. These criticisms will be the focus of this study.

Meanwhile, another stream of research deemed relevant in explaining this consumption phenomenon is the concept of the sacred and the profane. It is apparent that since the introduction of the sacred and the profane concept in consumer research, scholars have directed their attention towards seeking the sacredness within mundane consumption (Rinallo and Oliver, 2019) and consequently leaving consumers with religious backgrounds relatively neglected or without a voice (Bajde, 2006; Ger, 2005; Moufahim, 2013; O’Guinn and Belk, 1989). Responding to repeated calls for more research (Jafari and Suerdem, 2011, 2012; Rinallo, Scott and Maclaran, 2013; Rinallo and Oliver, 2017, 2019), this research thesis aims to contribute by exploring and understanding the consumption of the sacred and the profane from the perspective of consumers within the religious context, examined through the lens of CCT. A summary of the knowledge gaps in the literature is illustrated in Figure 7 below.

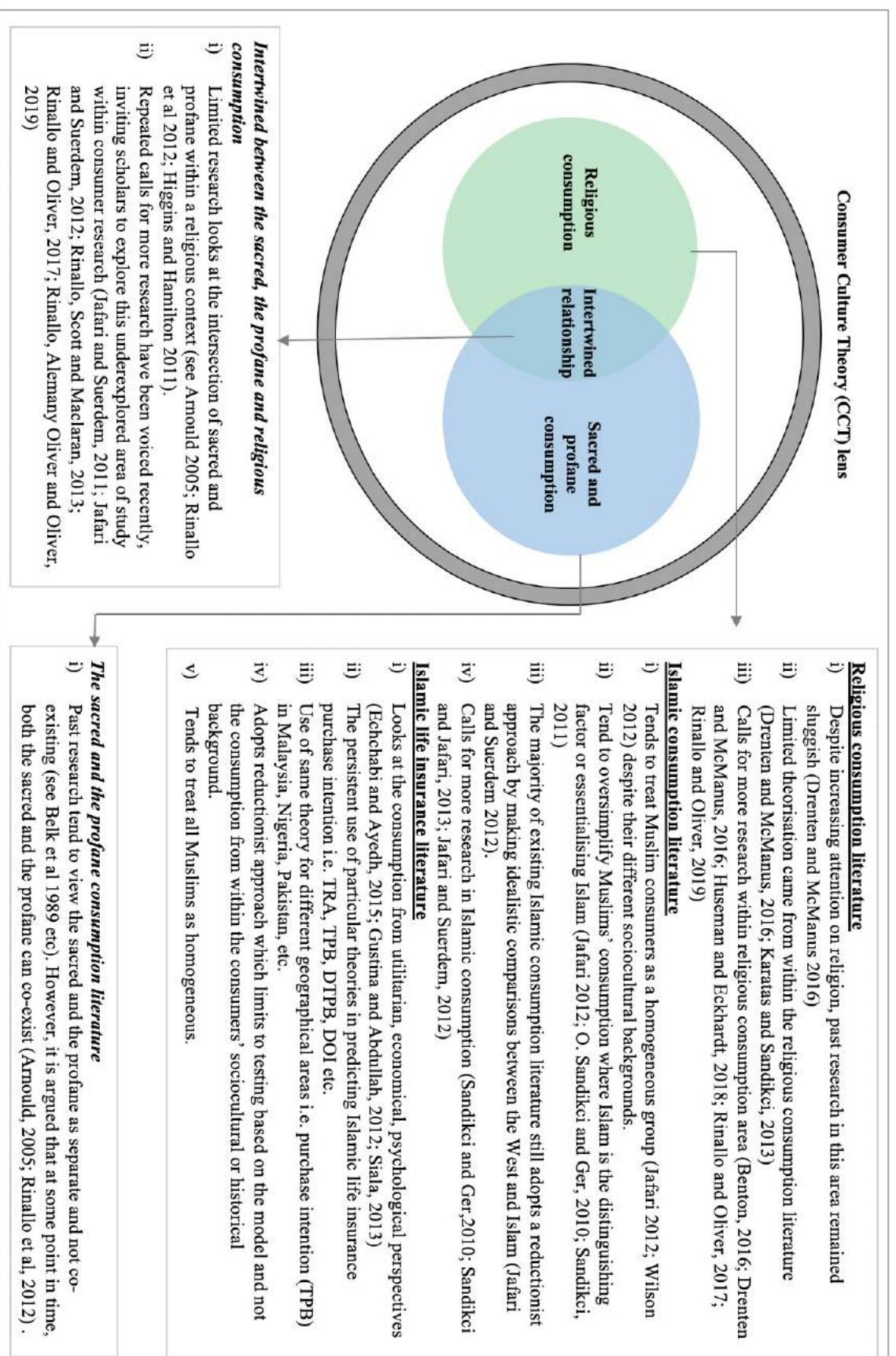


Figure 7 Summary of key knowledge gaps in the literature

From these knowledge gaps, this study aims to explore and contribute additional knowledge towards religious consumption as well as the sacred and the profane consumption through the lens of CCT. Several research questions have emerged from these gaps, as illustrated in Figure 8. The goal of this research study is to fill these gaps.

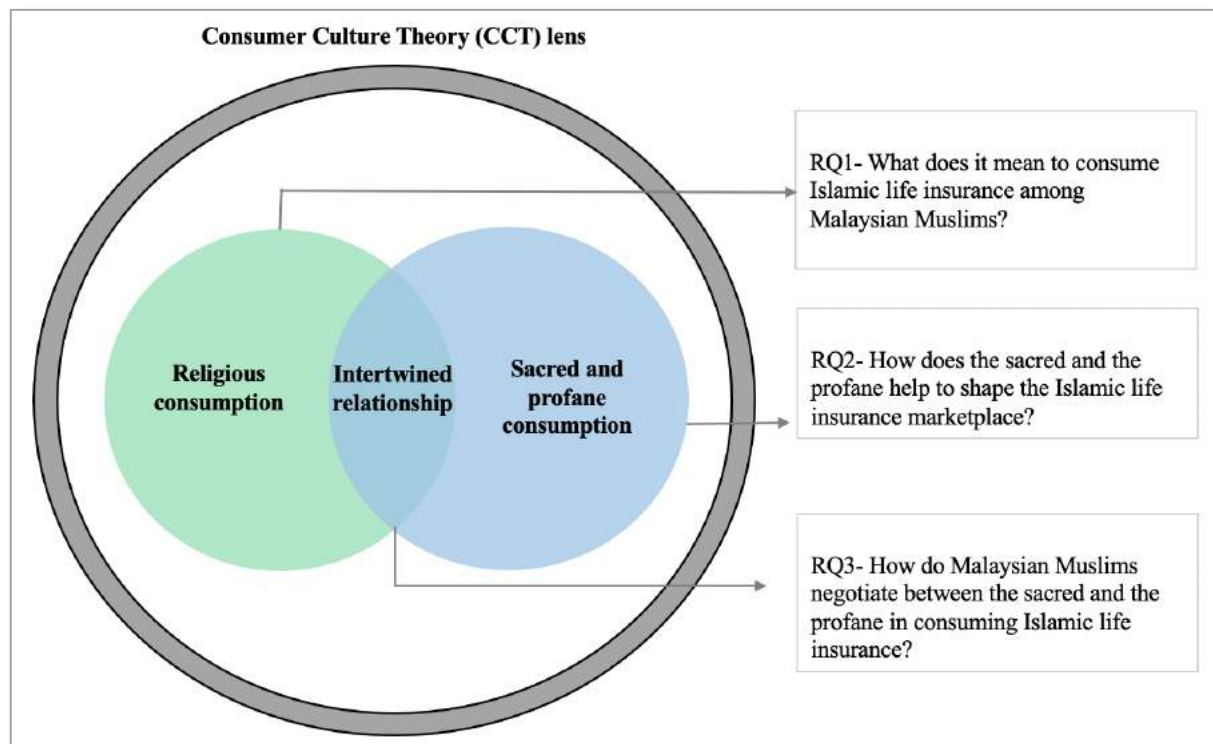


Figure 8 The study's conceptual framework and research questions

## CHAPTER 3: RESEARCH METHODOLOGY

### 3.1 Introduction

*“Science possesses enormous ‘rhetorical authority’ in contemporary society. Scientific knowledge claims possess immense power to compel belief. Claims to scientificity of any particular discipline, method or body of assertions about the world likewise increase their credibility. It is thus important to be able to decide whether a particular knowledge claim being made, method being used or disciplines alleged scientificity is deserved.” (Potter, 2000, p.1)*

It is undeniable that social science phenomena are complex and unique, and it is the marketing researcher’s fundamental aim to explore and explain the multiple facets of a particular social science phenomenon and scientifically make sense of such complexity (Healy and Perry, 2000). In approaching this complex nature of social science phenomena, past research has employed various methodological philosophies which uphold different ways of viewing the world, peculiar research strategies, methods and designs (Saunders *et al.*, 2012). Research is not about “collecting facts or information without purpose”, nor is it about reassembling information without interpretation (Saunders, Lewis and Thornhill, 2019). Instead, it requires a systematic process to gain knowledge in order to describe, explain and extend the overall understanding and sense of how individuals live in this social world, which leads to knowledge contribution to a specific area (Matthews and Ross, 2010; Oliver, 2010).

Nevertheless, in understanding and generating knowledge to justify the alleged ‘*scientificity*’ of a particular research, one cannot run away from the intellectual conflict given the diverse views of reality (Potter, 2000). There has been a long history of debates within the social science area by great philosophers and social theorists and these discussions are still going on until today. Rather than debating in search of one true answer however, it is best to acknowledge the various philosophical viewpoints and to be open to various approaches that allow social scientists to best understand a specific phenomenon or behaviour. There are many different methodological philosophies which could be adopted in approaching specific social phenomena. Identifying and deciding on the most appropriate research philosophies could be a challenging task as there are many overlaps, conflicts and contradictions between them.



Despite these challenges, it is crucial for researchers to choose and conscientiously apply the appropriate research philosophies and methods that best address the social phenomena at hand (Wallendorf and Brucks, 1993). A research philosophy influences and helps to shape the research design, which then enables the researcher to strategise the way they acquire information (Coolican, 2009). In order to have a sound research methodology, a researcher would have to make thoughtful and justified decisions on research philosophy (the ontology and epistemology) which in turn will influence their choices of research approach, the research design as well as research methods. Having a clear philosophical stance is crucial to ensure the suitability of any chosen methodology in fulfilling the research aim. Figure 9 summarises some aspects a researcher may consider in conducting research.

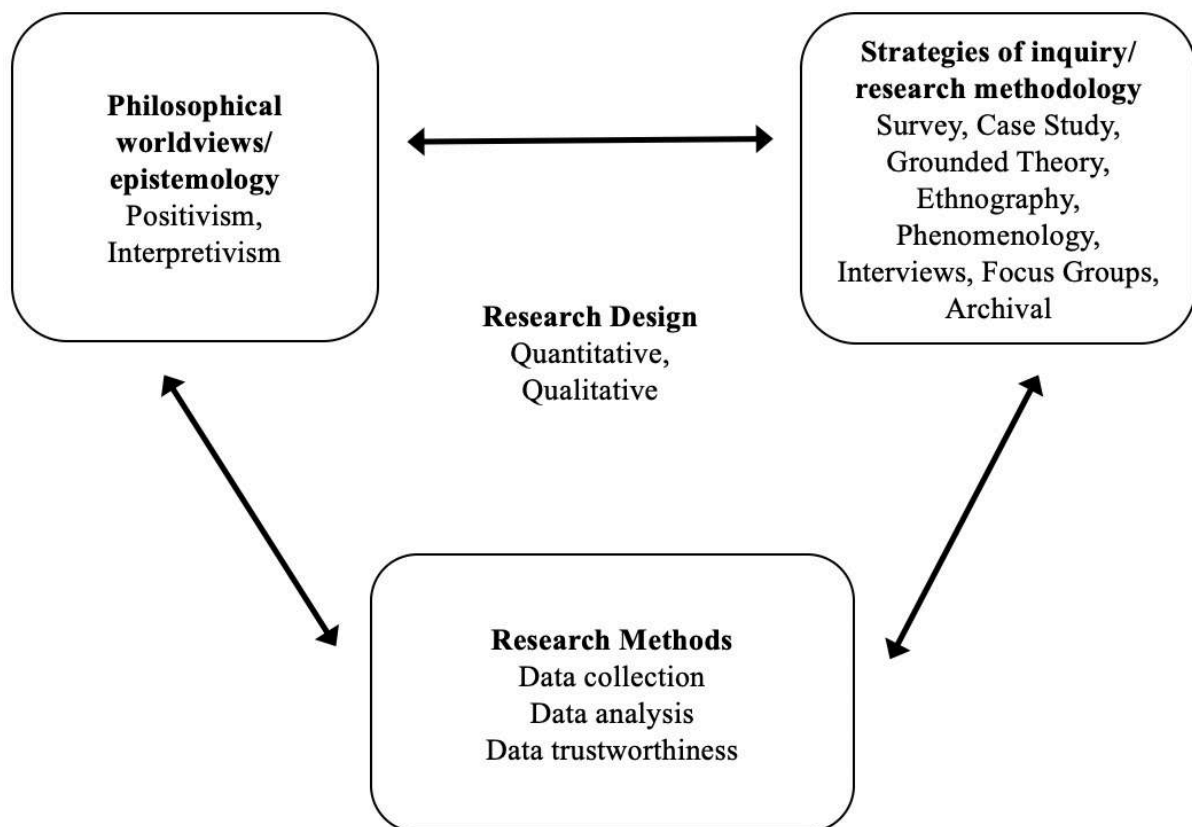


Figure 9 Adapted from Creswell (2014) and Saunders and Tosey (2013)

In the next section, the author will discuss and justify the philosophical underpinnings, research design, the adopted research methodology, as well as the methods involved in addressing the research questions.

### 3.2 Philosophical underpinnings

Acknowledging the competing nature of research philosophies, this research study concurs with Burrell and Morgan (1979), who argued that the scholar's understanding of the competing philosophies and the social reality would dictate either subjective or objective approaches that would be appropriate to address specific research. Guba and Lincoln (1994) further suggested four categories of research philosophies (termed as paradigms): positivism, realism, critical theory and constructivism. Proctor (2005) then argued that academic researchers would traditionally fall into two competing camps of philosophies; positivism and phenomenology. Meanwhile, in marketing research, some authors argued that there are two main competing philosophies; positivism and interpretivism (Bradley, 2010; Saunders, Lewis and Thornhill, 2019). With this in mind, this study also views that there are two main competing philosophies in line with Hudson and Ozanne (1988), who argued that "two of the dominant approaches to gaining knowledge in the social sciences are positivist and interpretivist approaches" (p. 508).

According to Hudson and Ozanne (1988), many similar terms are used to describe both interpretivism and positivism. These terms include "subjectivism, phenomenology, symbolic interactionism, hermeneutics, and so on". Meanwhile, terms used to describe positivism include "logical positivism, the received view, logical empiricism, modern empiricism, neo-positivism, foundationalism, and objectivism" (Hudson and Ozanne, 1988, p. 509). Given the multi-terminologies used in describing the two different elements of the continuum, Guba and Lincoln (1994) as well as Burrell and Morgan (1979), suggested that scholars should identify three main elements that would generally help scholars to differentiate between research philosophies: ontology, epistemology and methodology. In this study, two particular philosophies – interpretivism and positivism – were compared and contrasted. This comparison become the basis of designing an approach that best addresses the consumption phenomenon at hand (see Table 4).

Table 4 Comparison between positivist and interpretive approaches

<b>Assumptions</b>	<b>Positivist</b>	<b>Interpretivist</b>
<b><u>Epistemological</u></b> What constitutes acceptable knowledge	Only observable phenomena can provide credible data, facts. Focus on causality and law-like generalisations, Belief in causal explanation and prediction as a contribution.	Subjective meanings and social phenomena. Focus on narratives, stories, perceptions and interpretations of social reality. Believe in new understanding and worldviews as a contribution.
Research relationship	Researcher to announce separation and independence of the subject.	Researcher and the subject interact with each other, thus creating a cooperative inquiry.
<b><u>Ontological</u></b> Nature of reality or being	External, objective and independent of social actors. Belief in one true reality.	Socially constructed, subjective, multiple meanings and interpretations. Complex and rich.
<b><u>Axiological</u></b> Role of values and ethics	Research is undertaken in a value-free way, the researcher is independent of the data and maintains an objective stance.	Research is value bound, the researcher is part of what is being researched, cannot be separated and so will be subjective.
<b><u>Methodology</u></b> How to approach the phenomena	Quantitative (survey, experiment)	Qualitative (ethnography, phenomenology, grounded theory, case study, narrative, historical)
<b><u>Typical methods</u></b>	Deductive, highly structured, large samples, measurement, typically quantitative methods of analysis, but a range of data can be analysed	Inductive, small samples, in-depth investigations, qualitative methods of analysis, but a range of data can be interpreted

Source: Adapted from Saunders, Lewis and Thornhill (2019) and Hudson and Ozanne (1988)

This study adopts an interpretive stance where it views the multiple realities and the different meanings that people assign to consumption. It also considers the consumption as socially constructed. Moreover, this study is exploratory in nature where it aims to examine and understand the underlying meanings behind the consumption of Islamic life insurance, which is bound to various theological debates around the world even as it is growing in acceptance among Muslims in Malaysia specifically. Islamic life insurance is regarded as one of the most appropriate fields to explore the complex intersection of religious belief and consumption, as it acutely reflects the consumer's perception of life and life after death. The

unique navigation around consuming for life and the hereafter is constantly negotiated and interplayed through the consumption of Islamic life insurance, hence making it a good platform to explore. Relevantly, Askegaard and Scott (2013) strongly emphasised the nature of interpretivism as the root of CCT. This study explores the consumption phenomenon from a CCT lens, given the complex nature of the phenomenon and the researcher's aim to explicate the social and cultural perspectives as well as provide a thick description of such phenomenon. Hence, an interpretive stance fits well.

The context of this study is Malaysian Muslims who, despite being born Muslim and adhering to the Holy Quran and Sunnah as their sources of understanding Islam as a way of life, exhibit different forms and interpretations of the religion. This is further supported by Jafari and Suerdem (2012) who argued that Muslims do refer to Islam as a set of transcendental guidelines. However, each Muslim would interpret and re-interpret these guidelines in multiple ways to adapt and make sense of their social and cultural surroundings. Sandikci and Ger (2010) provided an excellent example of how using an interpretive philosophy enables the researcher to capture the sensitive issue of interpreting religion and how it resonates in informants' daily lives and translates into their consumption behaviour. Sandikci and Ger (2010) for instance, explored the transformation of veiling style, which was previously stigmatised but has now become routinised among Turkish women. The researchers demonstrated how Turkish women interpreted Islamic guidelines in their decision to consume specific veiling styles. They also showed how specific veiling styles have evolved to reflect these women's social status. This is in line with Sandikci's (2011) argument that Muslims, despite upholding the same set of guidelines, interpret and practice Islam differently as Islam, despite being personal, is communal. One has to negotiate these elements continually (Sandikci, 2011). Therefore, in exploring Islamic consumption and how Muslims navigate around Islamic guidelines in consuming things, scholars are urged to accept these multiple interpretations without overlooking the consumer's social and cultural environment (Jafari and Suerdem, 2012).

Despite acknowledging the diversity of Muslims around the world and their differing social, cultural and historical backgrounds, the majority of past scholars in Islamic consumption literature treated all Muslims as homogeneous. Past literature has failed to highlight or emphasise the different aspects of Muslims' religious beliefs and their level of devotion as well as the environment they are living in, reflected in their daily life practices (Jafari and

Suerdem, 2011). Multiple recent studies (Aksoy and Abdulfatai, 2019; Hamzah and Mustafa, 2019; Hong *et al.*, 2019) have mainly used quantitative methods such as surveys which are limited or failed to address the possibility of multiple interpretations of Islam. The use of quantitative measurement, which is binary or rigid, fails to capture the unique variation and individual interpretations of Islamic practices in daily consumption. For instance, Aksoy and Abdulfatai (2019) used the Theory of Reasoned Action to predict the role of attitude, subjective norms, culture and religion in influencing the intention to purchase luxury goods. However, religion and culture here are subject to the determined measurement, which may not reflect reality. Adopting such a philosophical stance limits the researcher from exploring beyond the rigid halal and haram structure of Islam whereas in reality, Islamic guidelines are consistently being interpreted and re-interpreted by Muslims in accordance to their historical, social and cultural environment. Thus, it limits the ability to view religious consumption beyond its essentialism.

Given this diverse view of reality, the author chooses to adopt an interpretive approach as it enables her to explore and understand the multiple meanings of consumption as well as capture how consumers view their consumption based on their perceived personal reality. Most importantly, by adopting an interpretive approach, this study can provide an alternate perspective of consuming Islamic life insurance by considering the consumer's social and cultural background. And in doing so, move away from the current trends in literature that pay little attention to these diverse interpretations and how one's social and cultural background plays an essential role in shaping one's consumption practices. Adopting an interpretive approach also allows this study to grasp the subjective meanings of consuming Islamic life insurance for Malaysian Muslims, by providing a detailed description of their experiences during, before and after consumption. This rich depiction of their worldview offers a holistic perspective of how Malaysian Muslims consume the service without separating the consumption from perceived reality.

As mentioned earlier, the epistemology and ontology adopted in a study would offer specific directions in term of the methods used to collect and analyse the data (Ozanne and Hudson, 1989). Ontology could be divided into the two main domains of either positivism or interpretivism. With positivism, a researcher views the nature of reality as external, objective, independent to researcher and is usually in search of one true reality. Meanwhile, interpretivism is socially constructed, subjective, interrelated with the researcher and consists

of multiple meanings and interpretations (Hudson and Ozanne, 1988; Saunders, Lewis and Thornhill, 2019). According to an interpretive stance there is no one real world, but there are multiple meanings and realities depending on an individual's perception of reality (Burrell and Morgan, 1979). This study views each individual participant as unique, with their own worldview which is 'real' to them. Therefore, it is the researcher's task to identify the common themes and patterns emerging from each participant's perceived reality that brings meaningful knowledge to the literature.

Meanwhile, epistemology refers to "how one might begin to understand the world and communicate this as knowledge to fellow human beings" (Burrell and Morgan, 1979, p.1). For an interpretive stance there are multiple realities, and it is socially constructed where each individual would have their version of reality which would influence their behaviour (Hudson and Ozanne, 1988). According to Thompson, Locander and Pollio (1989, 1990), the best way to understand the nature of a person is by placing the individual experience within the world in which they are living. By adopting an interpretive approach, the researcher can explore an individual's realities holistically and understand their consumption experience within their social context. Context here refers to providing meanings and helping to construct an individual's life realities. Thus, it is crucial to understand such context and how an individual views their consumption from their own context and not in isolation (Lincoln and Guba, 1985).

### **3.3 Research methodology**

*"...all research is interpretive, whether that involves interpreting patterns in relationships between quantified observations or in recurring patterns in talk, text, images or action. Thus, we do not consider being interpretive something that distinguishes qualitative from quantitative research" (Belk, Fischer and Kozinets, 2013, p. 2)*

The above excerpt is true when one views all research as interpretive, but the next question would be which methodology would be best in approaching a particular consumption phenomenon. To emphasise further, Silverman (2016) stated that a different methodology does not indicate whether it is true or false, but only that it is more or less appropriate to study a particular phenomenon. In this case, the particular phenomenon at hand is the consumption of Islamic life insurance in a religious context. This consumption phenomenon

involves a complex intersection of rather sensitive issues of life and death as well as the afterlife with one's religious belief. Previous research has used quantitative methodology to approach such consumption, but this study believes otherwise. It is difficult to explain one's religious belief and how it manifests itself in one's life and consumption behaviour through binary measurements. This study aims to provide an alternative perspective by adopting an interpretive philosophy through a qualitative design. Table 5 outlines the characteristics of both qualitative and quantitative methodologies that were used to evaluate which design is best suited to explore this particular consumption phenomenon.

Table 5 Comparison between quantitative and qualitative methodology

<b>Aspects</b>	<b>Quantitative</b>	<b>Qualitative</b>	<b>Justification for this study</b>
Research focus	Seek to measure, describe and explain. Research mostly operated with numerical data.	Seek to understand, interpret and explore. Research mostly operated with non-numerical data such as writings, speech, visuals etc.	Limited to no theorisation evident within the religious or Islamic consumption literature (Jafari and Suerdem, 2012; Drenten and McManus, 2016). Thus, this study aims to explore the underlying meanings within Islamic consumption through the context of Islamic life insurance.
Data collection methods	Questionnaires, structured interviews, statistical report and other techniques appropriate in examining the causal relationship.	In-depth interviews, focus group, observation, ethnography and other techniques used to study the phenomenon from consumer's point of view.	It is difficult to measure one's view of their consumption which involves a complex intersection between one's view of life and death, religious beliefs, social and cultural influences and their identity. Thus, talking to relevant individuals was deemed the appropriate method in eliciting this sensitive information of their worldview (Jafari <i>et al.</i> , 2013)
Sample size	The size of the sample is essential to describe the relationship between categories (generalisable) accurately	Large sample not necessary as the goal is to recognise the themes and aspects that help researcher to understand how the social world is constructed. Data collection may stop at the saturation point where no more new information emerges from asking	This study aims to explore and elicit thick description of the consumption which would help the researcher make sense of such consumption. The aim is to generalise across the concept or theory which is limited to a specific time, place, people and culture. This study does not aim to generalise to the wider population (Belk, Fischer and Kozinets, 2013).

		the same question (Charmaz, 2006).	
Data analysis	Use statistical techniques measuring, examining and explaining the causal relationship	The process of data analysis is analytical in its nature because the researcher is interested in the social world and human behaviour in the natural environment.	This study is interested in exploring how Malaysian Muslims interpret and reinterpret their religious beliefs in their consumption which will be more meaningful towards the religious consumption literature (see Chapter 2 Section 2.2)

Source adapted from (Punch, 2013; Saunders, Lewis and Thornhill, 2019)

Following this comparison, it is apparent that using a qualitative methodology is the most appropriate way to gain further insight and understanding in this consumption and provide an alternative perspective to the existing literature. That said, qualitative is not a straightforward methodology. It is subjective, and this “qualitative inquiry is rife with ambiguity” (Patton, 2002, p. 242). Nevertheless, the qualitative methodology used together with an interpretive perspective could interpret phenomena and make sense of meanings assigned by individuals to the consumption (Denzin and Lincoln, 1998). It could provide a unique insight into how and why consumers, market and marketers behave the way they do (Belk, Fischer and Kozinets, 2013).

By employing qualitative methodology, a researcher could get closer to participants and build rapport with them. Such rapport is considered as the key factor in elucidating knowledge (Dickson-Swift *et al.*, 2009). A good rapport and deep immersion in the context of the phenomenon are vital. This is especially true “in the case of researching sensitive topics, theoretical reflection, and available knowledge can be limited” primarily because “people tend to conceal their identities and activities” (Ger and Sandikci, 2006, p. 513). Sensitive research which is defined as “research which potentially poses a substantial threat to those who are or have been involved in it” (Lee, 1993, p. 4) may well surround the issues of poverty, sexual behaviours, bullying, gender power relations, disability, addictions, ethnicity, death, illness, religion and other related issues that evoke emotional, psychological or physical anxiety (Lee-Treweek and Linkogle, 2000; Dickson-Swift, James and Liamputtong, 2008). Thus, approaching such contexts requires researcher and subject to have mutual trust and good rapport to be able to elicit knowledge pertaining to the phenomenon at hand. Deep immersion could encourage participants to disclose themselves or become “willing partners and equals” in a “collective enterprise of knowledge production” (Hill, 1995, p. 147).



In line with an interpretive stance and the nature of the existing Islamic consumption literature, adopting a qualitative methodology seemed the most appropriate decision. Islamic consumption literature is considered as nascent and still at the infancy stage in knowledge development, limited to specific perspectives and approaches, as discussed in Chapter 2 (see Section 2.2.4). According to Edmondson and Mcmanus (2007), theories in management can be situated along a continuum from mature to nascent depending on the developmental stage of specific theory. This state would significantly impact the choice of the methodology used in research. A mature state of knowledge indicates a fairly saturated theory which requires different methods to generate meaningful results. This state usually involves a well-studied area with concise concepts and models and is thus more effectively analysed using hypothesis and quantitative methodology. Comparatively, the nascent state of knowledge is “when the subject is very new, we know little or nothing about it and no one has explored it yet. The purpose is to examine a little-understood issue or phenomenon and to develop preliminary ideas about it and move towards refined research questions” (Neuman, 2014, p. 38).

Research questions which address the phenomenon in mature theory tend to focus on elaborating specific elements or variables of the established theories. On the other hand, nascent theory aims to suggest new insights into a specific phenomenon or subject matter that lacks theories. Most are explored inductively in order to allow new themes to emerge from the data instead of from prior hypotheses (Edmondson and Mcmanus, 2007).

Furthermore, based on the existing consumption phenomenon and past literature, it is clear that the definition of religion and how it influences the individual is highly complex. This was also evident in previous studies, with many different categories created to group the different aspects of religious consumption. It became more explicit in the literature that the study of religion and how it influences a person’s life varies between individuals and different social contexts. This research study approaches the consumption context through a CCT lens which draws from various disciplines such as sociology, anthropology, history and psychology. CCT’s specific aims are to make sense and “address the dynamic relationships between consumer actions, the marketplace, and cultural meanings” (Arnould and Thompson, 2005, p. 868). Hence, these aspects of consumption could not be investigated purely through quantitative methods. What is needed is the use of qualitative methods which is also central in CCT (Arnould and Thompson, 2005).

Additionally, past research within CCT has successfully explored the complex intersection of the diverse interpretation of religion in material consumption by approaching the consumption phenomenon from a qualitative approach (Kozinets, 2001; Bonsu and Belk, 2003; Belk and Tumbat, 2005; Muñiz Jr. and Schau, 2005; Sandikci and Ger, 2010; Karababa and Ger, 2011; Rinallo *et al.*, 2012; Izberk-Bilgin, 2012; Moufahim, 2013; Choudhury, 2014; McAlexander *et al.*, 2014; Rinallo, Maclaran and Stevens, 2016; Yip and Ainsworth, 2016; Rauf, Prasad and Ahmed, 2019; Ozanne and Appau, 2019). Similarly, this research study is interested in gaining a deeper understanding of the meaning consumers assign to consuming Islamic life insurance and how they navigate around their religious beliefs, social and cultural backgrounds and consumption. This study also adopts some elements of the phenomenological approach in terms of emphasising the importance of individuality, perception, lived experience as well as the different subjective meanings an individual assign in exploring the definition of religion and the role it plays in individual daily consumption, specifically Islamic life insurance consumption. These elements are “concerned first and foremost, with human experiences” (Kvale and Brinkman, 2015) and are thus relevant in understanding how Malaysian Muslims view this consumption from their view of reality.

However, it is essential to note that this study does not aim to generalise the consumption of all Malaysian Muslims. The essence of this qualitative study is that its research findings are specific to the individuals interviewed and do not represent the whole population of Malaysian Muslims. The aim is to provide a rich and profound insight into the complexity of participants’ understanding of their religious beliefs, their multiple interpretations of Islamic guidelines, their social and cultural contexts as well as how they navigate around these elements in their consumption process.

### 3.4 Data collection strategy

#### 3.4.1 Malaysia as the site context

##### 3.4.1.1 A brief overview of Malaysia

Malaysia is chosen as the context in exploring the complex intersection between the sacred, the profane, religious and service consumption not only because it is the researcher's native country but also due to its unique multi-ethnic communities (Malay, Chinese, Indian and other ethnicities) with diverse religious practices (Islam, Christian, Buddha, Hindu, and others) living together and practising different subcultures. In the Malaysian population of around 32.69 million, 69.6 per cents are Malays (all Muslims) and indigenous tribal groups, also labelled as *Bumiputera* (literally, '*sons of the soil*'), 22.6 per cent Chinese, and 6.8 per cent Indians (Department of Statistic Malaysia, 2020).

Bahasa Melayu is the official language, but English, Mandarin, Tamil and other ethnic languages are also widely spoken. Islam is the official religion, but other religions are given the freedom of worship under the constitutional acts (Abdullah and Pedersen, 2003). Consequently, it is common to see Muslims integrating with other ethnic's cultural aspects in their life and consumption. For instance, the gifting of '*angpau*' (or money) during Eid celebrations and weddings becomes a common practice to Malay Muslims, similar to the Chinese tradition. The ritual of '*merenjis*', or sprinkling rose water to the bride and groom during a wedding ceremony, is another common practice among Malay Muslims. This practice is typically seen in Indian marriages meant to ward off evil and brings good luck to the newlywed. Malaysians are infused with diverse cultural backgrounds where religions other than Islam are freely practised, providing a unique cultural composition. Hence, Malaysia provides a rich context with distinctive cultures that makes culturally specific research necessary for this market (Cui, 1997).

Malaysia is a tropical country located strategically at the heart of Southeast Asia with a total land area of 329 960.22 km<sup>2</sup> (Department of information, 2016). Malaysia has two mainlands separated by the South China Sea, West Malaysia, which is also called the *Peninsular Malaysia* that is bordered between Thailand at the North and Singapore at the South; while East Malaysia consisting the state of *Sabah* and *Sarawak* that are bordered by Indonesia in the South and Brunei in the North (see Figure 10).



Figure 10 Map of Malaysia

Despite occupying a larger portion of the nation's total area, East Malaysia primarily consists of undeveloped jungle and land. Approximately eighty per cent of Malaysia's population reside in Peninsular Malaysia, while the remainder lives in East Malaysia. The country is divided into thirteen states and three federal territories. The federal territories include Kuala Lumpur, Putrajaya and Labuan Island. Meanwhile, nine of the states are under the Malay Sultanates namely, Perlis, Kedah, Pahang, Perak, Terengganu, Negeri Sembilan, Selangor, Johor, Kelantan. Meanwhile, Penang, Malacca, Sabah and Sarawak each have their own Governor appointed by the Government (Watson and Andaya, 2001). Kuala Lumpur is Malaysia's capital city, while Putrajaya was officially declared the third Federal Government's administrative centre (replacing Kuala Lumpur) after Labuan Island in East Malaysia.

#### 3.4.1.2 Malaysian historical background

Malaysia, formerly known as the Malay Peninsular or Malaya, became the focus of attention among neighbouring countries due to its strategic location between two major civilisations, namely China and India (Turnbull, 1989). The history started around 1400 AD from the Sultanate of Malacca. Malacca stood as a glorious Government due to its strategic location to meet merchants from East Asia and the Middle East. Malacca then became a trading hub for spices, especially among the Southeast Asian countries.

In 1511, Malacca was colonised by the Portuguese, which was the beginning of the colonial era. In 1641, Malaya fell into the Dutch's hands and British in 1824 through the Anglo-Dutch Treaty (Turnbull, 1989). This treaty was the division of the region that is currently known as Malaysia and Indonesia. The British colonised Malaya the longest as compared to others. Between the 1920s to 1930s, many Malaya residents started receiving education domestically and from the Middle East. This had resulted in the emergence of an educated group that fight in the name of nationalism. They aimed to be independent of the invaders and form their own government. In the Second World War, the British were driven out of Malaya by the Japanese army, who then colonised Malaya in 1941. Japan occupied Malaya until 1945 before surrendering due to of the bombings of Hiroshima and Nagasaki (Department of information, 2016).

In the aftermath of the Japanese defeat, the Communist Party of Malaya (PKM) tried to control the nation. PKM's use of violence caused chaos in Malaya. In 1948, the returning British Military Administration under Sir Edward Gent declared emergency rule over Malaya. British regained their control over the region by forming Malayan Union. However, this received severe protests from the Malays as it was seen as an attempt to abolish the Malay royal institutions and the Malay privileges. Soon, Tunku Abdul Rahman emerged to fight this by forming the Alliance Party, which opens the British eyes to allow Malaysians to govern their own nation. At that time, unity between three major ethnic groups, namely Malay, Chinese and Indians, led to the London Agreement signed in 1956 (Department of information, 2016). On August 31st, 1957, Britain granted Malaya their independence, and Tunku Abdul Rahman became the first prime minister of this new country. On September 16th 1963, this region merged with the British colonies of North Borneo, namely Sabah, Sarawak, and Singapore, to form a new country called Malaysia. However, on August 9th, 1965, Singapore withdrew from Malaysia and started to govern its own country (Watson and Andaya, 2001).

#### **3.4.1.3 Malaysian cultural environment**

Malaysia is a central point of convergence of several major cultural traditions originating from Southeast Asia, China, India, the Middle East, and the West. Malay culture, the Orang

Asli culture (literally the 'Original People'), and East Malaysia's culture are indigenous to the area. In the first and a half millennia CE, the Malay culture in the Malay Peninsula was strongly influenced by pre-Islamic Indian and early Islamic influences and the intermigration of people within the archipelago of Southeast Asia (Baker, 2020). The Indian contact with the Malay Peninsula that extended to the fourteenth century exerted various cultural marks into the Malay culture, especially in religion (Hinduism and Buddhism), art and literature. Islam, which was introduced to Malacca in the fifteenth century, became the dominant and formal religion of the Malays (Britannica Encyclopedia, 2021).

### *i) Ethnicities*

As mentioned in Section 3.4.1.1, the most distinctive features of Malaysia are their multiracial population. The Malaysian ethnicities consist of two broad categories: *Bumiputera*, indigenous to the land and the non-Bumiputera group (Haque and Masuan, 2002). *Bumiputera* groups consist of the Malays, the Malay-related and *Orang Asli* (the 'original people'). Despite having some cultural differences based on the states, the Malays, are the most homogeneous ethnic group in term of culture, language and religion (Watson and Andaya, 2001; Haque and Masuan, 2002; Haque, 2008). The Malays predominantly reside in West Malaysia. The second Bumiputera group is the Malay-related group. This group are typically dominant in Sabah and Sarawak (East of Malaysia). In Sabah alone, there are 32 ethnic groups and Kadazan forms the largest ethnic group. This group accounted for 24.5 per cent of the state's population and mainly comprised Christian subsistence farmers. Meanwhile, there are 27 ethnic groups in Sarawak, and Iban is the major ethnic group. They form 30.3 per cent of the state's population (Department of Statistics Malaysia, 2011). Finally, *Orang Asli*, the third Bumiputera ethnic group in Malaysia, is categorised into three major groups: the Negrito, Senoi, and Proto-Malay (Department of information, 2016). Despite forming a tiny minority in the West Malaysia of less than one per cent of the total national populace, this group represents the oldest population living in the Malay land (Abdullah and Pedersen, 2003).

Another category of ethnicities in Malaysia is the non-Bumiputra group that consists of primarily Chinese and Indians (Abdullah and Pedersen, 2003). These two ethnic groups mainly arrived in the nineteenth and twentieth century. Although a small, significant number of these sub-group immigrant communities can be traced back several centuries earlier (Baker, 2020). The sub-group of Malaysian Chinese is called the '*Peranakan*' or '*Straits*

*Chinese'*, who are early Chinese settlers who arrived in Malacca in the early fifteenth century (Tan, 2006). This group of early Chinese settlers adopted many Malay customs, including the Malay language but retained their religious practices. In 1409, Parameswara, who founded the Malacca Sultanate, travelled to China to develop a trading relationship with the Ming Dynasty, and he agreed to marry one of the emperor's daughter. The princess and her consorts were then brought to Malacca and became the first Chinese community in Malaya (Tan, 2001). In the nineteenth century, the British colonial relied heavily on the imported labour to work in mines and rubber plantations of the Straights Settlements and West Malaysia (Abdullah and Pedersen, 2003). These Chinese migrants have then mainly settled in urban areas where they dominated the area's economy and controlled the tin mining and rubber industries' main export (Lee and Tan, 2000).

The Malaysian Indians were initially brought to the Malay Peninsular by the British to work as labourers in sugar cane, coffee and rubber plantations from the mid-nineteenth to the early twentieth centuries (Watson and Andaya, 2001). Indians who were not recruited as labourers seek professional jobs and opened businesses in western coastal towns of the peninsular to serve indentured Indians. This includes Indians who migrated from Northern India and Ceylon (Kent, 2000). In modern Malaysia, the Malays' culture is multifaceted and strongly influenced by British colonial rule and Western culture, especially in education and institutional aspects. The Malays who live in the urban areas are most exposed to various cultural backgrounds, from different cultural roots and origins, namely, the Indian, Southeast Asia, Middle East, Chinese, British, European, and many other backgrounds. These intermixtures of culture consequent intermarriages, living and working together with different people from different backgrounds, allowing different cultural aspects to assimilate into Malaysian daily life practices.

## ***ii) Religion***

Apart from being multicultural, Malaysian society is also multireligious. Islam is the most widely professed religion (61.3 per cent), but there are also other religions freely professed, namely Buddhism (19.8 per cent), Christianity (9.2 per cent), Hinduism (6.3 per cent) and other religions (3.4 per cent) (Department of Statistics Malaysia, 2010). Malaysian Malays are typically associated with Islam. As mentioned in Section 2.2.4, there are two major groups of Muslims globally, namely the Sunnis and the Shias (Pew Research Center, 2009,

2017). Malaysian Muslims would generally follow the Shafii school of thought, which falls under the Sunnis.

The second-most professed religion in Malaysia is Buddhism. It is usually associated with the Malaysian Chinese community. The introduction of Buddhism in Malaysia relates to immigrants who came into the country from the nineteenth century onwards. Buddhism represents the second-largest religion professed after Islam in Malaysia. At the same time, Christianity became the third most professed religion in Malaysia. Most Christians are associated with non-Malay ethnicities such as Chinese, Indians and others. Hinduism is mainly associated with the Tamil Indians who live in the Western states of Peninsular Malaysia (specifically in Perak and Selangor). The differences between the northern and southern forms of Hinduism are also reflected in Malaysia based on how they are practised, i.e. their Tamil beliefs and style of worship (Lee and Tan, 2000). However, regardless of the two distinct worships and beliefs, Malaysian Hindus still categorise themselves into the caste system where their social status is predetermined by birth and cannot be altered during their lifetimes. Interestingly, in the modern era, this caste system has little functional value to the contemporary Malaysian Hindus except among the Indians who use it as a cultural marker to distinguish their family members (Abdullah and Pedersen, 2003).

### ***iii) Cultural environment in Malaysia***

Religion and ethnicity work hand in hand in Malaysian society. Most Muslims are Malay, Hindus are Indians and Buddhists are usually associated with Chinese. The diverse ethnic-religion association heightens the importance of religious identity, and most Malaysians have a clear understanding of how their religious practice differs from another. Since Malay (typically profess Islam) held most of the population, other ethnicities with other religions are termed non-Muslims. Special religious holidays, especially those that involve open houses (i.e. Eid, Chinese New Year, thanksgiving), further escalate the interreligious experiences among Malaysians.

Islam is the official religion in Malaysia. It is evident across the daily ambient of Malaysian life. Daily call to prayers from mosques located near to people amplifies the Islamic rhythm throughout the country. Important Islamic holidays, including the Prophet's birth and the pilgrimage to Mecca, held a conspicuous place in the media. In the month of fasting, Ramadhan displayed a great act of piety beyond customary. Food and beverage retail stores



are refrained from operating in daylight except those to serve non-Muslims during Ramadhan. Mosques and Musallahs (a place provided for Muslims daily prayers) are easily accessible in every building or even in the midst of a busy and capitalist city like Kuala Lumpur. Non-Muslims religious buildings and practices, on the other hand, have a relatively less conspicuous place in the media except during big celebrations. This may be due to the small number of their believer in the country and the public policy limiting the building of churches, temples and their religious broadcasting services. However, important non-Muslim religious holidays, including Christmas, Deepavali, Wesak and Chinese New Year, are marked as the country's public holiday.

Given Malaysia's multi-ethnic and multireligious environment, it is unrealistic to say there are no debates or arguments concerning these diversities. Islam in Malaysia is increasingly subject to not only political, but also cultural and ethnic contestation, individually and collectively. Nevertheless, this discursive tradition is even more evident in the way the Malays consume things. The contestation and debates around consumption resulted in different ontologies of '*a proper Islamic consumption*' that relates to their desires, moral, social and familial anxieties (Fischer, 2008). The idea of Islam as a discursive tradition is not new. It is argued that the anthropology of Islam should be built by the very concept that Islam is a discursive tradition (Asad, 1986). The most fundamental definitions of halal are anything that is permitted, and haram is that which is prohibited by Allah (Azimabadi, 1994).

This basic notion that applies dominantly in food and drinks consumption is filtered into all aspects of daily life. Malaysian Muslim consumers are becoming more concerned with this binary conception of halal and haram in various part of life, to name a few; touching dogs (Campbell, 2014); ensuring cleanliness (Kew, 2017); halal industries and fashion (Rodzi, 2018); and other innumerable areas. For instance, various industrial actors and celebrities strive to accommodate and capture the Muslim market by offering Islamic and modest fashion. The fashion industrial players creatively accommodate Muslimah with beautiful and trendy apparel that blurs a typical Muslimah attire line. The introduction of 'halal slippers' has recently gained various debates across consumers in Malaysia (Adreena, 2021). The issue is on the 'Islamic' aspect of such a mundane object. This association raises at least two perspectives; (i) the sensitivity that consumers are now experiencing towards the binary perception; (ii) the opportunistic strategy an industrial player has in addressing this increased sensitivity.

#### **3.4.1.4 The Malaysian economy**

Since their independence in 1957 and over six decades, Malaysia has transformed itself into a middle-income developing country. Apart from the Asian economic crisis in 1997 and the global economic crisis in 2009, Malaysia enjoys steady and healthy economic growth. As a result, Malaysia is also recognised as an upper-middle-income developing country and considered the most developed nation among the developing countries (World Bank, 2020).

The Malaysian economy has been state-oriented and relatively opens (Abdullah and Pedersen, 2003). Various national economic strategies have been implemented throughout the decades, which initially focused on exporting raw materials to a multi-sector economy (Euromonitor, 2009). Malaysia is the leading exporter of agricultural products, namely oil palm, rubber, paddy, livestock, fishing and forestry (Department of Statistics Malaysia, 2020). Malaysia is also the leading exporter of electronics supplies, construction and automotive parts. Besides, the oil and gas industry contribute significantly to the nations' economy, especially during the recent increase in crude oil prices. Another sector that significantly contributes to the nation's economy is the service sector. Malaysia's service sector accounts for 57.8 per cent of the Gross Domestic Profit (GDP) in 2020 (Department of Statistics Malaysia, 2021). This includes healthcare services, tourism, transport, distributive trade, financial services and insurance. One sector that experiences a steady growth each year is the Islamic financial services sector.

Malaysia has successfully positioned the nation as an Islamic finance hub in Southeast Asia. This provides another good reason to explore this context further. Malaysia emerged as a leading centre for Islamic finance, second only to Saudi Arabia (Ernst and Young, 2014). Since its introduction in 1983, Islamic finance has grown tremendously well and continues to proliferate in Malaysia. By 2020, the penetration rate of Islamic finance reached the targeted 40 per cent of total financing compared to 29 per cent in 2010 (The Edge Malaysia, 2020). As a result, Malaysia becomes a conducive environment for continuous product innovation, becoming the centre of diverse financial institutions worldwide and offering a broad range of innovative Islamic financial services and investment instruments to its Islamic financial marketplace. Malaysia is currently at the forefront of Islamic banking, capital markets and Islamic life insurance development compared to the GCC and MENA countries (Islamic

Financial Services Board, 2015). One specific Islamic financial services that raise multiple discourses among Muslims around the world is Islamic life insurance.

#### **3.4.1.5 Islamic life insurance as the consumption phenomenon**

Islamic life insurance has gained popularity in the past years. As a result, Malaysia's entire family takaful industry added 573,718 new certificates in 2020, increasing 7.2 per cent from 535,426 new certificates issued during the same period in 2019 (Malaysia Takaful Association, 2021). As a result, the penetration rate of Islamic life insurance increased to 19.4 per cent in 2020 compared to 15.7 per cent in 2019 (Malaysia Takaful Association, 2021). With twelve Takaful and four re-takaful companies operating in the market, Malaysia emerged as a fast-growing industry operating in line with the conventional life insurance industry (Sherif and Shaairi, 2013).

Islamic life insurance, widely known as Takaful, derives from an Arabic verb 'Kafala', which aligns with the Islamic teaching of 'looking after one another' or 'mutual guaranteeing' (Hamid and Othman, 2009). Takaful was culturally rooted among the Arab tribes through fund pooling and shared liabilities by compensating seafaring traders as they undertook the risk of losing goods or mishaps during sea voyages (Waseem, 1970). Similarly, in Malaysia, the same concept is practised in managing burial in a small community. It is typical among the Islamic community in Malaysia to collect a sum of money (also known as '*khairat kematian*') to cover the burial cost of the deceased. A similar concept is applied in Islamic life insurance, where each participating members donated a sum of money that will be used in the case of unfavourable events.

Since its introduction in Sudan in 1979, Islamic life insurance was commercialised as mutual or cooperative insurance (Kwon, 2007). The existing conventional life insurance argument is based on the fundamental of any sales and purchases' contract, where it should include a tangible seller, buyer, and product. However, since conventional life insurance or the service is not tangible, it is considered unlawful. Islamic life insurance, therefore, was introduced as an alternative to conventional life insurance by insisting that there are no sales and purchases, but the underlying concept is the mutual agreement to share the responsibilities in the case of a mishap. The fund management is based on charity as three elements distinguish them from

conventional life insurance (Fisher, 2013). First, the concept of Gharar (uncertainty), which refers to the insurance contract. The contract must be transparent where the terms such as premium, the timing, severity, and frequency of insured events are clearly outlined. For instance, the idea of conventional insurance making a profit out of unclaimed money (if there is no death) is seen as unfair in Islamic principles. Islamic scholars then suggested that the fund is based on mutuality rather than profit or investment-driven. Hence the unclaimed fund will be apportioned to avoid uncertainty. Second, Maysir (gambling) is related to the concept of uncertainty. Gambling refers to a situation where a participant contributes a small amount of money with the hope of gaining profit or suffering losses (if there is no death). Finally, Riba' (interest) is traditionally viewed from the perspective of a loan. It is considered unfair to the borrowing party; hence the earning from the interest is considered unlawful, and Muslims must avoid riba' in any transactions (Billah, 2007).

There are debates among Islamic scholars and theologians worldwide concerning the concept of Islamic life insurance – as it is seen against the belief in Allah's preordained fate. Nevertheless, it is argued that what is being insured here is not death itself but the potential costs that have to be shouldered by the bereaved family. Also, debates emerged around the lawfulness of this service (Noresmabt, 2004; Mortuza, 2010), but this will not be discussed further in the thesis. Nevertheless, these theological debates by Muslims worldwide raise an interesting question of how Muslims in Malaysia view their consumption of Islamic life insurance.

### **3.4.2 Sampling**

Sample by definition is a selected small portion of cases or units that would represent a larger collection of cases, also known as population (Neuman, 2014). However, sampling in qualitative research varies distinctly from quantitative research as stated in Table 5. Rather than randomly selecting cases or units as with quantitative research, sampling in qualitative research tends to be more purposive (Morse, 1989). Purposive means the researcher would select a sample that can provide rich and useful insights into the research questions or specific phenomena at hand (Remenyi *et al.*, 2003). This is in contrast to quantitative research which aims to represent the population in question by randomly selecting each unit and thus seeking for generalisability of findings (Bryman and Bell, 2007; Creswell, 2014).

Given the nature of this study's consumption phenomenon, purposive sampling strategies are employed to specifically select participants who are able to provide rich and deep descriptions of their experience in consuming Islamic life insurance, thus enabling the researcher to further understand Islamic consumption. Snowball and convenience sampling techniques which are also a part of purposive sampling (Braun and Clarke, 2013) are deemed appropriate in approaching the potential participants. This sampling strategy is commonly used in qualitative research (Miles and Huberman, 1994; Bryman and Bell, 2007; Creswell, 2007). Snowball sampling refers to establishing initial contact with an individual or a case that is relevant and willing to provide rich information pertaining to the research topic. The researcher would then use this initial individual's network to build contact with others who have similar experiences or characteristics related to this research (Bryman and Bell, 2007; Creswell, 2007). Meanwhile, convenience sampling refers to selecting individuals or cases that are easily accessible or readily available (Creswell, 2007; Neuman, 2014). This research study employs both convenience and snowball sampling techniques in reaching and selecting participants; how this is done will be further explained later in this chapter. The limitation of these two sampling strategies is in terms of representativeness of the whole population (Bryman and Bell, 2007). However, this is irrelevant since the purpose of sampling in qualitative research is not for generalisability of population but more about selecting a sample which can provide rich insights relevant to the research as mentioned earlier (Hackley, 2003; Remenyi *et al.*, 2003).

Another common issue in sampling is with the right number of participants. First of all, there is no agreeable answer as illustrated in Table 6. In conducting qualitative research, Creswell (2014) found that sample size varies according to the approach and purpose of the research. For instance, he stated that 3 to 10 individuals who could provide rich data are enough in a phenomenological research approach. Contradicting him is Warren (2002), who argued that the acceptable minimum number should be between 20 to 30 intensive interviews. On another extreme, Gerson and Horowitz (2002) noted that fewer than 60 interviews is not adequate to provide convincing findings while having more than 150 interviews would mean too much data to be handled effectively. Given these arguments, it is obvious that there is no single answer when it comes to the number of participants. Deciding on the sufficient number of participants in qualitative research is not an easy task. However, rather than

aiming to generalise the findings to a population, qualitative research should be more ‘analytical’ and purposive.

Another approach deemed appropriate for deciding on the sample size is the idea of ‘data saturation’ that originates from a grounded theory approach. This approach suggests that a researcher can stop collecting data when the themes or categories are saturated; when additional participants can no longer provide new insights or properties (Charmaz, 2006). In line with this suggestion, this study follows the data saturation strategy where the researcher would stop interviewing additional participants who provide information that’s considered redundant. For this study, the snowball recruitment and data collection stop as soon as the data is saturated and this involves 44 usable and extended interviews. This is also in line with Warren (2002) who suggested that a minimum number of 20 to 30 participants is enough to gain specific lived experience.

Table 6 Sample size decision

<b>Author</b>	<b>Sample size</b>				
	<b>Narrative research</b>	<b>Phenomenology</b>	<b>Grounded theory</b>	<b>Ethnography</b>	<b>Case study</b>
Creswell (2014)	1-2 individuals	3-10 individuals	20-30 individuals	1 single culture-sharing group	4-5 cases
Warren (2002, p. 99)	“the minimum number should be between 20-30 except for very intensive interviews such as life-story where 1-2 is enough”				
Gerson & Horowitz (2002, p. 223)	“Fewer than 60 interviews cannot support convincing conclusions and more than 150 produces too much material to analyse effectively and expeditiously”				

### 3.4.3 Recruitment

This study set out to recruit volunteers willing to share their experience, thoughts, and stories concerning Islamic life insurance consumption. Although this study focuses primarily on Malaysian Muslim consumers who have experience consuming Islamic life insurance, other groups of consumers are also interviewed to understand and provide multiple perspectives. This study can explore consumers who have purchased, interested in purchasing, and have not or refuse to purchase Islamic life insurance. For this reason, the study also recruits

insurance agents, consumers who consume conventional life insurance, consumers who consume both types of life insurance, and those who are uninsured by any life insurance.

This study seeks to interview a specific population: urban, educated, have some knowledge on Islamic life insurance, middle or upper-middle-income class, Malay and Muslim. The potential participants must be living and working in either Kuala Lumpur, Selangor or Putrajaya. These cities are recognised as urban areas in Malaysia with a 100 per cent level of urbanisation except for Selangor (91.4 per cent) in 2010 (Department of Statistics Malaysia, 2010). Additionally, apart from having a bachelor's degree, potential participants must also belong to either the middle or upper-middle-income class. This includes having a household income between RM4,850 – RM10,959 (Department of Statistics Malaysia, 2019). However, due to confidentiality, the participants' salary will not be revealed. Consumers were also selected based on their age; they were in their 30s, 40s and 50s. This is based on evidence by the Malaysian Takaful Association (2014) that the highest penetration rate of Takaful in Malaysia is within the age range of 30 and 50 years. Hence, all of the participants were derived from this age segment.

In terms of recruitment strategy, this study employs various channels to reach participants. Two months prior to the tentative data collection date, the researcher utilised social networks, namely Facebook and WhatsApp group messaging, to advertise the need for voluntary participants who fit a set of criteria and who are willing to share their experience in consuming Islamic life insurance. Interested participants undergo a first screening where they need to provide their personal details via Google Forms, to determine if they fit the criteria to be able to proceed to the next step. Next, the researcher would conduct a second screening via a telephone call based on the information provided in the Google Forms list. This is done in a friendly manner to learn about their background, reconfirm selection decision, explain the research purpose, the participants' rights and the interview date (see Figure 11). This process is necessary to ensure a heterogeneous group of participants of different ages, gender and occupation (see Appendix 11).

With an interpretive stance in mind, the aim is not to generalise the findings to a broad population but to extract some patterns or concepts to be generalised within a similar context. Simultaneously, this study recruited five Islamic life insurance agents from the researcher's social network who acted as key participants. These agents were also requested to introduce

their network of friends and customers who fit the stipulated criteria and were willing to share their experiences. Interest in participating in this study was relatively low initially, perhaps due to this topic's sensitive and personal nature, but as soon as the researcher commenced fieldwork in Malaysia, the number of volunteers increased. The interview in Malaysia started with insurance agents who became the key participants in recommending their family members, friends and customers that fit the selection criteria. Thus, through snowballing, we were able to meet new participants. The recruitment yielded 47 participants who were willing to be interviewed (see Figure 11).

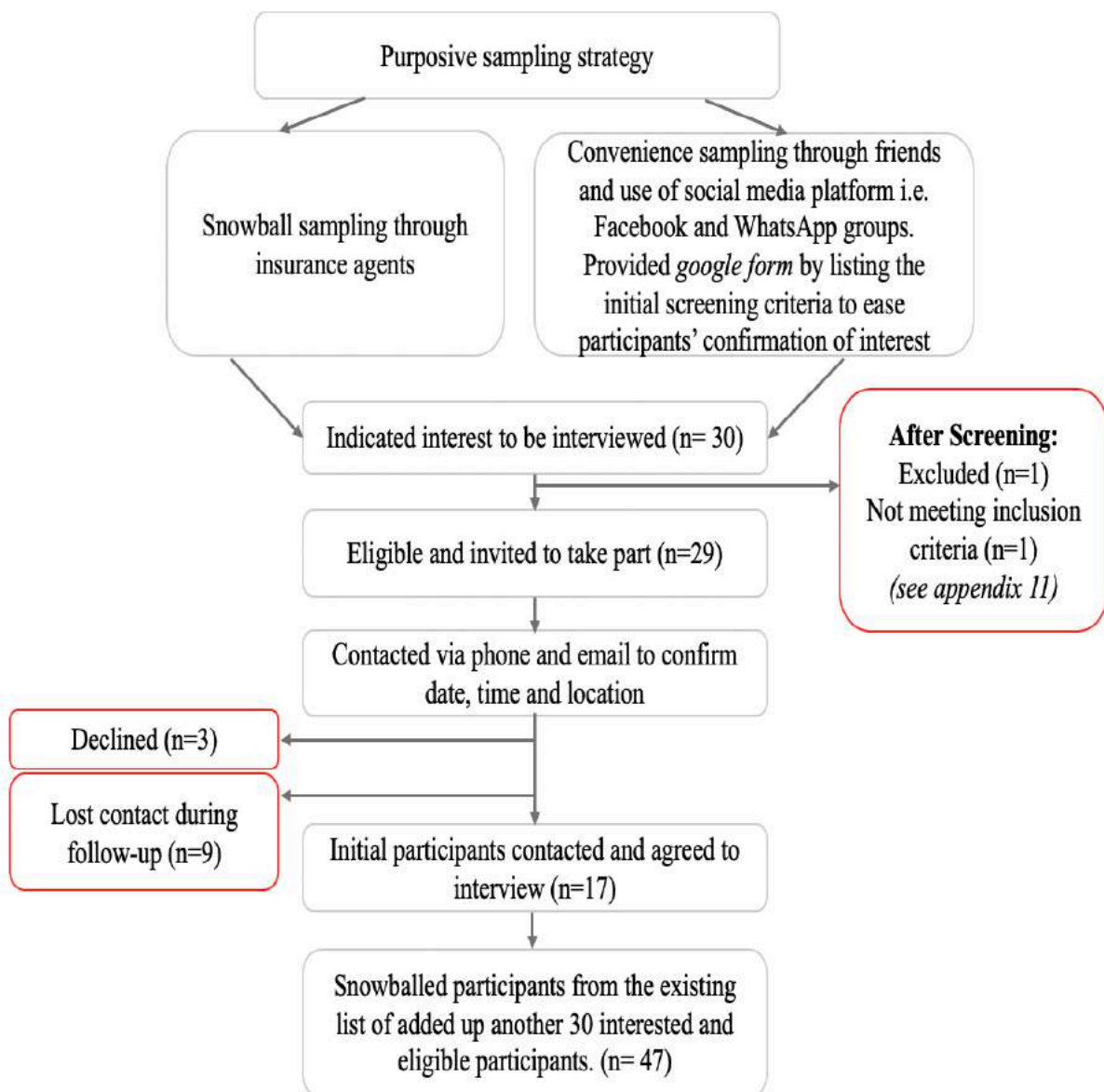


Figure 11 Participants' recruitment pathway



### 3.4.4 In-depth interviews

*“Depth interviews and participant observations which rely on sustained or intensive interactions with those studied, appear to be an ideal method for building trusting relationships between the researcher and the researched...in the case of sensitive topics, it is common for the informants to treat the researcher with scepticism and provide only superficial answers.” (Ger and Sandikci, 2006, p. 515)*

The sensitive nature of this study requires participants to reflect and share their own interpretation of Islam, how they practice their religious beliefs in their consumption, their views of life and death as well as life after death. Thus, the use of in-depth interviews is deemed appropriate to explore such topics, i.e. in research that focuses on understanding the experienced meanings of the participants' life world (Kvale and Brinkman, 2015). This method is deemed suitable due to the exploratory nature of this research and the scarcity of empirical research which looks into inductively understanding the meanings of consumption within the Islamic consumption literature. Consequently, this research adopted semi-structured, one-on-one interviews as the main mode of understanding and exploring the meanings assigned by Malaysian Muslims in consuming Islamic life insurance.

#### 3.4.4.1 Semi-structured interviews

Interviewing in qualitative research is quite different from quantitative research. The interview tends to be more structured in a quantitative approach where the aim is to obtain as much validity and reliability of the measurements of key concepts. The quantitative interview also focuses on the researcher's point of view rather than the interviewee's perspectives (Bryman and Bell, 2007). In contrast, qualitative research which commonly employs unstructured or semi-structured interviewing methods tends to be more flexible, as the main interest lies in the interviewees themselves (Bryman and Bell, 2007; Kvale and Brinkman, 2015). Meanwhile, the unstructured interview is the extreme opposite of a structured interview; there may only be one single broad question to start the conversation and the rest is driven by the interviewees themselves. This method is useful when there are no clear preliminary concepts or when the aim is to let the interviewees freely share their own perspectives of what is considered relevant pertaining to the phenomenon without any bounded frame (Bryman and Bell, 2007). It is more of a “conversational-like” interviewing technique (Burgess, 1984). Meanwhile, the semi-structured interviewing technique lies

between both extremes. Both unstructured and semi-structured interviewing techniques aim to attain a “thick description” of the participant’s life world from the interviewee’s own perspectives with regard to the specific phenomena. The only difference is that there will be a sequence of themes or suggestive questions in a semi-structured interview. However, the interview would still be conducted in a flexible manner and these suggestive questions may change in terms of the sequence or form in order to reflect the interviewee’s responses and stories pertaining to the subject matter (Kvale and Brinkman, 2015).

This technique is common among researchers using in-depth interviews as their mode of data collection as highlighted by Kvale and Brinkman (2015). It is also similar to an everyday conversation except that it is semi-structured; not as open as an everyday conversation but not as closed as a questionnaire (Belk, Fischer and Kozinets, 2013). One of the advantages of a semi-structured interview is that it acts as a guide to ease the sorting, comparing and analysing of the data, hence eliminating the need to go through irrelevant material (Alvesson, 2011; Kvale and Brinkman, 2015). Although it may limit the ability to offer new interesting insights (Alvesson, 2011), the interview guide is fairly open to what the interviewer feels is more important or relevant to talk about. This is based on the responses given by the interviewees, in order to gain rich and in-depth stories of the interviewee’s experience, thoughts, feelings and ideas (Holstein and Gubrium, 2003).

For this study, an interview guide or protocol has been carefully designed with a list of themes or topics as well as possible probing questions which will be reflective of the interviewees’ feedback and responses (Belk, Fischer and Kozinets, 2013). The questions were designed in a funnel-like direction, starting with a few ice-breaking questions like *“Perhaps you could share with me about your background?”* that depend on the interviewer and interviewee engagement and conversation flow. Once the interviewees were more relaxed, another general question was asked: *“Can you tell me what does insurance in general means to you?”*. A sample of the interview guide is provided in Appendix 10. It is crucial for the interviewer to maintain a relaxed atmosphere to facilitate the conversational flow (non-linear) and not reducing it to a question-and-answer session (Thompson, Locander and Pollio, 1989; Belk, Fischer and Kozinets, 2013; Kvale and Brinkman, 2015).

In addition, the ‘why’ question was avoided as the main aim is to get a rich description of the experience of consuming Islamic life insurance. Through these descriptions, the researcher

would find patterns and common themes (Belk *et al.* 2013; Kvale and Brinkman 2015; Thompson *et al.* 1989). It was however tempting to ask the ‘why’ question during the interviews. Hence, instead of asking directly for reasons or explanation, the interviewer would pose a probing question like “*can you tell me more about that?*”. The interviews were conducted in an informal way where the interviewees were treated as partners or collaborators in sharing their stories. The researcher acted naive and did not give the impression that they knew more about the topic in order to encourage the interviewee to freely share their own experience without the fear of being judged (Thompson, Locander and Pollio, 1989; Belk, Fischer and Kozinets, 2013; Kvale and Brinkman, 2015).

#### **3.4.4.2 One-on-one and face-to-face interviews**

The interviews for this study were conducted one-on-one and face-to-face. One-on-one interviews were deemed more appropriate than group interviews due to the sensitivity of the research topic which explores the personal life insurance, death, illness and religious beliefs of an individual. It is believed that in groups, people tend to hold back from stating their own perspectives and beliefs for fear of being judged or criticised by others.

Face-to-face interviews were adopted throughout as they enabled the researcher to gain more comprehensive and richer data from participants’ facial expressions, intonation, gestures and body language that could help eliciting themes and knowledge from the interviews (Gibson and Brown, 2009). Moreover, meeting participants face-to-face at their convenience help make the participants more comfortable and willing to share their stories and experiences openly. This provides the researcher with the ability to build trust and rapport which further helps in discussing sensitive topics casually (Shuy, 2001). However, having to meet participants one by one and at their convenience requires more time and cost for the researcher (Gibson and Brown, 2009).

### 3.4.4.3 Data collection phases

Data collection was conducted in two phases as listed in Table 7. The first acts as the ‘preliminary phase’ and was held in the United Kingdom with participants who were Malaysian Muslim PhD students who have experienced consuming Islamic life insurance in their lives. This phase served as a platform for the researcher to familiarise herself with the interviewing techniques and questions as well as to test the sensitivity of the interview questions and how participants would react to them. The interviews were conducted between 18<sup>th</sup> January and 23<sup>rd</sup> February 2017. Three participants were selected following the same screening criteria (see Appendix 11). The interviews were audio-recorded with the consent of the participants. During this first phase, several adjustments had to be made to the interviewing techniques as well as interview questions.

Table 7 Data collection phases

Phases	Activities
<b>Phase 1 Preliminary in-depth interviews</b>	<ul style="list-style-type: none"><li>• Conducted three one-on-one, in-depth, semi-structured interviews with three Malaysian students studying in the United Kingdom who have purchased Islamic life insurance.</li><li>• The interviews were conducted between 18<sup>th</sup> January – 23<sup>rd</sup> February 2017.</li></ul>
<b>Phase 2 In-depth interviews</b>	<ul style="list-style-type: none"><li>• Returned to Malaysia for 6 weeks from 1st March 2017 until 15th April 2017 to conduct one-on-one, in-depth, semi-structured interviews.</li><li>• A total of 44 one-on-one interviews were conducted with different groups of consumers, non-consumers and agents.</li><li>• Data obtained from 41 participants were usable, while the remaining three had to be discarded due to the participants’ withdrawal.</li></ul>

The first adjustment was with the language used. The interviews were initially conducted in English to test the suitability of the questions. English is Malaysia's second language and most Malaysians understand it. However, during the first interview, the researcher detected a slight language barrier among participants in sharing their experiences and thoughts. There was a tendency among participants to resort to Bahasa Malaysia when describing some terminologies. Language-wise, Malaysians have a habit of mixing both English and Bahasa Malaysia in their discourse, using a lingo known as ‘Manglish’ which stands for Malaysian English. Consequently, the second and third interview sessions were conducted in

‘Manglish’ to accommodate the language preferences of the participants. The initial interview guide (to be discussed further in the later part of this thesis) was written in English. This was then translated into Bahasa Malaysia, providing the researcher with a bilingual interview guide. The second adjustment the researcher made was learning to allow the participants to lead the conversation. Given the private nature of the topics, participants were more comfortable sharing their experiences casually rather than being put through an ‘investigative mode’ with questions and answers. The researcher acted as a listener who probed deeper once the participants mentioned aspects that related to the research aims and questions.

The second phase of data collection was conducted in Malaysia over 6 weeks between 6<sup>th</sup> March and 15<sup>th</sup> April 2017. The aim of this phase was to find out what consuming Islamic life insurance means to Malaysian Muslims residing in Malaysia. The researcher was embedded in the cultural environment itself and conducted the fieldwork in situ. The interviews were audio-recorded to enable transcription of exact quotes which could be used later for analysis and reporting (Huberman and Miles, 2002). Audio recording was considered useful to minimise the potential of overlooking any important points. It also helped the researcher avoid any distractions during conversation due to note taking. In this phase, recorded interviews were examined, and key themes were noted to inform further probing techniques for the next interview. As mentioned previously, the initial questions were broad, allowing participants to direct the conversation, but probing questions would be asked when participants mentioned a particular theme or issue of concern. There were also situations where three participants refused to share their personal information and were not comfortable to continue with the interview. As such, these three interviews were removed from the data and the total usable interviews for both phases were reduced to 44 participants (see detailed demographic profiles of participants in Table 8). This produced nearly 2000 minutes of audio recordings with each interview lasting between 30 minutes and 2 hours.

Table 8 Demographic profile of participants

No.	Consumer group	Age	Gender	Marital status	Job Title
T1	Takaful consumer <sup>1</sup> 1	30s	Female	Married, 1 kid	PhD student
T2	Takaful consumer 2	30s	Male	Married, 3 kids	PhD student
T3	Takaful consumer 3	30s	Female	Married, 4 kids	PhD student
T4	Takaful consumer 4	30s	Male	Married, 1 kid	Lecturer
T5	Takaful consumer 5	30s	Female	Single	Clerk
T6	Takaful consumer 6	30s	Female	Married, 2 kids	Manager
T7	Takaful consumer 7	30s	Male	Married, 2 kids	Syariah lawyer
T8	Takaful consumer 8	20s	Female	Married, 1 kid	PhD student
T9	Takaful consumer 9	30s	Female	Single	PhD student
T10	Takaful consumer 10	30s	Female	Single	Banker
T11	Takaful consumer 11	30s	Female	Married, no kid	Executive
T12	Takaful consumer 12	30s	Male	Married, 1 kid	Executive
T13	Takaful consumer 13	30s	Female	Married, 1 kid	Non-executive
T14	Takaful consumer 14	40s	Female	Married, 3 kids	Manager
T15	Takaful consumer 15	30s	Female	Single	Accountant
T16	Takaful consumer 16	30s	Male	Married, no kid	Executive
T17	Takaful consumer 17	30s	Female	Single	Officer
T18	Takaful consumer 18	30s	Female	Married, 2 kids	Executive
T19	Takaful consumer 19	30s	Male	Single	Manager
T20	Takaful consumer 20	40s	Female	Married, no kid	Head of department
C1	Conventional consumer <sup>2</sup> 1	30s	Male	Single	Executive
C2	Conventional consumer 2	30s	Female	Single	Banker
C3	Conventional consumer 3	30s	Male	Married, 1 kid	Manager
C4	Conventional consumer 4	30s	Male	Single	PhD student
C5	Conventional consumer 5	30s	Female	Single	Secretary
C6	Conventional consumer 6	30s	Female	Married, 1 kid	Executive
N1	Non-insured <sup>3</sup> 1	30s	Female	Married, 1 kid	Quantity surveyor
N2	Non-insured 2	20s	Female	Single	Non-executive
N3	Non-insured 3	40s	Female	Single	Officer
N4	Non-insured 4	30s	Female	Single	Executive
N5	Non-insured 5	30s	Female	Married, no kid	Executive
N6	Non-insured 6	30s	Male	Married, 1 kid	Executive
N7	Non-insured 7	30s	Female	Divorcee, 1 kid	Teacher
B1	Both types insurance <sup>4</sup> 1	30s	Female	Married, 2 kids	Executive
B2	Both types insurance 2	30s	Female	Married, 2 kids	Lecturer
B3	Both types insurance 3	30s	Female	Married, no kid	PhD student

<sup>1</sup> Participants who consumed Islamic life insurance only

<sup>2</sup> Participants who consumed conventional life insurance only

<sup>3</sup> Participants who do not have any life insurance at the moment

<sup>4</sup> Participants who consumed both types of life insurance

B4	Both types insurance 4	30s	Female	Married, 1 kid	Director
B5	Both types insurance 5	50s	Female	Married, 4 kids	Head of department
A1	Agent <sup>5</sup> 1	50s	Female	Married	Unit manager
A2	Agent 2	20s	Male	Single	Agent
A3	Agent 3	40s	Male	Married	Agent
A4	Agent 4	50s	Male	Married	Group manager
A5	Agent 5	30s	Female	Single	Lecturer
A6	Agent 6	30s	Male	Married	Agent

Additionally, all participants were asked to sign an informed consent form where they were made aware of their rights before, during and after the interview, including the freedom to withdraw at any time without reason if they were not comfortable. They were also informed of the confidentiality and the anonymity of the information they provided. The interview process is illustrated in Figure 12.

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<sup>5</sup> Life insurance agents who probably have license to sell either Islamic only or both Islamic and conventional life insurance.

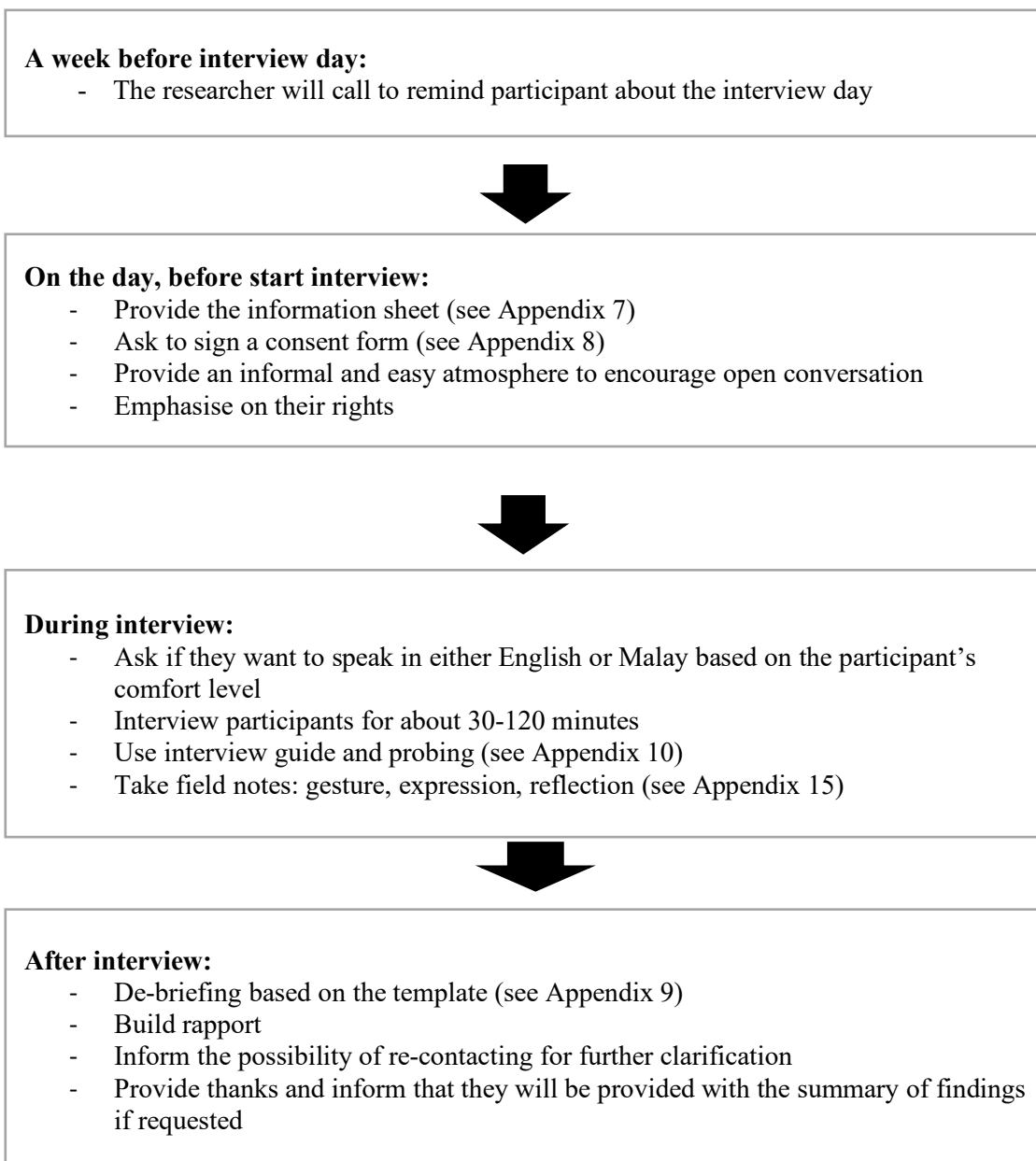


Figure 12 Interview flowchart



### **3.4.5 Recording and transcription of data**

In-depth interviews were audio-recorded and then transcribed. This is arguably a common practice in qualitative research. It also facilitates the data analysis process (Poland, 2001) and prevents the researcher from overlooking important points, which usually happens if the interview lasts for a long period of time (Bryman, 2004; Belk, Fischer and Kozinets, 2013). An audio recording also allows the data of the interview conversation to be triangulated or checked by other researchers to avoid bias and misinterpretation (Silverman, 2010). All participants were asked at the beginning of the interview if they consented for the interview to be audio-recorded, with anonymity and confidentiality guaranteed; all participants were agreeable to it.

In addition to audio recording, field notes were also taken prior to, during and after the interview. This enabled the researcher to capture non-verbal elements that would be helpful for data analysis. Field notes are subjective notes written about the surrounding situation. They include responses from participants such as “how it was said, what you saw, what preceded and followed the interview, what the surrounding was like...and other informative details” (Belk, Fischer and Kozinets, 2013, p. 121). This is done in response to the argument that interview transcripts and observation alone could not capture everything in the field. Taking field notes is crucial for providing a deeper and more holistic view of the subject (Belk, Fischer and Kozinets, 2013). Some examples of field notes taken during the field work are provided in Appendix 15.

Meanwhile, the data obtained through the audio recordings were then transcribed to facilitate data analysis. These recordings were transformed into verbatim text. However, participants’ intonations, pauses, volumes, emotions were also recorded as this may assist in deriving additional meanings to the data and these notations were included within brackets in the transcripts (Braun and Clarke, 2013). The transcription process was mostly conducted by the researcher. Given the large amount of data collected which involved 44 participants with nearly 2000 minutes of audio data, 20 transcripts were produced by professional transcription services and the remaining 24 transcripts were produced by the researcher. Nevertheless, the outsourced as well as the personally produced transcripts were then carefully listened to several times and verified against the recorded version for each participant to ensure accuracy

and authenticity in the reproduction of the conversations. Transcripts were also put through a thorough check for punctuation as well as additional remarks or notations from field notes. This was to help the researcher familiarise herself with the data and identify any emerging themes.

### **3.4.6 Translation of data**

*“we suggest that when possible, you keep the transcript in the original language...Any transcription is a translation, even when the language remains the same. This is because a transcript cannot capture everything that is on the recording” (Belk, Fischer and Kozinets, 2013, p. 124)*

The data obtained from the interviews was transcribed in its original language; a mixture of Malay and English or ‘Manglish’ to maintain its originality and meanings. For the purpose of reporting however, selected excerpts were translated into English for ease of reading. Three individuals were involved in the translation process. Selecting the right translator was also a concern as it is vital that translators are capable of translating the excerpts accurately. As Bontempo (1993) and Twinn (1997) suggested, it is crucial to appoint or use translators who are familiar with both the cultures and languages pertaining to the interview. Two independent translators were engaged in addition to the researcher herself. One of the independent translators is a linguistic lecturer with more than 20 years of experience while the other is a professional translator (see Appendix 13) for professional translator’s certificate). Both independent translators are experienced and have previously translated materials from Malay to English and vice versa, hence they are familiar with the languages. Both are Muslims and familiar with Islamic life insurance. Therefore, they are aware of the specific terms used by participants throughout the interviews.

The process of translation was conducted using the back-translation process as suggested by Lopez *et al.* (2008), as it is deemed appropriate for qualitative research. Each translator would read through the whole verbatim transcript to familiarise themselves with the conversation rather than just translating specific extracts of the interview. This allowed the translator to review the contextual meaning conveyed by participants as well as make annotations for later reference. The extracts were then translated phrase by phrase. The Oxford English Dictionary was used as reference when dealing with unfamiliar words. These words would go through the three translators for collective decisions (see Figure 13). Once

translated into the target language, the translators and the researcher would vet the translation line by line to ensure accuracy of the meanings. Once the final translation has been agreed on, the researcher proceeded with the reporting.

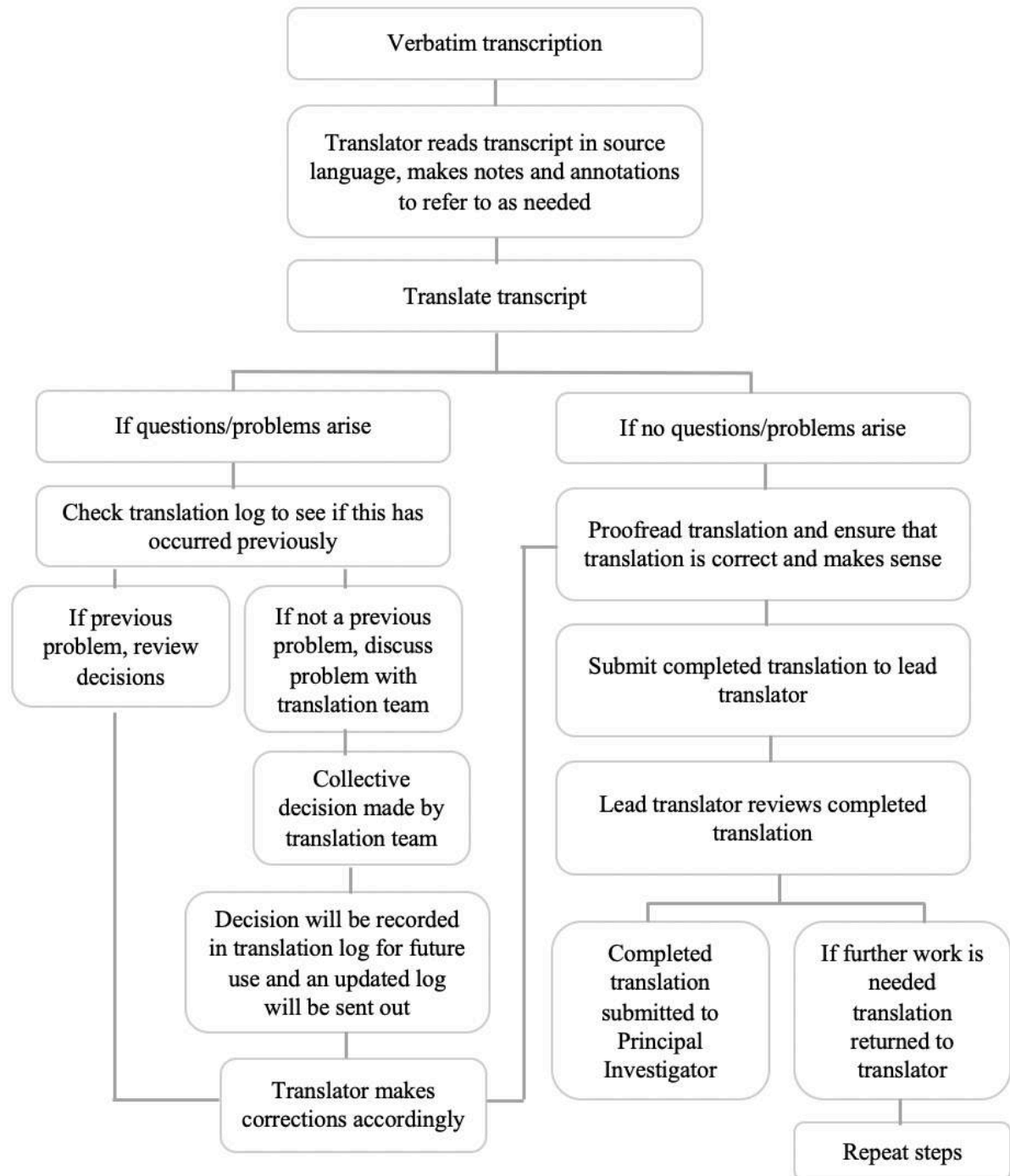


Figure 13 Back-translation in qualitative research process adopted from Lopez *et al.* (2008)

### 3.5 Data analysis

*“The real mystique of qualitative inquiry lies in the process of using data rather than in the process of gathering data” (Wolcott, 1994, p. 1)*

Most scholars would agree with this quote by Harry Wolcott. Another aspect of data collection and analysis is that the process of collecting and analysing qualitative data tends to be intertwined or simultaneous (Belk, Fischer and Kozinets, 2013; Merriam and Tisdell, 2016). Rather than assume that data collection and analysis are separate processes, the reality is that both processes occur simultaneously. For instance, it is impossible to conduct an interview with participants without having some form of analysis throughout the process. Data analysis is defined as “the classification and interpretation of linguistic (or visual) material to make statements about implicit and explicit dimensions and structures of meaning making in the material and what is represented in it” (Flick, 2014, p. 5). In simple terms, analysis involves the process of searching for patterns within the data (Belk, Fischer and Kozinets, 2013).

Various analytical strategies exist in qualitative research to make sense of and derive meaningful themes from the data. This study chose to employ a thematic analysis method to derive these themes. Thematic analysis is claimed to be poorly branded (Braun and Clarke, 2013) as it is not regarded as a named analytical method in the same way as other methods such as grounded theory, phenomenological analysis or narrative analysis. It is often not explicitly claimed as the method of analysis despite the fact that most analysis is essentially thematic (Braun and Clarke, 2013). The term ‘thematic analysis’ is also commonly used interchangeably with other terms such as discourse analysis or content analysis (Braun and Clarke, 2013) or even unidentified methods such as ‘qualitative analysis’ (Braun and Wilkinson, 2003, p. 30). Nevertheless, this method is gaining in popularity and is widely used across disciplines and philosophical stance (Boyatzis, 1998; Roulston, 2001). Thematic analysis is therefore a method to identify, analyse and report patterns or themes within the data (Braun and Clarke, 2006). This has been branded and introduced with a systematic, six-phase process to assist researchers in analysing qualitative data systematically (Braun and Clarke, 2006).

This method was chosen for several reasons. First, its flexibility. This method is “essentially independent of theory and epistemology and can be applied across a range of theoretical and epistemological approaches” (Braun and Clarke, 2006, p. 78). Thematic analysis could be used in any theoretical framework, research questions, data collection methods as well as big or small sample size. Themes can be data driven or researcher driven. It can also be used to develop detailed and holistic descriptive accounts or specific aspects of a phenomenon. Second, this method is easily accessible to researchers with little or no qualitative research experience, providing the novice qualitative researcher with a great platform for analysis. Finally, this method is relatively easy and quick to learn in comparison to other qualitative methods. For these reasons, thematic analysis was employed in this study to assist in understanding the underlying meanings of consuming Islamic life insurance.

Given the large volume of transcripts and number of participants involved in this study, NVivo management software was used to organise, classify and analyse all data, from listening to audio recordings, reading transcripts, coding, categorisation to preparing the final report. Before proceeding to analyse and interpret the data, it is appropriate for the researcher to clarify the etic or emic approach used. Etic refers to the “study of behaviour from outside of a particular system” (Pike, 1967, p. 37) or using “structures and criteria developed outside the culture as a framework for studying it” (Willis, 2007, p. 100). An etic approach is a top-down approach which is mostly driven by a researcher’s pre-existing theoretical perspectives. In contrast, the ‘emic’ refers to the “study of behaviour from inside the system” (Pike, 1967, p. 37) or the approach that “looks at things through the eyes of members of the same culture being studied” (Willis, 2007, p. 100). This is also known as an inductive or bottom-up approach in data analysis. In this approach, themes are made visible by the data itself (Patton, 1990). They are not driven by the researcher’s own pre-existing coding frame or theoretical conceptions. Adopting an ‘emic’ approach allows researchers to view the multiple perspectives or realities of individuals in society. Hence, this study adopted the ‘emic’ or inductive approach in analysing the data and deriving themes perceived as ‘real’ by the participants. This approach is in line with an interpretive stance which explores the themes from within the participants’ reality.

It is worth noting that despite being ‘emic’, it is inevitable that the researcher resorts to pre-existing theoretical assumptions. The most appropriate action is for the researcher to put aside any existing theoretical assumptions and enter into data analysis with an informed

mind, but one that is open to new perspectives. As argued by Ricoeur, Vandeveld and Husserl (1996), it is impossible to assume a view from nowhere as we are grounded in this world. Thus, it would be idealistic to expect an individual to put all understanding to one side and analyse the phenomenon as if for the first time.

### **3.5.1 Coding**

This study strictly followed Braun and Clarke's (2006, 2013) six-step thematic analysis on the subject of coding the data. The codes or themes were inductively derived from participants' own words rather than deductively. First, it began with familiarising the data. This is achieved when the researcher familiarises herself with the data by listening and re-reading the transcripts whilst summarising the interview conversation for each participant. This enabled the researcher to form holistic views of each participant.

Second, generating initial codes for all 44 Malaysian Muslim interview transcripts. The researcher started with open coding; by coding anything that the researcher found interesting or which participants have emphasised. Attention was given to metaphors, emotions, categories of actors, contemplated actions, contradictions (Belk, Fischer and Kozinets, 2013), and their social surroundings and experience in consuming Islamic life insurance in Malaysia. It is deemed crucial to bracket the researcher's thoughts and presumptions throughout the process of coding. A separate journal is prepared to note any thoughts or analysis that emerge throughout this process. Codes were developed from careful reading and re-reading of the transcripts vertically. See Figure 14 for further illustration of codes in a short segment of data. This was followed by the seeking of common patterns and themes horizontally across all participants. The codes were compared between participants to see differences or anything new and, if so, what was the reason. The process produced hundreds of codes which were then checked for duplicates. Similar codes were grouped into similar categories.

Third, searching for themes. This phase is conducted after the data have been coded and collated, producing a long list of different codes across the dataset (Braun and Clarke, 2006). At this stage, the researcher shifted her focus towards a broader level of themes. This involves sorting and making meaning on the relationship between each code towards potential themes. Relevant codes are collated within the identified themes.

**Data extract:**

*"As I mentioned earlier, I mistakenly bought an insurance (conventional) with Syariah-compliant investment... Then your return is mixed with non-Syariah-compliant' businesses. So how are you going to know like when you want to withdraw this? (1) How can you differentiate it? This is haram money, and this is halal money? You can't do that because you don't get exact. So how are you going to pay zakat on that? How are you going to use that money? (2) Why are you contributing to the expansion of the economy of Syariah-noncompliant business?" (3) (T7)*

**Coded for:**

1. Contamination
2. Strong approach and strong avoidance element
3. Religiocentrism

Figure 14 Example of data extract and coding applied

Various tools, namely, mind map, excel, sticky notes and drawings, illustrate or connect the idea or relationship between codes in producing meaningful themes. Figure 15 illustrate a fragment of the thematic analysis from the interview transcripts. The rightmost column is the raw data from the interviews, coded as 'caring community' and 'conforming to societal norms' accordingly. Both codes were grouped under "*The different meanings in consuming Islamic life insurance – Societal meanings*" as both relate their consumption with the broader society. This theme contributes to answering the first research question, namely '*what does it mean to consume Islamic life insurance among Malaysian Muslims?*'.

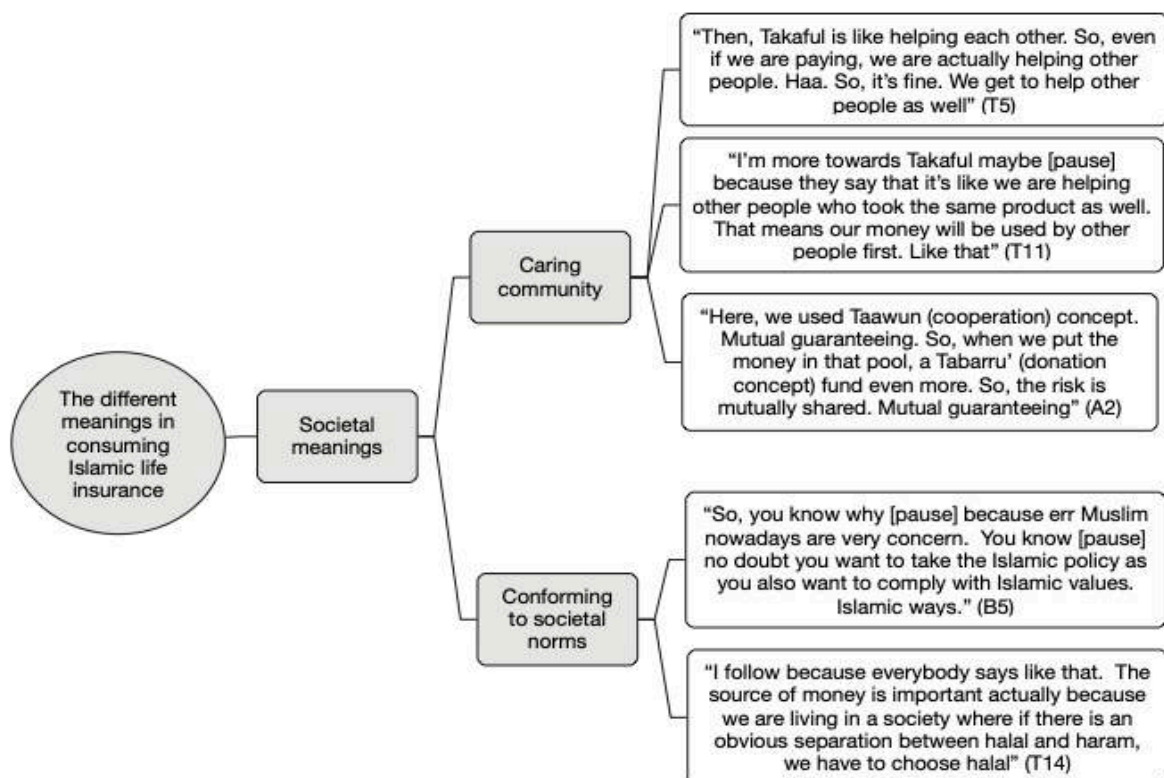


Figure 15 Parts of the coding with data extracts

Fourth, reviewing the themes. Once initial or predetermined themes emerged, these themes are then reviewed and refined. There are two levels of review used in this phase, namely, (i) reviewing the coded data extracts and (ii) reviewing the coded data with the whole data set. The first level involves reading the collated extracts for each theme and ensuring that all extracts represent a particular theme. Similarly, the second level follows the same process but relate to the entire data set. In simple word, this is done to determine if the preliminary themes reflect the meanings evident in the data as a whole. It is crucial to note that this process is not a straightforward one but an iterative process. Any additional codes will need to be re-coding of the whole data set. Re-reading and re-coding is to be expected as an ongoing process throughout the analysis. This is to ensure the themes' work' and reflect the participants' voices. The development of these themes from different categories took a lot of time, interpretation and creativity. These codes revolve around major concepts that were similar and somehow related to the initial research questions. It should also be noted that one interview excerpt might exist in several codes or themes as it conveyed multiple meanings within a statement. Figure 16 illustrate the final themes that emerged, which relates to the first research questions, *'What does it mean to consume Islamic life insurance among the Malaysian Muslims?'*. A detailed list was also created to review the final themes, as depicted in Appendix 12.

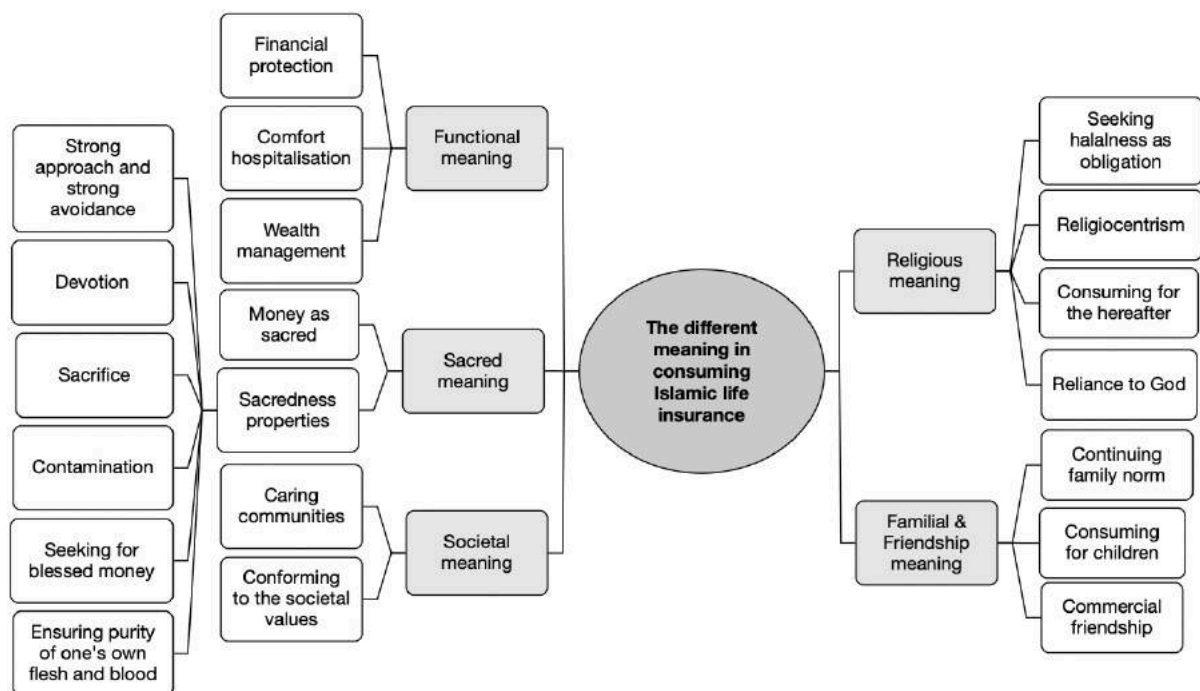


Figure 16 Final thematic map on the different meanings in the consumption relates to the first research question



Fifth, define and name each theme. This activity can be conducted once the researcher is satisfied with the thematic map of the data. The themes are then named, defined and refined, which relate to the 'essence' of each theme. The name for each theme needs to be precise and gives the reader a sense of what the theme is about (Braun and Clarke, 2006). Finally, the sixth step is producing the final report, which consistent with the literature and research questions. Sufficient vivid extracts are selected to demonstrate the prevalence of the theme.

### **3.6 Data trustworthiness**

In any research approach, trustworthiness requires assessment. Commonly in consumer behaviour, the positivistic four-point evaluative criteria is employed to assess the validity and reliability of such research. The four-point evaluative criteria includes internal and external validity, reliability and objectivity. However, many qualitative scholars have argued on the compatibility or appropriateness of such positivistic criteria in assessing qualitative pieces of research given the differences in philosophical stance, epistemology as well as ontology (Wallendorf and Belk, 1989). Miles and Huberman (1994) for instance, introduced twelve strategies to improve qualitative data quality: checking for sampling bias, checking for researcher bias, triangulation, weighing the evidence according to data trustworthiness, examining contrasts and comparisons, examining outliers, seeking extreme cases, ruling out spurious explanations, replicating findings, checking out rival explanations, looking for negative evidence and obtaining feedback from informants.

On the other hand, Lincoln and Guba (1985) suggested that trustworthiness of data could be assessed using four areas, namely credibility, transferability, dependability and confirmability. Regardless of which trustworthiness evaluation technique is employed in a piece of research, it is important for a researcher to consider "what was done during the data collection, in the formation of the final interpretation, and in the presentation of the final interpretation to readers" (Wallendorf and Belk, 1989, p. 70). Therefore, this study employed Lincoln and Guba's (1985) evaluative criteria to assess the quality of this research.

#### **(a) Credibility**

This criterion looks at how truthful the findings are in relation to reality (Merriam and Tisdell, 2016). This study is interested in exploring participants' experience in consuming Islamic life insurance which potentially requires them to discuss their religious beliefs, views

on life, death as well as the afterlife. Therefore, in-depth interviews were conducted not only with existing Islamic life insurance consumers but also with conventional life insurance consumers, those who consumed both types of life insurance, non-insured consumers as well as agents. Credibility could first be assessed by how the interview sessions were conducted in a casual and friendly manner at the participants' place of convenience to put them at ease and allow them to speak openly.

Second, sufficient time was spent with each participant to allow for the ice to break as well as for deeper probing into the participant's life stories as it is suggested that the researcher must spend enough time to develop an in-depth understanding to obtain good data. This avoids one from reaching superficial information of the phenomenon at hand (Thomas, Silverman and Nelson, 2015, p. 384).

Third, the researcher is a Malaysian Muslim who is native to the culture and consumption phenomenon of the study; as such this allows participants to feel at ease and comfortable enough to share their thoughts and experience. Moreover, the researcher is well-versed with the language and local terms used in describing certain meanings.

Fourth, the researcher interviewed a large number of participants and the data was analysed in a long and iterative process requiring repetitive actions and thorough reading to derive interpretation and themes. This is in line with Braun and Clarke's (2013, p. 287) proposed criteria for a robust coding for thematic analysis which can be achieved through treating each transcript equally. The coding process is also inclusive and does not only rely on a small number of examples. The themes were apparent and coherent across participants.

Fifth, the employment of triangulation across sources. The interview data was derived from 44 participants who could either be existing Islamic life insurance consumers, conventional life insurance consumers, consumers of both types of life insurance, non-insured consumers or agents. This allows the researcher to gain multiple perspectives on similar themes. Apart from triangulating the different perspectives, data was also triangulated by looking at the field notes and industrial report documents relevant to Islamic life insurance.

Finally, this research advance the quality of her work by presenting and publicly debating the interpretations, ideas and arguments with other members of the research community which

allows the themes and the nature of reality to be evaluated intellectually. The researcher has repeatedly presented the research ideas at international conferences (see Page 2), internal annual doctoral colloquiums as well as to other experts during international CCT workshops. This allows the researcher to refine and strengthen the arguments and reasoning (Merriam and Tisdell, 2016).

### **(b) Transferability**

Transferability is concerned with the extent to which findings of one study could be applied to other situations (Merriam and Tisdell, 2016). Although there are arguments that each qualitative work is unique, specific to a particular context and time, this study does not aim to generalise its findings to all Muslims but to provide a good enough contextual background as such that other similar contexts could possibly benefit from this study. This could be achieved through a rich and thick description as suggested by (Lincoln and Guba, 1985, p. 125): “the best way to create possibility for transferability is by creating thick description of the sending context so that someone in a potential receiving context may assess the similarity between them and...the study”. Another consideration is the diverse background of the sample: five different groups of consumers and insurance agents. This provides a diverse perspective and the potential for it to be applicable to diverse consumers as argued by Merriam and Tisdell (2016, p. 257): “purposefully seeking variation or diversity in sample selection to allow for a greater range of application of the findings by consumers of the research”.

### **(c) Dependability**

Lincoln and Guba (1985) proposed that dependability in qualitative research is similar to reliability in quantitative research. Mason reiterated that research dependability relies on “how can I [researcher] demonstrate that my methods are reliable and accurate?” (Mason, 2002, p. 187). Moisander and Valtonen (2006) further suggested that a piece of research could provide dependability through (i) providing a transparent research process and (ii) explicating theoretical transparency. In line with these arguments, this study has carefully explained throughout Chapter 3 the philosophical stance the researcher has taken in approaching the consumption phenomenon as well as the research methodology and methods used for data collection and analysis.

#### **(d) Confirmability**

Finally, confirmability refers to how one may assess and provide evidence that the findings emerged from the context or participants and were not created solely by the researcher (Merriam and Tisdell, 2016). This is in line with Lincoln and Guba (1985, p. 290) who stated that confirmability is “the degree to which findings are determined by the respondents and not by the biases, motivations, interests or perspectives of the inquirer”. In this chapter, Section 3.4 and 3.5 clearly outlined how the data was acquired and analysed. Each document used throughout the research process such as transcripts and field notes were kept aside and made available for reanalysis by others. In terms of coding and interpretations, both were shared with other scholars to ensure that the analysis and theme formation was trustworthy. These processes were regularly shared with the supervisory team as well as qualitative experts independent of the supervisory team. Sharing with experts how the coding and themes were derived enables the researcher to avoid deviating from the original participants’ voice (Ojo, Nwankwo and Gbadamosi, 2013).

### **3.7 Chapter summary**

This chapter has brought forth the underpinning philosophy that the researcher adopted in conducting and approaching Islamic life insurance consumption among Malaysian Muslims. An interpretive stance was used as the lens to explore Islamic consumption through the consumption of Islamic life insurance. Since this study involved participants articulating their own religious beliefs and thoughts on life and death as well as life after death, an interpretive, qualitative and in-depth interview approach was deemed appropriate to explore such contexts. The interviews were conducted with Malaysian Muslims residing within the area of Kuala Lumpur and Selangor. Forty four in-depth interviews resulting in nearly 2,000 minutes of audio recording were obtained in 2017. All interviews were carefully transcribed and thoroughly analysed using Braun and Clarke's (2006, 2013) six-step thematic analysis. Such analysis enabled the development of multiple dimensions of themes which provides meaningful insights into the understanding of Islamic consumption and its marketplace formation. This will be discussed further in the next chapters.

## **CHAPTER 4: THE DIFFERENT MEANINGS IN THE CONSUMPTION OF ISLAMIC LIFE INSURANCE**

### **4.1 Introduction**

Following discussions on research methodology in the previous chapter, this chapter aims to explore the findings and insights gained from the empirical data collected. As previously discussed, in-depth interviews were deemed appropriate to capture participants' thoughts, understanding and experiences about their version of realities in consuming life insurance. Chapter 4 and 5 are organised to present the findings through a thematic analysis. The analysis of the data is organised in these two chapters, with subsections relating to the initial research questions. Following this introduction, the author will first restate the research questions, then discuss the theoretical lens that has been employed in analysing the data as well as the structure of the argument throughout the data analysis. The author will then provide a brief description of Malaysian Muslims' understanding of the service, which includes their formative experiences and perception of life insurance in general.

A review of the literature on the relationship between Islamic life insurance consumption and the cultural forces that potentially influence the consumption decisions has led to the construction of several interconnected research questions. These questions helped to narrow the focus of research and the directions of the interviews employed throughout the fieldwork. They start with a rather broad question – which acted as an overarching question – that seeks to understand the underlying meanings that these participants assign in their consumption. Meanwhile, the second and third questions are slightly narrower, building upon the first research question. The latter two specifically focus on the relationship between the sacred and the profane from the participants' viewpoint. The research questions are:

RQ1. What does it mean to consume Islamic life insurance among Malaysian Muslims?

RQ2. How does the sacred and the profane help to shape the Islamic life insurance marketplace?

RQ3. How do Malaysian Muslims negotiate between the sacred and the profane in consuming Islamic life insurance?

#### **4.1.1 Theoretical lens approached**

This research is exploratory, and the data was collected through in-depth interviews incorporating phenomenological elements throughout the process. Thus, it reflects multiple, individual subjective meanings or realities that the participants assigned to their consumption practices. Taking into consideration knowledge from past research where Islamic life insurance consumption is seen as either an economic phenomenon or a psychological phenomenon, this research argues that there are alternative perspectives where consumption goes beyond the utilitarian, economic or psychological. This is consistent with the Consumer Culture Theory's (CCT) perspective, where consumption is viewed as a social and cultural construct, imbued with deep symbolic meanings assigned by individuals. This research argues that the act of consumption by consumers needs to be understood from within their individual, societal and cultural environment, which would then be translated into their consumption practices. Following this CCT lens, this research explores the participants' lived world experience throughout their Islamic life insurance consumption journey.

#### **4.1.2 The structure of analysis**

From the interviews, it is evident that there are several layers of influence that play a crucial role in the participants' decision to choose either Islamic or conventional life insurance. There are several ways of looking at the data; this research analyses the data by acknowledging the different layers of influence (see Figure 17). Throughout the data analysis, individual participants' experiences and thoughts are analysed inductively without losing sight of the initial research questions.

Data analysis begins with an understanding of Malaysian Muslims consumers. The purpose is to describe the participants' formative experience and awareness of life insurance in general. Once this is outlined, the author would then proceed to explore the different meanings assigned or developed throughout the participants' consumption journey. In each focus of analysis, the author would approach it from a micro, meso and macro level. By doing so, the researcher is able to situate the consumers within their meso and macro environments. This chapter addresses the first overarching research question. The second and third research questions, which explore various aspects of the sacred and the profane

within the consumption of Islamic life insurance and how they shape participants' perspective of the Islamic life insurance marketplace, will be further discussed in Chapter 5.

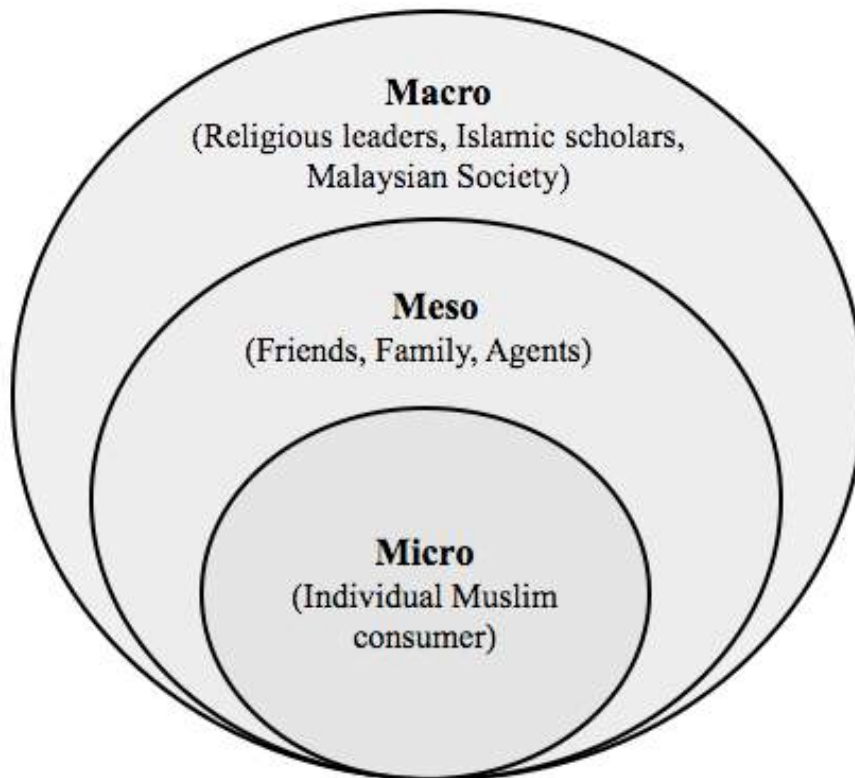


Figure 17 Levels of analysis

## 4.2 Understanding Malaysian Muslims and their view of life insurance

### 4.2.1 Formative experience towards life insurance in general

Some participants described how their initial exposure to 'life insurance' began while they were in tertiary education. This simply meant that they had some form of formal learning in insurance. Other participants stated that their initial exposure began when they started their first job. Their employers played an essential role in providing at least one life insurance coverage for each employee. The type of protection plan purchased by employers would depend on the company that these participants worked for. Several participants shared how their employers provided excellent insurance plans where there was no limit to the protection coverage. These participants were offered coverage not only for themselves but also for their family members, protecting them for critical illnesses, total permanent disabilities and hospitalisation. This prompted the participants to reconsider the necessity of having additional personal life insurance for themselves and their family.

*“To me, it’s not really important, because I have medical insurance, actually on our life...at the moment, this company fully covered my medical until we are 55, so only after 55, you would have to start thinking about taking insurance” (T6)*

Meanwhile, other participants stated that they were provided with minimal to no insurance coverage by their employers, forcing them to feel the need for additional personal life insurance for themselves and their family.

*“Government officers. We are actually covered [pause]. We get medical [pause] free medical from the government. But [hesitated] you know here in Malaysia; we have 30 million population. You know you can’t [pause] though [pause] we are an officer; you still have to queue up in the hospital. So, we are looking at a BETTER [emphasised tone] option of medical coverage” (B5)*

Such exposure to employer-provided insurance coverage gave the participants some awareness on the availability of conventional and Islamic life insurance options within the current Malaysian financial system. Although a small number of participants had formal education on life insurance, the majority of them were directly exposed to it at some point in their lives. They were aware of the existence of conventional as well as Islamic life insurance, but this level of awareness has not always been such until recently. Some of the participants recalled that life insurance used to be avoided by society.

*“When you talk about insurance, people will run away [pause]. People do not understand that yet. So, when they don’t understand, they would say, ‘They [agent] just want to take away my money’...That was in the old days, in 2010 or 2009, it was really bad. They don’t understand it at all. But now people start to accept this”. (T4)*

Likewise, some of the participants expressed how life insurance was regarded negatively by their parents following some unfortunate experiences they had encountered with insurance companies. In such cases, participants also noted how purchasing insurance for themselves would be an issue for their parents.

*“My parents don’t believe in insurance. Same goes for my parents-in-law. My father used to have insurance, and then he terminated it. He didn’t get back his money. So, he said that insurance is a scam as they haven’t used the service for hospitalisation or whatever. So, when they got the money, and it was not in full amount as what he paid for. So, they think it was a scam. That’s why I didn’t discuss this with my family since they had a bad impression on insurance. But when I mentioned that I took insurance, they questioned ‘why did you take it?’. For me, we never know what will happen to us. If we need the money for operation whatsoever, we need insurance to help us.” (T8)*



Hence insurance, to some extent, used to be perceived negatively and was avoided by Malaysian Muslims. Having life insurance can create friction within a family. Nevertheless, it was apparent among participants that it has become more acceptable in recent years. The majority of them shared how life insurance was positively associated through their upbringing<sup>6</sup>. They revealed that their parents guided them to purchase life insurance as soon as they secured their first employment. For instance, B1 and B4 shared how their parents encouraged their siblings to purchase life insurance.

*“Probably because my sister used to take insurance... Coincidentally, her friend is an agent, so it started with my sister first. Then, my mother, she was the one who told us. So, for sure, we would take the insurance [emphasis tone].” (B1)*

*“My parents started applying it for me ever since I was small, I think, from 10 years old. I already have life insurance. At that time, there’s an investment link, but it was not that famous, so life insurance, medical cards and stuff like that. And then I grew older, and I took it for myself”. (B4)*

There is room for both conventional and Islamic life insurance to grow hand-in-hand in the Malaysian market. Given the organic nature of its development, there is also scope for further financial education to create more awareness on the benefits of and need for life insurance. It is here that families can and do play an important role in introducing life insurance to their children. Most participants shared how their families played a vital role in emphasising the need to have life insurance in the first place.

These forms of upbringing can have both positive and negative influences on participants. T8 provides a good example of how a person’s upbringing can have a negative influence; where a participant felt burdened and obligated to fulfil her parents’ wishes i.e. not to purchase an insurance policy. However, she still saw the need for insurance coverage even if it meant going against her parents’ traditions. On the contrary, B1 highlighted how her mother persuaded her siblings to purchase life insurance. She obeyed her mother, and her sister did the same as soon as she got a job. B1 emphasised that “...my mother, she was the one who told us. So, for sure we would take the insurance” (B1). This showed how parents can influence a participant’s decision-making. B3 also elaborated how it was normal for her family members to buy life insurance as soon as they secured their first job.

*“Hmmm...So, the awareness is there. Actually, not the awareness but my family is the type where you must buy [firm voice] insurance once you have a job. Because in the*

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<sup>6</sup> Upbringing refers to the way an individual has been brought up since childhood

*case of emergency, nothing, there is no money to support you. So, at least you have this [insurance].” (B3)*

The above excerpt demonstrates the crucial role that family plays in Malaysian Muslims’ consumption decisions. Given a social environment where families have such direct influence on participants’ decision-making with life insurance consumption, it’s not surprising that B3 felt obligated to conform to her family’s traditions.

For some participants however, the consumption of life insurance of any sort was perceived as relatively benign while for others it was imbued with acute meanings and feelings. For instance, T1 and T14 expressed how having conventional or Islamic life insurance was as mundane as setting aside money at the end of each month. There were no emotional meanings attached to the consumption of insurance.

*“It’s just like hmm. You reduced like 100 Ringgit in your account. That’s all. So, nothing really at that time...” (T1)*

*“I don’t feel anything. It’s just liked a deduction of money. It’s like when you work at this company, and you know everything is being covered, you would feel safe. So, this personal life insurance is more of a saving.” (T14)*

The experiences of many other participants were more critical and emotional. T16 shared his traumatic experience of being involved in an accident and then taken to a government hospital. He had to queue for seven hours to receive treatment; this is relatively normal with Malaysian government hospitals. Although he was a civil servant who was entitled to free treatment at a government hospital, the long and painful wait he experienced left him with little choice but to seek personal life insurance coverage so that he could afford private healthcare.

*“... I would never think of this before [purchasing life insurance]. I thought if I’m working with the government, everything is fully covered. But since the incident where I was involved in an [motor] accident, and still, have to queue [pause] So, I feel I have to take insurance. I arrived at the hospital at around 8 pm and settle at around 3 am. Just to meet the doctor. [pause] Crazy! That long. So, after that incident, I quickly look for insurance” (T16)*

Although life insurance is a personal matter that is not openly discussed, it has somehow found its way into casual conversations among friends and family. Most participants shared their experience of being exposed to life insurance through their immediate social circle. T10 related how her friend’s situation opened her eyes to the need for personal insurance

coverage as a financial backup in case of emergencies, despite her being covered by her employer's group insurance plan.

*"Actually, I bought the insurance when I was in Hewlett Packard. It was 6 years ago. So, what triggered me to buy that? It was a friend who did not have any insurance covered by the company [referring to employer's group insurance]. Even she did not have any personal insurance herself. So, she was not well. Then, she got admitted to the private hospital, after all the treatment, she received the bills, and it was like RM15,000 for just 5 days, and I was like "wow" so expensive. So, knowing that the medical expenses are growing. I mean every year it's going to be more and more expensive. So, I think it is important for an individual to have their own insurance even though they are covered by their employer." (T10)*

In terms of formative experiences, most Malaysian Muslims are made aware of the availability of two life insurance options in Malaysia through either formal education or heuristic experience. The experience can be positively or negatively associated. It could be a mundane or a critical experience. The initial exposure to life insurance of any sort is also shaped by their family upbringing or through observing their social circles. However, the perception of what life insurance is remains unclear. The next subsection provides evidence on what life insurance is to Malaysian Muslims.

#### **4.2.2 Life insurance according to Malaysian Muslims**

The majority of the Malaysian Muslim participants related life insurance would relate life insurance to having "*peace of mind*" with the knowledge that in case of sickness or accident, they would have "*a security net*" to help them financially. However, throughout the interviews the majority of participants agreed that life insurance has become a "*necessity*" based on the state of the Malaysian economy. B2 emphasised how life insurance would be considered one of her basic needs. T20 and A5 further highlighted this need, stating that life insurance has become popular among Malaysians.

*"For me, now, insurance is not just for protection [pause]. It is like a necessity [pause]. Like for me, it is something that you should have [pause] for example, if we have a child, a part of providing milk, nappies, her things, another is, insurance." (B2)*

*"Like my brother, whenever he gets a new child, he will buy life insurance for his baby as a gift for the wife [pause] and sometimes we can see that people would gift new-born baby with money, right? All this money, my brother would use it to buy the baby's life insurance." (T20)*

*"I have a friend who is getting married, and he bought a life insurance policy as part of the dowry. It is becoming a trend now. The policy that he took covered up to RM500,000. Half a million. Such a brilliant idea. Ha, so that means if you love me, you will do something, isn't it? So, give this instead." (A5)*

T3 said she realised the need for life insurance when she learnt the hard way of not having coverage. As a mother, she felt that without life insurance she could not provide her children with medical security.

*"I first bought it when I had my eldest when he was 3 months old. He felt sick, I had no insurance, and we were in Puchong, and it was very difficult. We took him to Putrajaya hospital, had a high fever, shaking and turning blue because couldn't breathe. Then he had acute bronchiolitis. The doctor said to just wait, wait, and wait. So, since then I bought. I made my decision, without insurance, we won't be able to provide good security for the kids." (T3)*

Most participants viewed life insurance positively, describing it as a form of financial protection in case of emergencies. Others argued that it was more than just protection; they also saw it as a form of wealth management.

*"If we look at it generally, insurance is actually a part of an investment. For Chinese, insurance is an investment. Normally, they won't take just one but more than one because that is their protection to manage their wealth. That is their centre of wealth, that is their protection. That is all insurance. Insurance is not just for life protection but also wealth management, so, it is part of investment" (C3)*

Several participants felt that life insurance acted as a form of savings. They explained that the Malays tend to have difficulties in saving money as compared to other ethnicities in Malaysia. Having life insurance was deemed the right way for them to save for the future.

*"There is this friend who kept on telling me, instead of saving we could get hospitalisation benefits. That was why I was attracted to it. Because, if we were to save it ourselves, of course, we won't be that discipline." (T15)*

Conversely, some participants were sceptical about life insurance, expressing their fear that it was just a scam. Therefore, they refused to invest their money in life insurance. Some shared their bad experiences of having claims rejected, or when they failed to get any compensation upon the death of a family member. To them, the idea of just saving on their own rather than giving their money to an insurance company seemed more rational.

*"I prefer to save it on my own. Haa. For me, it's not [pause] It's not that I don't trust or what. The point is that I don't trust people to hold my money. So, I prefer to save it on my own. And if there is any problem or I need it, I don't need to have an excuse and doesn't need to explain others to get back my own money." (N5)*

However, despite their refusal to purchase life insurance, they acknowledged that life insurance coverage was essential. All they needed was for an insurance agent to convince them, as long as it was for an Islamic life insurance policy.

*“Because [pause] I don’t know, this is what I’m saying now. I probably buy it in the future. If I have a child, maybe we feel that we need this [pause]. Because, we don’t know like [pause] yeah, like what I said, people change right. We never know. Probably, first, if there is an insurance agent who approaches me and makes me feel that his policy is good and transparent...Oh, but for me, I would prefer Islamic. Maybe we trust it more.” (N5)*

It is encouraging to see that N5, who counts among those who disagreed with the concept of life insurance, would consider Islamic life insurance in the future. The thought of being convinced by an Islamic life insurance agent seemed more acceptable to her than a conventional life insurance agent. This was a clear indication that participants understood the distinction between conventional and Islamic life insurance. However, further reasons for preferring an Islamic alternative to conventional life insurance remains a question. This research would further explore the meanings that participants assigned to the consumption of either Islamic or conventional life insurance. The next section uncovers the underlying meanings that Malaysian Muslim participants assigned to their consumption decisions.

## **4.3 The different meanings in the consumption of Islamic life insurance**

### **4.3.1 Functional meanings**

Functional meanings were commonly present throughout the interviews when participants responded to the question: *‘What makes you think of having life insurance in the first place?’*. Functional meanings refer to the utilitarian and salient functional attributes acquired in choosing a particular product or service (Sheth, Newman and Gross, 1991). In the case of life insurance, functional meanings could be categorised into three major themes: financial protection, comfort hospitalisation and wealth management.

#### **4.3.1.1 Financial protection**

Financial protection, also referred to as financial support, is seen as a form of financial assistance in case of an emergency. As financial protection, life insurance covers critical illnesses, death and permanent disabilities which could potentially hurt an individual’s

financial position the most. Almost all participants agreed that the main reason to have life insurance was to financially help them if they were stricken by medical emergencies.

*“So, we don’t want to suffer as we are unable to undergo operations later. Suffer because of no money. So, perhaps, those who have a lot of money may not feel they need to have life insurance as a backup. But for middle-income people like me, even our savings is not that much to cover medical operation, it is better to have a backup like that [life insurance].” (B3)*

*“...insurance is to cover critical illnesses. So, in case you had something like cancer, the woman is more prone to breast cancer and that kind of things and that thing is unexpected, and we don’t know whether we get it or not. So, it’s more on the health part...Because you know if you can’t afford it, then the insurance can help you in some way” (T1)*

B3 reflected how resentful she would be in the future if she was in need of surgery but could not proceed because she could not afford the treatment. Similarly, T1 shared her concern about the possibility of being diagnosed with a critical illness like cancer and lacking the funds for treatment. She felt vulnerable and feared that as a woman, she was more susceptible to cancer. Participants were reassured by the thought of the financial support their life insurance policies would provide, to pay the exorbitant treatment costs for critical illnesses should they ever need it.

Another functional meaning that participants attached to their life insurance decisions is death, a subject avoided by most people in any culture. In the case of this study however, it was surprising to discover how participants spoke freely about death. They saw it as inevitable and real, as it is believed to be preordained in Islam. T7 exemplified this belief:

*“Yeah, death is something for sure. It is Qada’ and Qadar [destiny], we cannot say anything. The same goes for illness. Yeah, we never know right...Anything can happen. But, erm [pause] my understanding of insurance is to reduce our burden and of those who are close to us...So, as I said, if I die, at least my parents would benefit from the money. Since I’m not there to provide money for them every month after death” (T7)*

The real issue with dying is not death itself, but what an individual would leave behind. The majority of participants associated consumption of life insurance with property or money they would leave behind as an inheritance. To them, there are two types of death: good or bad. Bad death occurs when an individual leaves behind nothing except debt and hardship. Good death happens when an individual leaves behind a sum of money that will help their family maintain their living standards. This view is consistent across gender; both female

and male participants related death to financial inheritance. It is also prevalent across marital status, as participants who are married with children would think of their kids as one of the reasons to have life insurance. Meanwhile, unmarried participants would not think of leaving their parents with debts. N6, T2 and B5 exemplified these views when sharing their thoughts about what they would leave behind.

*“If we [pause] suddenly leave our wife and children [upon death]. Our house still on debt, then who will take care of the kids? I don’t think EPF (Employees Provident Fund) would cover those, and then what about my study loan? Hmm. So, it’s a need.” (N6)*

*“At least when we died, there’s something for the family. And it’s the same as if we are saving money on our own, it’s just that we may not be disciplined to do so. For instance, we save 200 each month, and suddenly something happened, we will take out from that money. So, there is no allocation for us upon death.” (T2)*

*“Errr I have few insurances that I bought with the main objective [pause] as saving for [pause]my old age...And also [pause] as errr sort of [pause] if something were to happen to me. At least my children get some of the [pause] insurance that I bought. So [pause] that’s the intention of buying the insurance...So I have calculated if I were to die. At least I leave [pause]some amount of money for my children [pause] or at least they have some cash. Although it’s not much at least, I left some cash for them.” (B5)*

Participants also associated the consumption of life insurance with the act of providing financial security in case of accidents that could cause permanent disabilities. Again, they were concerned with the welfare of their family members if they were disabled and required additional medical treatment.

*“Secured as I said just now, if anything happens, I am alone. Single. Yeah, if anything happens, I don’t want to trouble the others right. At least we have something that we can leave for others. I was thinking negatively like if anything happens and we cannot work. At least there is insurance, there is a bit of something. It would not burden those who will take care of us. They also have their own financial. Their own family and whatnot. Moreover, medical cost now is expensive. So, if we have this, maybe it would be helpful.” (N4)*

*“Who knows let’s say we are suddenly permanently disabled, at least I have some, money for [pause] you know for my wife to continue living or whatnot.” (T12)*

N4 and T12 exemplified participants’ thoughts on the risks of being disabled and how that might cause hardship to the family. Having life insurance coverage was seen as the most appropriate thing to do to minimise this risk.

#### 4.3.1.2 Comfort hospitalisation

Across all interviews, almost all participants equated having life insurance with comfort hospitalisation. Comfort hospitalisation refers to shorter waiting times, better hospitalisation services and reimbursement upon admission. Participants who already had either conventional or Islamic life insurance shared their privilege of experiencing comfortable medical treatment and hospitalisation. B4 explained how she has life insurance that covers her admission with reimbursement. Meanwhile, T17 recalled her friend's unpleasant experience in seeking treatment from a government hospital. She further expressed her disappointment with the hospital's inefficiency which included longer waiting time.

*“For me, I took one premium that is about 2000+ a year, which is okay. No sorry, it's 3000+ a year, still okay because you're covered like normal private hospitals where you will get RM500 a day, for ward, for the bed. But if you go to their panel hospital-like Prince Court or Gleneagles, I think you'll get up to RM1000” (B4)*

*“It's not that it is not okay. But sometimes [pause] for example my friend [pause] she is already deceased...she had a lump near her breast, and she did a biopsy, and the result came after a month. They diagnosed it as cancer. At the time receiving the result, it was stage 3 cancer, but as she waited for her turn to do her chemotherapy, it was already staged 4. But, for a private hospital, it would usually take you only 3-4 days to know the result. [pause] So, in that sense” (T17)*

Throughout the interviews, participants expressed their dissatisfaction with government hospitals' limited access to medical treatment and services. Most participants agreed that shorter waiting time is essential with hospitalisation, but this unfortunately is not common occurrence with government hospitals. Both B5 and T3 experienced longer waiting times with receiving treatment at government hospitals.

Despite being a government officer which entitles her to free medical treatment and hospitalisation at government hospitals, B5 emphasised the importance of having personal life insurance due to the lack of reliability with government hospitals' service, medication and waiting times. T3 shared her painful experience of having her child diagnosed with acute bronchiolitis and being made to wait too long for treatment at a government hospital despite the severity of her child's condition. This forced her to consider personal life insurance.

*“The other insurance that I bought is [pause] for medical... Being government [pause] Government officers. We are covered actually... We get medical [pause] free medical from the government. But errr [pause] you know errr in Malaysia we have 30 million population. You know you can't [pause] though [pause] we are an officer, but you have to queue up at the hospital. So, we are looking at [pause] a*



*BETTER option of medical coverage. So, [pause] I bought errr a medical errr insurance which cost me monthly RM250” (B5)*

*“Going back to your research, so I have everybody secured. I first bought it when I had along when Along was 3 months old. He felt sick, I had no insurance, and we were in Puchong, and it was very difficult. We took him to Putrajaya hospital, had a high fever, shaking and turning blue because couldn’t breathe. Then he had acute bronchitis. Then Dr just said, wait. Wait. Wait. So, since then I bought one. I made a decision that without insurance, we won’t be able to provide good security for the kids” (T3)*

Despite most participants having negative views about government hospitals, one particular participant raised an important point: that there were more specialist doctors in government hospitals. T20 related her experience of having to go back and forth between private and government hospitals. She found that although one received faster treatment for common illnesses at private hospitals, for major operations she would prefer to seek the expertise available at government hospitals.

*Yeah, I’m not really confident with doctors in a private hospital. I’m more confident about the government’s hospital. And aaa maybe because I’m more [pause] actually government’s hospital is better off from private hospital from the service perspective. No. I mean [pause] not from a service perspective but from expertise side...The doctor’s specialisation, it is better off in the government’s hospital. Erm [pause] it is okay to go for a private hospital for emergencies. We need them. But if you are involved with something major and in need of an operation, involving your life. Like myself, I was involved with a major operation that involves my life. Then, I would opt for the government’s hospital...But of course with life insurance, they would give you the priority” (T20)*

From the interviews, it was evident that participants preferred private hospitals for routine and emergency medical check-ups. The issue of access to medical treatment in Malaysia was also discussed during an interview with a couple of insurance agents who were involved with Islamic life insurance when it was first introduced in Malaysia. One of the agents, A4, shared his thoughts on the poorer quality of service at government hospitals, noting that this was due to the limited number of hospitals available throughout the country in comparison to its population. Hence, this resulted in an increase in demand for private hospitals along with a rise in the need for personal life insurance.

*“Why market grow? One of the factors we can see is protection planning. Protection planning is related to the government’s policy. For example, the hospital in Malaysia, each state would have one main hospital. That’s where we can get all the specialist at emergency, right? The district hospital is actually just clinics. So, the citizen is a lot. Like here in KL we have HKL, HUKM, Hospital Malaya. What else? Selayang, Serdang. But here alone, how many citizens do we have? That’s why to*

*cater to this medical system, I can see growth, there's a potential to do business. In KL we have 5 million. How many beds do we have in Hospital Serdang? 500 beds. In Kajang, 200 beds. That's why it is not enough to cater to citizen's medical requirements. So, that's why we can see there is Gleneagles, Pantai. There are nearly 70 private hospitals in Malaysia. So, if you want to be admitted in private hospitals, you have to buy medical cards" (A4)*

In summary, most participants agreed that the demand for personal life insurance was driven by the need for comfort in hospitalisation.

#### **4.3.1.3 Wealth management**

Wealth management, which relates to an individual's money or income management, is another common theme throughout the interviews. Many participants agreed that life insurance was not just protection against risk but also played a profound role as a form of wealth management in building their family's financial security. The participants saw life insurance as a way to enforce a saving habit and as a form of investment where they can expect some profit at the end of the policy period. They also – rightly or wrongly – perceived life insurance as a way to avoid paying a large amount of income tax which they felt did not directly benefit them; they can use their life insurance policies to reduce their income tax bills, as insurance premium payments are tax deductible.

The first subtheme of wealth management is enforced savings. Half of the participants concurred that one of the main reasons they bought life insurance was to force them to save, as they found it difficult to put money aside consistently. Thus, life insurance is perceived as a disciplinary tool for saving. T2 exemplified this practice as the following excerpt shows.

*"... And the same goes if we save money on our own, but we will not be disciplined when it comes to saving on our own. For example, we save 200 a month, and suddenly something happens, we will use the money that we have saved. So, there will not be any money allocated for us upon death, right?" (T2)*

*"For sure [pause] at that time, I was just starting my first job for 2,3 years. A friend was discussing this. Instead of saving, we can get benefits. Err [pause] hospitalisation benefits. Aaa [pause] so, I was attracted to that. Because, if we were to save on our own. For sure we won't be discipline to do so." (T15)*

Other participants, especially those with children, further emphasised the need for savings. Through the consumption of life insurance, they believed they could save for their children's education as shared by N7 below.

*“We don’t have any property, whatsoever right. Let’s say if I [pause] went [die] early [pause]. Well, marriage and death are all Allah’s will. That is qada’ and qadar, it’s all up to Him. So, when the time comes [pause] and then he [referring to her child] still around [pause] he can use it for his medical. He can use it for his education.” (N7)*

N7, a single mother, aimed to have personal life insurance once she could afford it as she was concerned about her son’s situation if she was no longer around. More importantly, she wanted to provide financially for her son’s education. This reason for having life insurance was apparent across the interviews, especially among those with children who were concerned about the rising costs of university tuition.

*“...you look at the issue of educational planning. Look at the University itself...you want to enter Universiti Kebangsaan Malaysia (UKM), if you don’t have 5-6 thousand, it’s uncertain you could enter it...If you don’t plan for education, you will have a problem.” (A4)*

*“Haa for my kids. Errr because there’s saving. Because it’s inclusive of saving. So, later on, you can think, there will be no PTPTN study loan. That is one, second thing okay if you consider of admitting them to private school. Even for the private school, we have that insurance money right. Because we want the best for them. Because the world is not like before.” (C6)*

For instance, C6 expressed the need for life insurance so that she could provide her children with the best. This seems a natural instinct for parents and these participants felt that they had done so through the consumption of life insurance. They expressed relief at having a sum of money set aside for their children’s future education.

On another note, some of the participants expressed a slightly mischievous way of manipulating their income tax through the consumption of life insurance. Tax deductions on insurance premium payments meant they could avoid paying a large amount of income tax that they felt was less beneficial for them.

*“For ourselves, we get an income tax deduction, that is income tax exemption, then the same goes to our kids, now there is income tax relief. If you have 2-3 kids, then that’s a lot of relief. So, that is one way of saving of course” (A1)*

*“I told her to take it [referring to her friends] because first, it benefited us in term of medical. And then we can deduct it[pause] for income tax. I told her to take it because [pause] Of course, insurance is better. Taking insurance is better than paying income tax. Why not we give the benefit to ourselves since we can get a deduction. That’s why like. It comes in a package. 2 in 1, 3 in 1. If we take it. Okay, we can get saving, we get the dividend, we get interest, and then we get a*

*medical card, we can admit into hospitals and even get a deduction from income tax. Hahaha. That's a lot." (T15)*

The final subtheme under wealth management is earning a profit. This particular subtheme produced conflicting feelings among participants. Those who consumed both conventional and Islamic life insurance perceived life insurance as a means of earning a profit. Therefore, they would choose a policy that could offer higher returns. C3 and B4, for instance, highlighted that between conventional and Islamic life insurance, they opted for the conventional alternative because of its ability to provide higher earnings. Similarly, B5 recalled her reservations about converting one of her conventional life insurance policies into an Islamic one, which would provide lower returns.

*"...actually, I choose Islamic or conventional because when it comes to financial services, I will look where the profit is. Which means if I want more profit and it is in conventional, I would go for conventional, that's why I always ask, which one is profitable? If people say that Islamic is profitable, then I'll go for Islamic. But so far, I have never met anyone who says that Islamic is more profitable in terms of financing, of course." (C3)*

*"I actually look at the sum insured, the benefits. Some insurance they have what they call it, cashback or something like that? And then if it's related to investment. Because I really go into investment link insurance. Because I want higher returns and stuff like that" (B4)*

*"...that means your money, there's no [pause] like in Islam they don't really go for profit. You know [pause] to me, they pay you for whatever loss you [pause] get. So [pause] and the principle of Takaful [pause] through my understanding of course. We contribute to a pool of money, and we help each other. That's the principle. And you get paid not on profit but on your own loss. So, I think it's okay. But I wish [pause] Actually, I wish [pause][hesitate] you know [pause] my [pause] my natural instinct of course on profit. [pause] Hehehe. Of course, I want a profit. Errr you know. Islamic, but I still want profit." (B5)*

Takaful consumers, on the other hand, believed that their insurance consumption involved a deeper underlying meaning. Tensions lingered in conversations about the choice of profit-oriented life insurance providers. T2, for instance, firmly argued that the issue of profitability should not be a concern among Malaysian Muslims when an Islamic alternative was available.

*"...And when they open up for that option, there are still people asking! [raised voice with firm eyes] Is Syariah compliant investment PROFITABLE? They don't see the thing HALAL or HARAM but look at PROFITABLE or not! To me that is out of the question, there is alternative HALAL, we choose HALAL. Doesn't matter we get a lot or not [disagreement facial expression]." (T2)*

It is apparent that despite being Muslims, many participants still consumed life insurance to earn more profit. For some of them, the higher return was the main aim of choosing a life insurance provider. However, some argued that focusing on profit alone was undesirable. The next section will further discuss the different meanings in consumption.

#### **4.3.2 Religious meanings**

Religious meanings refer to the association of participants' consumption decisions to their religion; in this case, Islam. Most participants in their interviews attached religious meanings to their consumption of Islamic life insurance. These included the quest for halalness as an obligation, religiocentrism, consuming for the hereafter and reliance on God (Allah).

##### **4.3.2.1 Seeking halalness as an obligation**

The term '*halal*', typically used in food consumption among Muslims, was utilised interchangeably among participants to refer to Syariah compliance in financial services. In understanding what was considered permissible in financial services, most participants agreed that this referred to money that originated from a Syariah-compliant source. A Syariah-compliant source of money refers to two points. First, how the money is invested. Second, the absence of *riba*' (usury), *gharar* (uncertainty) or *maisir* (gambling) elements. Funds pooled under Islamic life insurance policies are expected to be invested only in Syariah-compliant schemes and companies. The funds should also be carefully monitored by Syariah panels and the Malaysian Central Bank to ensure that they are free from any elements of gambling, alcoholic and pornographic activities and other non-halal investments.

Participants found it easier to identify what was not halal in life insurance consumption as opposed to what was halal. A5 and B4 exemplified what was perceived as halal in financial services, associating halalness to the provenance of the money and how it was managed.

*"Halal is supposed to be in term of its investment. If possible, I would prefer the investment to be clean. Clean from riba', from gharar, from maisir. All three are important. After that, they would not charge us interest upon claiming. Compared to the conventional one. They would charge 50%." (A5)*

*"The Islamic way or the way that Allah has guided us through the Quran on ways to lead our life, i.e., our food intake, all the halal and haram. The way we do things. Our actions, our verbal. Actions in terms of the daily stuff that we do. Like for me, I'm involved in the business I have to make sure that the cash flow is from halal*

*sources and doesn't involve with all this gambling or underground money and stuffs like that.” (B4)*

Upon further probing during their interviews, participants were asked to share their thoughts on the definition of halal in food consumption (tangible) in contrast to services consumption (intangible). Most participants were more comfortable with differentiating halalness in tangible products where there were clear guidelines. On the other hand, the dividing line between what was deemed lawful and unlawful in intangible services, i.e. Islamic life insurance, was rather vague.

*“... I'm not sure exactly sure what is the difference between Takaful and conventional. Actually, it's a very thin line, we can't even see it, it's just a brand, it's just a name, it's just a product, in fact, sometimes, the content is the same, so, in terms of Takaful, we can't see the difference except for the name, Takaful.” (B3)*

The majority of participants agreed that it was highly relevant to seek halalness in consuming financial services, with just a small number deciding otherwise, as illustrated in Figure 18.

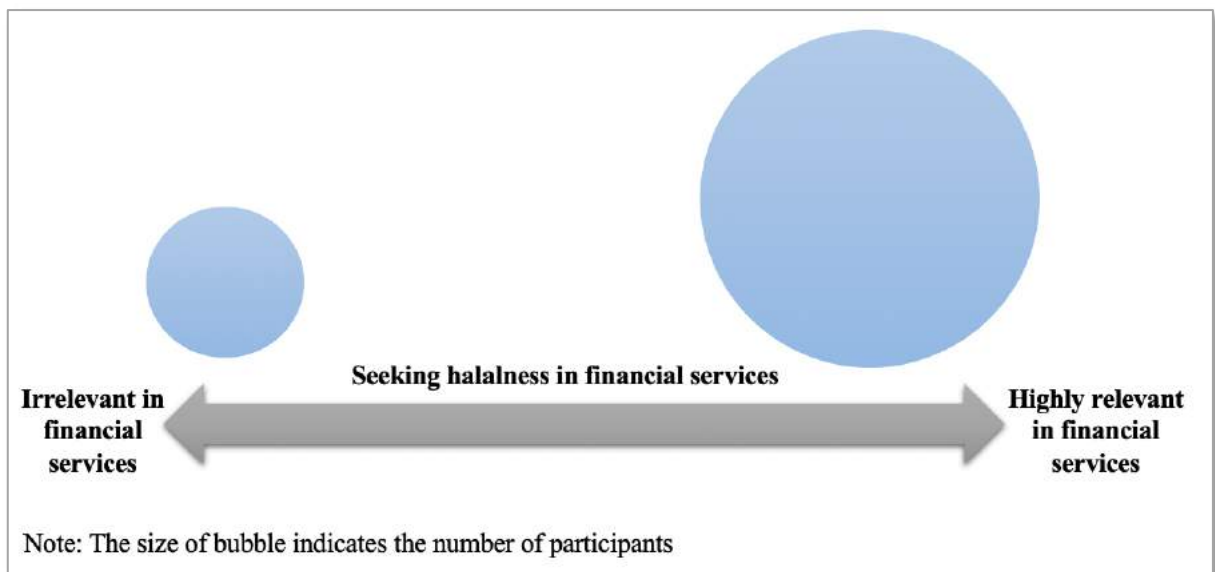


Figure 18 Perceived relevance of seeking halalness in financial services consumption

B1 and N5 agreed that seeking halalness in consuming life insurance was a religious obligation, with B1 repeatedly saying that since an Islamic alternative was available, she was obligated to opt for Islamic life insurance. N5 added that halalness of Islamic life insurance gave her the comfort that she had discharged her obligation.

*“responsibility, yes, it is responsibility. It has become a must since we already have the alternative. We have choices, and we are aware of it, so, it is our responsibility.*

*It is different if we don't have choices. Yes, it is true that we don't have choices before, people are not aware of this, that's a different case, but now we have a lot of choices, and many people are aware of this, it is impossible if you don't know this, it is right in front of our eyes, so, it is our responsibility" (B1)*

*"We feel that [Takaful] is better than conventional. Although it is a bit expensive. It is more secure for us. Secure, in term of seeking for halalness [laugh]. Yeah, Responsibility. It is a responsibility." (N5)*

A small number of the participants however disagreed that seeking halalness was an obligation. C3 found that seeking halalness was not relevant in consuming financial services. Regardless of the perceived social pressure to choose Syariah-compliant services, he opted for a conventional policy as it gave him that better return.

*"If it is for more, I'm like [pause]. For sure, ordinary people would say go to Islamic, but for me, I fail to see it in that way. I just fail to see. Just to be sarcastic, I see that 'oh, it's Islamic just because of the akad, aaaa this one [conventional] doesn't have akad.' I was thinking, where is the Islamicness? So, that's where I feel like it's okay, just go for conventional ones, So, sometimes my colleagues in the office did say like [pause] 'just take the Syariah-compliant ones' and I was like [pause] okay [awkwardly agree with facial expression]. I'll try my best, but so far, I don't see it. When it comes to financial, this is [pause] I don't see where the Islamic part is. [pause] what is the strength in it. Mostly, I would see that conventional is okay, Yes, maybe people would talk about the element of riba' and what not. But for me, I fail to see the riba'." (C3)*

It was clear that despite being Muslim, different participants had different ways of thinking and reasoning in determining which life insurance policies they should choose. There was a spectrum of focus between those who emphasised the seeking of halalness and those who found that halalness was not applicable in life insurance decisions.

#### **4.3.2.2 Religiocentrism**

The second subtheme within religious meanings is religiocentrism. Religiocentrism is derived from the concept of ethnocentrism, a belief that one's own ethnicity is superior to others. Religiocentrism, therefore, refers to an act or idea that one's own religion is superior to others. In this study, the participants made their decisions to emphasise that their faith – Islam – was superior to other religions. This influenced their consumption decisions with Islamic products and services such as Islamic life insurance. For them, consuming Islamic-related products and services was not only perceived as prioritising them over non-Islamic products; it was also regarded as an act of supporting businesses owned by fellow Muslims.

Throughout the interviews, most participants emphasised religiocentrism in rationalising their decision to opt for Islamic life insurance. However, a small number did otherwise, as reflected in Figure 19 below.

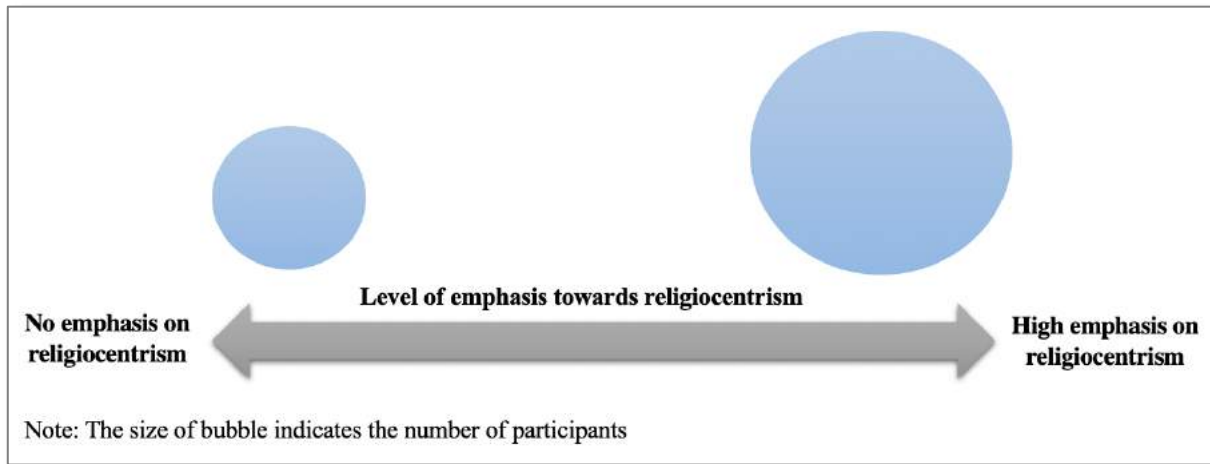


Figure 19 The level of emphasis towards religiocentrism

T5 exemplified the former when explaining how she believed that in choosing Islamic life insurance, she was supporting Muslim-owned businesses. By doing so, she was helping other Islamic businesses to grow, which would then enable those businesses to provide better returns to their customers.

*“Because we are a Muslim, of course, we will support the Islamic ones. Furthermore, there is akad in the Islamic one, right? Although people may say that both of them [conventional and Islamic life insurance] are just the same, the owner might be Chinese. So, we just believe Islam. We will help the Muslims.” (T5)*

She reaffirmed her religiocentrism when deciding to maintain her Islamic life insurance policy even when she was offered higher returns and better packages from conventional life insurance. *“Of course! Because we are Muslims. If we don’t support Islam, who else?”* was her reply.

Similarly, the influence of religiocentrism can be seen in T12 and T16’s decision to choose Islamic life insurance over conventional ones. Words like *“to support”* and *“to help”* Islamic business were mentioned repeatedly, illustrating the dominance of religiocentrism.

*“Hmmm yeah, I mean they know if possible, we would choose the Islamic one, we have to support all the Islamic products. It’s not just the food, it’s not just the service [referring to Islamic life insurance] but all the insurances and loans. At least we must support them.” (T12)*



*“It’s [pause] It’s the same as voting. [laugh], I give an example like voting. There are two leaders; one is a Muslim, and the other is a non-Muslim. So, why should we choose a non-Muslim leader if we have another choice of a leader that is a Muslim? It’s like supporting them. So, the name is Islam, then it is Islamic [referring to Takaful]” (T16)*

Although religiocentrism was apparent among Takaful consumers, a small number of conventional insurance consumers also discussed this element further. For instance, C4 who had conventional life insurance was planning to convert to Takaful. He disagreed with the rationale of choosing a life insurance provider based on the benefits offered. Instead, he suggested that as a Muslim, one should choose an Islamic-based insurance to support Muslim businesses even if the conventional option offered better benefits.

*“...Why do we need to choose an Islamic one? We are not talking in term of benefits. We should not say that we choose because of these benefits or that benefits. That’s second. Even if there aren’t any benefits or the benefits are different, for me, we must choose the Islamic one because we want to support. Now, it isn’t much [referring to the benefits offered by Islamic life insurance providers], but when there are a lot [referring when the fund is big like conventional ones], then they can give you.” (C4)*

Elements of religiocentrism were also present among insurance agents, who would go as far as to encourage consumers to support Islamic life insurance over conventional ones even if it meant paying higher premiums. By doing so, they believed they were supporting the growth of the Islamic life insurance industry.

*“We already have the facility, why not we choose the Islamic one right? I don’t mind it being a bit more expensive. It’s okay, we are helping our industry, right? If it’s not up to us, then who else? Isn’t it? After all, let me tell you something, even the Chinese would choose Takaful.” (A5)*

However, some participants demonstrated less religiocentrism in their choice of life insurance. B2, for instance, said her husband insisted on only Islamic financial services, whereas she herself believed that religion did not intersect with financial services consumption decisions. For her, the only criteria in selecting financial services would be their functional benefits.

*“His ethnocentrism [pause] his ethnocentrism is very high. [She is making a comparison between her husband and herself]. For me, uh [pause] Not really. I’m not that kind of person. Because I feel that we cannot like [pause]. So, there is a certain conventional policy that we feel is okay, then we could opt for that. If it’s not okay, then we opt for Takaful. Ha, like that. I look at the policy. The functional. Functional benefits of it... When it comes to financial products, I don’t put religion as a priority.” (B2)*

In conclusion, elements of religiocentrism were evident in the consumption of life insurance among Muslims. It was most apparent among Takaful consumers, Takaful agents and even some conventional life insurance consumers. Religiocentrism weighed heavily in influencing participants' consumption decisions.

#### 4.3.2.3 Consuming for the afterlife

The interviews also revealed that participants related their consumption decisions to consequences in the afterlife. Muslims believe in eternal life after death, where an individual deed will be judged and weighed by God (Allah). This belief is expressed not just in their daily activities but also consumption practices; they would associate their choosing Islamic life insurance to the consequences they may face in the afterlife — see the examples of T4 and T7.

*“It’s important. Because we want to safeguard our own descendant and to avoid being mixed up with haram things. Not just on our food, even from the profit gained from our investment. It’s important that our return earned is not mixed with uncertain elements. What will happen if it is mixed up? It’ll be very bad because we know that if uncertain things that are haram is mixed up with halal, it’ll become haram. And when we consume haram, we will know what will happen to us in the afterlife. We will be questioned. Not just us but our family and children. That’s why it is best to avoid this wherever possible. We might as well just focus on Takaful rather than conventional insurance.” (T4)*

*“But if we look at the freedom of mind, peace of mind [pause]. Peace of mind which is skewed towards the hereafter. As a Muslim, I think that’s what we should aspire. We want to be successful in this world and hereafter, you know.” (T7)*

The importance of this belief was further highlighted by B1, who expressed guilt at not converting her conventional life insurance to an Islamic one despite knowing this was an option.

*“Recently he [referring to her agent] talked to me, he said ‘okay, take this one [Takaful]’. Because I’m still contemplating. Yeah, considering that I already have two kids, they need insurance too. Because I was even thinking. He said it’s better to take Takaful because we know that the invested money is Syariah compliant. That made me feel. He’s right. Now, I feel guilty. I feel guilty because [pause] because we have this belief. Muslims have this belief on this, the afterlife. Yeah, because of us [pause] it’s like we are contributing as well when we pay monthly, it’s not much, but these payments will be asked in the afterlife.” (B1)*

Some of the participants who consumed both conventional and Islamic life insurance had serious concerns about the afterlife consequences of their life insurance consumption choices.

On the other hand, participants who opted for conventional life insurance alone did not seem to be unduly worried. C3, while acknowledging that some people would associate the consumption of life insurance with the afterlife, failed to see the relevance of this argument in his own consumption decision.

*“...Actually, when it comes to choosing either Islamic or conventional in financial institutions, I will look at how the return is, which can offer a higher return. Meaning to say, if conventional is more profitable, then I’ll go for conventional. That’s why I always ask which one is more profitable? If people say that Islamic is more profitable, I will go for Islamic. But so far, I have never met a person saying that Islamic is more profitable in term of financial of course. Yeah, they will always use the afterlife point. Loss in the world but benefit in the afterlife. Oh gosh. How can I contest this point? [laugh]. It’s okay, I’ll just use the conventional. It’s always like that. I always end up, end up, mostly I end up with conventional” (C3)*

It is understandable that this study’s participants would associate their consumption decisions with the afterlife, given their situation and context. Malaysia is a Muslim-majority country, thus incorporating religious elements into their consumption decisions seemed natural for these participants. It is however interesting to observe those participants who are Muslim, but viewed the association of financial services consumption with religion and the afterlife as unjustified.

#### **4.3.2.4 Reliance on God (Allah)**

The final subtheme with religious meanings in the consumption of Islamic life insurance is the reliance on God (Allah). There were many instances where participants expressed their consumption decisions as relying on Allah’s will. Throughout the interviews, they used words like “*inshallah*” or “*if Allah’s will*” to reassure themselves that they were making the right consumption decisions. Despite not having any life insurance, N2 mentioned how she would choose Islamic over conventional life insurance as she would feel better thinking that it would be all right if God willed it “*...I feel that if it is Takaful, then Insha’Allah it’s okay [laugh]*”.

Participants also considered choosing Islamic life insurance as the right thing to do, and thus, Allah would reward them with the ease of sustenance in life. Although participants reflected on how they would need to pay more to convert to Islamic life insurance, the act was seen as justified as they believed Allah would provide sustenance in other aspects of their lives. This was exemplified by T12 and B1.

*“He asked, have you converted? [referring to her agent] Just convert it. We are aware of this. He has declared this earlier on that the return is based on performance. It may be high; it may be low. It’s okay. I believe if we sacrifice there, Insha’Allah there will be sustenance elsewhere.” (T12)*

*“I just think of it this way, we are afraid of paying a bigger amount now or are we afraid of what in store for us in the future. That’s why I said that it’s okay to pay more now because we believe that sustenance is everywhere, we follow the right path, and Allah will ease our sustenance.” (B1)*

The above excerpts demonstrate how participants relied on God (Allah) in making their consumption decisions. Concerns about the afterlife and helping fellow Muslims succeed in this world were also deeply rooted in these participants.

### **4.3.3 The sacred and profane meanings**

Meanings of the sacred and the profane also emerged during the interviews for this research. Elements of the sacred and profane in the consumption of life insurance were repeatedly mentioned by participants, making this theme one of the most influential on their consumption decisions. Similar to the definition of the sacred and the profane made by Durkheim (1915); Eliade (1959) and Belk, Wallendorf and Sherry, Jr. (1989), participants reflected on how life insurance, a high involvement product which used to be a mundane thing in the past, had suddenly become more sacred in recent years. Sacred in the way it evoked seemingly contradictory but rational feelings and thoughts for these participants. The sacred elements transformed functional products and services into something that was revered or despised.

Life insurance consumption had evolved from a mundane, ordinary consumption into something sacred for most participants of this study. T1 shared how when she first bought her insurance policy in 2009, she did not attach much feelings to it, viewing it as just a deduction of money from her bank account. Reflecting on her past decision, she was now ‘grateful’ that she had bought an Islamic rather than a conventional policy.

*“It’s just like hmm. You reduced like 100 Ringgit in your account. That’s all. Hah Hah. So, nothing really at that time [pause]Hmm [pause]... the reason why I bought the policy was because of my dad. But that is not the plan really, I was like ‘okay’ [following her father’s will]. Just like that...But I feel grateful (now) because the insurance that I took at that time was related to or have Islamic elements in it because it is Takaful” (T1)*

*“... and then there was no takaful option previously for insurance. I think only until recently [pause] if I’m not mistaken, after 2000 onwards, these things start to become available. And then the awareness for this alternative start to increase” (T2)*

The majority of participants emphasised that given a choice, they would opt for an Islamic alternative as they would acquire ‘*peace of mind*’ knowing they have contributed both in this life and the afterlife. It is interesting to see how a such a high involvement but mundane product has now become imbued with symbolic meanings, evoking paradoxical emotional attachments to it. However, a further question would be: what is considered as sacred within this consumption – the service or the beneficiaries?

#### **4.3.3.1 Money as sacred**

It was evident throughout the interviews that participants would relate the consumption of life insurance with money. Money, on its own, can invoke various meanings and emotions (Zelizer, 1989; Belk and Wallendorf, 1990; Levav and McGraw, 2009; Humayun and Belk, 2017). The source of the money they acquired from their insurance policies has become crucial to the participants; it should be an untainted source. Upon the researcher’s deeper probing into what was considered as sacred money, the participants explained that the origin of the money and where it was invested should conform to Syariah regulations; free from any *riba*’ (usury), gambling or elements of uncertainty.

Furthermore, participants insisted how money could have two aspects. First, the sacredness, which can only be achieved by adhering to Syariah regulations. Second, the profaneness; money that originated from questionable sources and did not conform to Syariah regulations. T7 exemplified the importance of these multiple meanings of money when he mistakenly bought conventional life insurance he initially thought was Syariah compliant. Although he had been told by the agent that the fund was invested in Syariah-compliant businesses, he could not guarantee this practice. Frustrated, T7 terminated the policy. To him, the money earned from the policy was considered profane as it involved usury, uncertainty and elements of gambling.

*“As I mentioned earlier, I mistakenly bought an insurance (conventional) with Syariah-compliant investment. But most of the investment is not guaranteed to be Syariah-compliant because they put money in fixed deposit, in banks or they purchase funds that are invested in banks (Non-Islamic banks). So, the return that you get is already mixed with *riba*’, or they invest in say, for example, one of the biggest*

*companies that have the biggest earnings probably Carlsberg, Guinness... Then your return is mixed with non-Syariah compliant' businesses. So how are you going to know like when you want to withdraw this. How can you differentiate it? This is haram money, and this is halal money? You can't do that because you don't get exact. So how are you going to pay zakat on that? How are you going to use that money? Why are you contributing to the expansion of the economy of Syariah-noncompliant business?" (T7)*

T3 and T11 emphasised further that the source of money was crucial in influencing their consumption decisions. Both insisted on consuming only money from untainted sources (permissible).

*"Probably, it is important for me to know that it is coming from a pure source, therefore. I just have to believe. You said that Allah exists. 'how do you know? You can't see him' So, the same thing. It is just a belief, just a concept that has been sold to you of what people have been talking about conventional" (T3)*

*"If it is from an investment perspective, yes, it is important. That's because the investment that we received, I mean what we get, the surplus, are all from those sources right. Where did they invest the money? If there is a non-halal contribution percentage, that means there's a lot of problems there. Later on, sooner or later, we will use the money. It is better if we get a pure [pause] this (money)..." (T11)*

This belief in the two sides of money related to the participants' religion. It was in line with Islam's teaching that believers should avoid riba' (usury) at all cost; taking riba' is similar to declaring war against God (Allah). A4 explained how Islam despised and prohibited usury in an individual's daily practices.

*"Here, in Islam, because you cannot have Haram things-that is riba'. If people understand the law on riba', in Hadith, God declares war against riba'. You learn religion too. That means they declare war. God despises with people who took riba'. Even there is a hadith that says- (the act of taking riba') is like adultery with your own mom. The punishment on riba' is heavy. That's why we can see that some Malay is only thinking of marriages, praying, but there's more in Islam. Business in Islam, Syariah, that's what we also need to know. But we only practise a part of it. So, to non-Muslim, 'Oh, it turns out Takaful is clearer, there's no uncertainty'. Uncertainty is not permissible, haram in Islam" (A4)*

The participants' ongoing deliberation on the sacredness of money related to what was deemed as sacred in the consumption of Islamic life insurance. Evidence of this is presented as the following six points: strong approach and strong avoidance; devotion; sacrifice; contamination; seeking blessed money and ensuring the purity of one's own flesh and blood.

#### 4.3.3.2 Properties of sacredness within Islamic life insurance consumption

##### *(a) Strong approach and strong avoidance*

It was clear from the interviews that participants associated their choice of consuming a particular life insurance policy with a strong approach and strong avoidance elements. Most participants were inclined towards the Islamic alternative of life insurance, avoiding the conventional ones. It was a lot easier for participants to describe the avoidance element compared to the approach element. Participants believed that they could avoid consuming money that was tainted with *riba'*, *gharar* and *maisir* elements. T11 and A5 explained they could do so by not choosing conventional life insurance, knowing that the source of money was mixed with non-Syariah-compliant elements. Interestingly, B3, who had both types of life insurance, also held the same belief. Given the freedom to choose, she would opt for an Islamic policy. However, she consumed both Islamic and conventional life insurance due to the fact that the Islamic one did not cover female-only diseases.

*“Haa yes [I would not take the conventional]. Whatever the condition is, I would not. Even if the return is higher whatsoever, I would not. I would avoid it because of that [conventional]. Even my father would say the same thing. So, I think I feel obligated as well. It's not like we don't have a choice because we do. And not just one or two but a lot of choices right.” (T11)*

*“Okay, if [pause] like, conventional, people say that there's *riba'*, *gharar*, and *maisir*. We want to avoid all those things [pause]. But as for *Takaful*, the investment is Islamic. It is not mixed up with all those things [pause] that we want to avoid... *Riba'* is something that is frequently mentioned in *al-Quran*. We cannot. Cannot. Scared of it. If we can avoid it, just avoid. If not, if like we cannot avoid it, then what can we do? What can we do if it is compulsory? But, if we can avoid, just avoid it.” (A5)*

*“So, now we have, they already created and offer Islamic compliant investment, they roll back the money in an Islamic way. So, what I want to say is, we should try our best to avoid from falling towards conventional, we try, we do it. Because that investment is involved with *riba'* and as you know, *riba* is a sin. So, sometimes, even if we don't feel anything, we will actually consume it, we use the money... For sure we cannot see whether the transacted money is *halal* or not, we can't differentiate the money, what serial number, or whatnot. It's not that specific, we would not know, but at least we have done our part, that's what we can do best...” (B3)*

Strong avoidance and approach were deeply rooted in religion. Participants avoided money originating from a tainted source such as usury, gambling and elements of uncertainty as these were considered *haram* in Islam. Hence, religious beliefs resulted in the rejection of conventional life insurance. When asked whether he would consider taking up a

conventional policy, T2's response was a straightforward and firm: *"No. Conventional is totally out of chain"*. Elaborating that he would never take the conventional option because it was haram, he also reaffirmed that he would continue choosing the Islamic alternative as illustrated below.

*"Because we have no choice when it comes to haram things since we have an alternative. Same goes to loan, when there is Islamic and conventional loan, for sure, we will choose the Islamic one. Unless we don't have other alternatives. Same goes to insurance and Takaful. Since there are alternatives, why would you want to choose conventional? That thing is obviously haram."* (T2)

T7 also exemplified this strong avoidance by not consuming conventional life insurance based on the belief that the money was obtained from a tainted source. He was deeply frustrated knowing that he had mistakenly bought conventional life insurance with Islamic-compliant investments.

*"I once bought investment-linked insurance. They said that it was Syariah compliant, So, I bought it. I join. After 2-3 years, I realised that it was Etika insurance. When I called them, they said that it's actually insurance but invested in Syariah-compliant businesses. So, that cannot be. So, I [pause] terminate it...I repent. Not just repent, it was a mistake. It wasn't meant for [pause] wasn't meant [pause] what people say? I didn't purposely do that. The moment I realised that this is wrong, I cut it off and then just pray that Allah SWT forgives me for that mistake. But it was a good awakening"* (T7)

Overall, some participants held a strong avoidance and strong approach stance towards money from questionable sources. The source of money evoked conflicting emotions among participants. Next, the author will explain the second properties of sacredness that emerged from the data.

### **(b) Devotion**

Another element that explains the sacred and the profane is the levels of devotion participants had towards ensuring that they consumed only money from untainted sources; that which was invested in Syariah-compliant businesses. Such devotion applied not just to choosing a life insurance provider, but also to other financial services they consumed. A small number of participants were less concerned about the source of money, as exemplified by T6 who indicated that the source of money was only relevant if it was used for saving purposes. T6 believed that ensuring Islamic-compliant sources of money was not relevant to non-saving services such as banking. The assumption was that money used for savings could later be



invested to earn profit. Thus for T6, it was more rational to choose Islamic-compliant services for savings and investment purposes only, and not for daily banking transactions.

*“Because for banking, what’s the difference if you used Islamic or non-Islamic? Because it’s just for depositing and withdrawing money as well as convenience, that’s it. It’s not for saving. Unless you use your banking account to save money. Then you need to consider Bank Islam, CIMB Islamic or Maybank Islamic...because, their investment is Islamic compliant and they already deducted the dividend and bonus for zakat, so you don’t have to worry anything.” (T6)*

The majority of participants were however devoted to ensuring the money earned was from Syariah-compliant sources, applying their beliefs about the source of money throughout all their financial services consumption. T2 and T4 exemplified this practice in ensuring that all the financial services they used were Islamic compliant. T2 transferred all his savings in a unit trust fund – Amanah Saham Bumiputera (ASB) – into an Islamic-compliant Hajj Fund as soon as Islamic authorities made contradictory rulings on ASB. His devotion was further emphasised when he raised his dissatisfaction with those who questioned the source of the Islamic Employee Provident Fund (EPF)’s profitability. The EPF only introduced an Islamic option of savings in 2016 while maintaining its conventional operations. For him, as Muslims they should just comply and proceed with the Islamic option.

Similarly, T4 shared his relief that his salary was debited into an Islamic bank as he said: *“our salary going into Bank Islam. So, that is safe there”*. He made sure that he used only Islamic financial services such as Islamic loans and Islamic banking.

*“Haa. Just like ASB [unit trust for Malaysian Bumiputra], they also have Syariah panel. But they included all the fatwas (ruling). The National’s fatwa said harus (should), Selangor’s fatwa said haram [to invest in the unit trust]. So, I took out all my money from ASB. Because it is uncertain. Both Ijma ulama, if we think about it, the National’s ruling is bigger than Selangor’s, but there is a conflict there, so we stay in the middle, this uncertain thing, our Prophet said we should avoid uncertain things...So, I don’t save there. I took out all the money and put it in Tabung haji (Hajj Fund). Hah hah” (T2)*

*“At the moment, in term banking, Maybank or Maybank Islamic. [pause] Like us here, our salary definitely going into Bank Islam. So, that is safe there...In terms of other banks, I use Maybank Islamic. In terms of housing loan, I took from CIMB Islamic Bank. Because we will choose all those financial facilities from halal sources. Even though they did offer us a conventional loan, we want the halal system.” (T4)*

Such acts of devotion were further emphasised when T9 changed her current bank account into an Islamic one when she resigned from her job. She had previously conformed with her employer, who used conventional banking for their salary payments.

*“Aah. For salary, they open up a new conventional account...So, I have to. But after [pause] I resigned, I [pause]. Ahh, I [pause] I went back to Islamic... So, I directly terminated that account and changed into Islamic.” (T9)*

The high levels of devotion were also apparent in how some participants would not consume conventional financial services if there was no Islamic alternative. This was exemplified by T5 as the excerpt below shows.

*“I won’t do it. Conventional usually from banking part, so, I will not do it. Furthermore, I don’t like loaning. Only ASB. I also opt for ASB Islamic. I don’t have other loan. No loan.” (T5)*

Participants devoted themselves to ensuring the source of the money they consumed was from Islamic-compliant financial services. This level of devotion was not practised in life insurance alone but also throughout other financial services. This devotion transcended their life insurance consumption as they believed they were consuming in the right way.

### ***c) Sacrifice***

Sacrifice is another element commonly expressed in the interviews. In choosing Islamic life insurance, participants associated with the element of sacrifice in order to gain blessings and acceptance from Allah. Sacrifice in religion is generally related to the slaughtering of animals or surrendering of valuable possessions for the Divine. However, with this particular consumption, the element of sacrifice is concerned with giving up material wealth or profit for the sake of others. Participants expressed their sacrifice by choosing Islamic life insurance despite the better benefits and profits provided by conventional life insurance. In return, the act of sacrifice was expected to bring blessings and further earnings or sustenance in their lives. T2 expressed such thoughts on his choice of Islamic financial services:

*“It’s okay as long as it is halal. Allah provides sustenance. Even if we get Haram things, it will bring us nowhere. Allah will take back here and there. Even when we get a lot, but we may not realise that we get a lot of money, our car broke down, our child fall sick.” (T2)*

Similarly, in responding to the same question, B1 and B5 recalled how they converted from conventional to Islamic life insurance, and acknowledged that they had sacrificed material wealth to gain blessings and future sustenance in their lives. B1, for instance, reflected that

she did not mind choosing Islamic life insurance despite the need to pay higher premiums. Losing material wealth seemed acceptable for her to gain further sustenance and blessing from Allah.

*“We don’t really mind, we think ahead, about future...That means akhirah (afterlife). It is certain, right. Even we already know that. So, I just think like are we afraid to pay expensive now or afraid of what might happen in future? Future would surely come, that’s why I say it’s okay to pay expensive now because I know the sustenance would come. We know that if we follow the right path, Allah will ease our sustenance.” (B1)*

Meanwhile, B5 said that she preferred a conventional policy with higher profits if possible: *“I think I [pause] maybe I’ll choose the conventional hahaha. [awkward laugh] That’s why I said I’m not 100% pious”*. However, after her agent asked her to convert to an Islamic policy, she felt the need to make some sacrifices in order to have some peace of mind.

*“From the [pause] errr Takaful, errr [pause] conventional, to me I’m paying a bit more...A bit more. But then [pause] I said ahhh never mind. Errr [pause] I’ve done with Almighty. I pay a little bit more. But [pause] I’ve done my part.” (B5)*

In responding to a question on why as a Muslim, one needs to choose the Islamic option, T12 had this to say about why he went for Islamic life insurance:

*“Yes, because even if you feel that their policy offerings [conventional] are way better, higher return, but you must know why. Why Takaful is created? There must be some reason why they could not offer the same benefits as all the conventional ones. But at least there are some advantages with the Islamic one which all the things that you have to [pause] yes, I would say sacrifice a bit to chase all those, you know, blessings and whatnot... It’s okay. I believe if we sacrifice there, Insha’Allah there will be other sustenance somewhere else.” (T12)*

For the participants, the act of sacrifice seemed to be the right thing to do. They believed that through sacrificing the potential benefits and returns from conventional life insurance, Allah would repay them with ease of life and better sustenance. This was based on prevailing ideology that as Muslims, the participants needed to choose Islamic life insurance over conventional life insurance. They were living in a Muslim-majority society with a widely held belief and expectations that sacrifices must be made for a bigger cause.

#### ***(d) Contamination***

Another element that emerged during the interviews was contamination with regards to the investment and management of money. Once again, the source of money played an essential role in participants’ consumption choices. T7 talked about the contamination of money in

terms of good money and bad money; bad money derived from usury, gambling or other uncertainty elements should not be mixed up with good money. T7 had mistakenly bought conventional life insurance with Islamic-compliant investments. Despite the policy's investing focus on Syariah-compliant businesses, the source of money was still perceived as contaminated as it was managed by a conventional insurance company.

*"As I mentioned earlier, I mistakenly bought an insurance (conventional) with Syariah-compliant investment. But most of them the investment is not [pause] They cannot guarantee that the investment is Syariah-compliant because they put money in FD (Fixed-deposit), in banks or they purchase funds yang invest in banks (Non-Islamic banks). So, the return that you get is already mixed with riba', or they invest in say, for example, one of the biggest companies that have the biggest earnings probably Carlsberg, Guinness... Then your return is mixed with Non-Syariah-compliant' businesses. So how are you going to know like when you want to withdraw this? How can you differentiate it? This is haram money, and this is halal money? You can't do that because you don't get exact. So how are you going to pay zakat on that? How are you going to use that money? Why are you contributing to the expansion of the economy of Syariah-noncompliant business?" (T7)*

A1, a Takaful agent, stressed the importance of knowing where the money was sourced from. She shared her experience with a Chinese and non-Muslim customer, how she needed to be certain that the money the customer gave her to be invested in a Takaful fund came from a clean source i.e. money that was not tainted by alcohol or any other indecent businesses. The main concern was the contamination of money in the Takaful fund.

*"Another thing, when we see a customer, we want to ask for their income, we have to ask for their income, what business are they doing? Because, in Takaful, we want to get blessed money, we can accept Chinese customers. But we want to know what business are they doing? If it is obvious, they are selling alcohol, we will not cover them. The same if they are doing an indecent job, we will not cover them as well. We need to ask their business record, so, if they say that they sell groceries or work as a teacher, we can cover them. Because their contribution will go into the fund and we don't want the fund to be mixed with dirty things, from incomes that are obviously haram." (A1)*

It was clear some participants believed that money from tainted sources would in turn contaminate money that was sacred and thus, consuming it was considered as sinful, with consequences from Allah. In this regard, conventional life insurance was perceived as haram and hence the income derived from investments made by such policies would not be consumed by Muslim consumers who valued sacredness. T4, for instance, explained the consequences of consuming haram sources of money or tainted money. This included having to be accountable for it in the afterlife.

*“Important [to avoid conventional]. Because we want to protect our descendant and to avoid all those things mixed up with haram things. It wasn’t just food consumption, but also from our investment when we received our returns. The dividend money that we received does not fall into uncertain things. So, that’s why it is important...What happens if mixed up? [pause] For sure it’s bad. Yeah, we know all these uncertain things that are haram has mixed up with halal. For sure it will become haram. And when we consume haram things, we know how we will be questioned in akhirah (afterlife). Our family and children will face it too. That’s why it is better to stay afar from all those things- we should focus only on Takaful from conventional insurance.” (T4)*

In this study, contamination refers to not only the source of money but also the medium through which it was obtained. Typically, participants would associate halalness in financial services with the source or origin of money. The belief was that such contamination could affect entire business transactions. Thus, it was crucial for the staunch believers to ensure that the income or earnings they received were from an untainted source that was definitely halal as well as derived from halal businesses. T2 raised her concern with the utilisation of conventional financial services such as credit cards that was against the religion. She further argued that although there was no interest charged on the loan taken and full settlement was made before the payment due date, the company remained driven by interest.

*“Our mindset is like, for example, credit card, we took conventional, let’s say we consistently pay them and never being charged interest. So, we feel that it is halal right? Since we didn’t charge for interest. But it is actually still haram...Because we have involved ourselves in haram things, the business is haram. Even if we didn’t pay interest, but it is still haram. The way they operated. The money is not going anywhere. But to comfort our heart since we’ve taken conventional, we thought that it is okay since we just paid the principal amount” (T2)*

Contamination is another characteristic that defines sacredness, causing extreme anxiety among participants. It is clear that the source of money has become an important issue which requires careful fund management to maintain its sacredness.

#### ***e) Seeking for blessed money***

Throughout the interviews, the majority of participants talked about seeking for blessed money. This refers to the prosperity that could be brought about by untainted money. In this case, participants associated blessed money with the prosperity and harmonious life that were rewards from Allah, a consequence of their consumption of untainted money (halal). It was rather challenging to identify the positive effects of blessed money through the interviews, as participants were more comfortable sharing the consequences of not consuming money from

an untainted source. But one example of positive association with blessed money was B1's conversation about sacrificing material and worldly wealth in order to gain rewards. She further expressed her belief that Allah would bless her life with prosperity and ease of life if she was to follow the right way of consumption.

*"I just think like we are afraid to pay expensive now [Takaful is slightly expensive than conventional life insurance] or afraid of what might happen in future? Future would surely come, that's why I say that it's okay to pay expensive now because I know that sustenance would be there. We know that if we follow the right path, Allah will ease our prosperity" (B1)*

Most participants found it easier to discuss the negative consequences of consuming money from a non-Syariah compliant source, expressing their concern about what would happen if they were to consume conventional life insurance. Those who already had Islamic life insurance agreed that un-blessed money would only earn negative retribution from Allah in various ways. For instance, T6 and T2 shared that consuming tainted money that originated from conventional life insurance might cause problems in their marriage, illness to family members, or car breakdown. This related to an unhappy and less prosperous life. T4 further explained that the effect of consuming riba' from conventional life insurance might not become apparent immediately, but the rewards accrued from performing good deeds and piety may not be accepted in the afterlife.

*"Retribution from Allah, probably our child will fall sick, or the money that we get will cause the problem to our child or marriage or problems to our family. Our car always breakdown." (T6)*

*"It's okay [to receive less profit than conventional] as long as it is halal. Allah will provide sustenance. Even if we get Haram things, it will bring us nowhere. Allah will take back here and there. Even if we get a lot, it will never be enough, we could have a lot of money, but our car might break down, our child falls sick. This never happens to me, but [pause] our way of thinking is like that—unblessed money. Even if there is a lot of money but unblessed, the funds would be turned out spent unnecessarily. Blessing and no blessing. But the blessing is what we after." (T2)*

*"The conventional one, some people may not feel anything because it is service, maybe in a long time, like we discussed just now, there is no effect on our body whatsoever. But in term of our prayers, deeds, what will happen? Because we are contributing to all those riba. For sure, we are afraid our deeds will go to waste. Our prayers. Contaminated. Our fasting is contaminated as we are involved in riba'. That's where we need to be careful." (T4)*

Despite consuming both types of insurance, B4 also subscribed to the importance of seeking blessed money to ensure a prosperous family. However, she had different ideas on what

untainted money meant. To her, good money referred to money that was free from elements of bribery, gambling and other haram sources.

*“And I really believe that the money that you get, or you earn has to be clean for your family to prosper and blessed. Because at first, I didn’t quite see it, but sooner or later I’ve seen my friends and family who lives out of haram money, gambling, bribery, and I don’t see their family prosper, I don’t see there. There’s always a problem. There’s always problems, financial problems, or it’s like there’s always something that’s holding people from prosperity.” (B4)*

The idea of blessed money was also evident among insurance agents. A5, for instance, related that her ‘heart will not be at ease’ and suggested that consuming tainted money should be avoided in order to have harmony in life.

*“That’s is not right. Not blessed. What important is the blessing? All those things will affect your prayers whether it is accepted or not by Allah., You’re consuming something dirty right? Your heart will not be at ease. You don’t want that right? If possible, we want to avoid whenever we can. If we can avoid for sure. If we can’t what can we do right?” (A5)*

*“First, first, we want blessings. Blessed in everything we pay. Of course, since our salary is from a good source, the reason why, when we pay that, let’s say if anything happens to our spouse in future, the money will go to our spouse. So, at least I know that the money is from the insurance company which I assigned to invest all my money in Syariah compliant businesses, so, the money is at least blessed. I mean let’s say when I’m gone, it is blessed for my spouse and children to use the money.” (T12)*

It is interesting to discover the existence of blessed money and tainted money; the former element assigned to the consumption of profits from untainted financial services and believed to bring a positive outcome, and the latter describing money obtained from a contaminated source that would bring negative consequences to one’s life.

#### ***(f) Ensuring purity of one’s own flesh and blood***

The final element commonly expressed throughout the interviews was the effort made in ensuring that one’s own flesh and blood was not contaminated by consuming profits originating in tainted sources. Many participants believed that the consumption of money directly contributed to the state of purity of one’s own body. Therefore, the consumption of food and other necessities purchased using tainted money would in turn contaminate one’s flesh and blood. Spending and utilising money obtained from an untainted source was of utmost importance. Words like ‘afraid’, ‘bad’, and ‘stay away’ were common responses to the question of what if they had no choice but to take up conventional life insurance.

Participants were somewhat unsettled, believing that the consequences of their actions would

be borne by their flesh and blood. As such, the same consequences would be inherited by their descendants. For instance, A5 expressed her concern that the money she earned from the insurance would be tainted and thereby contaminating her flesh and blood.

*“All will become mixed up. We don’t want to mix our money with something not right, right? For our own flesh and blood. I’m afraid of that” (A5)*

The importance of source of money in the consumption of life insurance was evident across the interviews. Participants shared their belief that the money they consumed would bring them and their family members either good or bad outcomes. T4 and T9 emphasised the need to spend and utilise money from untainted sources. This was to avoid contaminating their flesh and blood. If the participants were to choose conventional life insurance, they risked spending and utilising contaminated money, the consequence of which would be inherited by their descendants.

*“Important [to avoid conventional]. Because we want to protect our descendant and to avoid all those things mixed up with haram things. It wasn’t just food consumption, but also from our investment when we received our returns. The dividend money that we received does not fall into uncertain things. So, that’s why it is important...What happens if mixed up? [pause] For sure it’s bad. Yeah, we know all these uncertain things that are haram has mixed up with halal. For sure it will become haram. And when we consume haram things, we know how we will be questioned in akhirah (afterlife). Our family and children will face it too. That’s why it is better to stay afar from all those things- we should focus only on Takaful from conventional insurance.” (T4)*

*“So, in Takaful, the money is invested in Syariah compliance places. Okay. Because, our job [pause] We work, to find halal income, right? But suddenly we choose insurance, and we get that money...So, when we are dead, [pause] We want to inherit [pause] that money to our family, right? That money will become our flesh and blood. So, for sure we will look for halalness” (T9)*

The sacred source of money was believed to determine that the body remained pure and untainted. In this way, their descendants’ flesh and blood too remained untainted. Therefore, it was vital for them to consume only money obtained from untainted sources.

#### **4.3.4 Familial and friendship meanings**

The meanings of consumption discussed in the preceding subsections are associated within the micro level of analysis. However, the meanings discussed in the following subsections will provide evidence of meanings that are associated with the meso and macro layers. In this section, the author illustrates the familial and friendship meanings that emerged from the



interviews. Familial and friendship meanings of consumption comprise three subthemes: continuing family norm, consuming for children and commercial friendship.

#### 4.3.4.1 Continuing family norm

For most of the participants with life insurance, choosing a particular type of life insurance was seen as continuing their family's norm or tradition. Consuming specific life insurance had become an accepted practice among the participants and their family members; they shared how it was common in their families to consume life insurance as recommended by their parents or siblings.

*"...at that time, I don't feel the need to buy insurance first. I don't feel the need at all truthfully. None at all. But I think like aaa [pause] I just buy it anyway otherwise my mom would nag on me...yeah just follow my family since it is not a harmful thing anyway." (B3)*

*"Hmm [pause] for my case yes, my dad would really like [pause] not decide but pointed out to do this and that and then we will discuss that. But in term of insurance, since he is also involved with insurance, he knows more about that, so obviously we would like to listen to him more" (T1)*

*"The first insurance that I took was during my first job in 2009, yeah, at that time I was just started working, I can't remember which month, it's all because of my mom. My mom encouraged me to take the insurance...at that time our salary wasn't much, how can we pay for this? But then, my mom just asked us to take it, ha [laugh] so it went on. We just took it. Of course, all of my siblings took it, beginning with my sister. We all took it." (B1)*

Parents played an essential role in shaping consumption decisions either directly or indirectly. Participants would consume a particular life insurance as suggested by their parents, and it is a practice that has become a norm among their family members. Most of them would have purchased life insurance between the ages of 20 to 30 years old, as soon as they secured their first employment. For those within this age range, family played an integral part in influencing their consumption of life insurance. Consuming a specific type of life insurance became an act of continuing one's family tradition. It was common for the Malaysian Muslim Malay participants to heed parental or spousal advice in making any consumption decisions. This was apparent throughout the interviews as participants made statements like *"my mom just asked us to take it, ha [laugh] so it went on. We just took it. Of course, all of my siblings took it"* or *"he knows more about that, so obviously we would listen to him more"*. This indicated that to a certain extent, not much thought had been given to

consuming a particular life insurance. Participants would simply adhere to their family's practice and tradition.

#### 4.3.4.2 Consuming for children

Life insurance revolved around providing a financial cushion not just for the participants but also for their beneficiaries; in most cases, their children. Concerns focused on what will happen to the children in the event of their parents' death or other unfavourable events, giving rise to the need to provide them with the best financial protection. A majority of the participants first began to consider having life insurance when they became a parent, and they were willing to pay any amount of money to provide the best for their children. The following excerpts demonstrate this.

*"Children is everything. You would spend money to give the best for them" (T3)*

*"Like me, I think of my kids and my parents. That's why, for my kids, I'll buy them one as soon as they are born. That means the insurance is already available for them. So, if anything happens to me, at least they have insurance." (B1)*

*"I have a lot. I have normal life insurance, I have investment-link life insurance, I have the conventional one and also Takaful. And also, medical card, but the thing is it is only for me, because of my son have a medical problem, insurance doesn't cover it. Because when he was small, he had a hole in his heart. So, until now, no insurance want to cover him. Any funds that I save is to cover him." (B4)*

*"When you already have family, you can't just think of yourself. The priority is for the kids. In my mind, if anything happens to me, what will happen to my kids? Ha. First thing in my mind is my kids" (C3)*

Participants saw life insurance as a way to provide the best for their children. Perhaps this was socially expected; being a good parent was defined by their ability to provide a financial safety net for their children. To exemplify this, N1 recalled her experience of browsing through her social media during her first pregnancy, and seeing how her friends and her social network shared the privilege of having life insurance. She felt the need to have one for her soon-to-be-born child: *"Yeah, if we look at Facebook, my friends would update like 'tonight I'll have to sleep with my kids at the hospital' ...well, [sense of unfavourable emotions] we don't have that privilege. In government's hospital, you can't sleep there. That's how it is. That's the difference."* Notably, there was a sense of comfort and luxury associated with having life insurance. This related to their ability to provide such a lifestyle for their children.

#### 4.3.4.3 Commercial friendship

Consuming life insurance was also seen as a way to sustain a commercial friendship. Throughout the interviews, participants noted that an agent had a special relationship with his customers. An insurance agent, in this case, was the closest person that participants would interact with during the consumption journey. It was common for the agent to be a trusted family member or close friend. This was interesting as the agent and the consumer would develop a close commercial relationship (in the interviews, participants referred to this relationship as a friendship). A commercial friendship was formed even before the consumption journey began. It was also common for participants to refer to at least one agent within their immediate social circle, which included parents, siblings, family members and friends. An agent was considered a friend or specifically a commercial friend, someone you could rely on and trust, as B2 explained in this excerpt.

*“As I said, I will take Takaful for my kids as the agent is a friend of mine. Her husband is also an agent, and he taught me a lot about insurance, how to manipulate it and everything. We become family-friend. We help each other” (B2)*

Another participant, B3, also expressed how she preferred to purchase life insurance from her friend who is an agent. She believed she was being a good friend in supporting her friend's business.

*“Okay, at that time, my aunt, actually it's my neighbour. She's an agent. So, even my sister uses the same agent, in simple word, the whole family use the same agent. So, I'm not sure if it was helping or not but the way my mom thinks is more of helping her. You have to buy that insurance, or maybe as a good neighbour, I'm not sure about that, but we do use the same agent, it's easier, we don't have to because anything can happen if there is an emergency, she's there...it's is as good friends too. So, the relationship is also a part of that.” (B3)*

*“Like me, I like to buy from friends, that means, but of course not all friends. It depends on what product we need. If they sell scarves and their scarves meet my taste, then I'll buy, rather than we buy it from people we don't know, might as well we buy it from friends that we know.” (B3)*

She further shared that her husband had similar views as he also purchased his life insurance from a friend to support his business.

*“Even my husband, he also purchased it from his friend. So, his friend approached him, so, in a way, he's wanted to help actually. To help his friend achieve his sales target.” (B3)*

Most of the participants preferred to appoint an agent from their immediate social circle whom they were familiar with and trust. For A5, C6, T13, N2 and B4, agents were seen as someone whom they would rely on during unfortunate times. Hence this was more than just a regular commercial relationship, as there were deeper connections and a reliance.

*“Actually, my agent used to work here. I know him...because in this career, it is based on trust. That’s what important. It doesn’t matter how good you are, if there’s no trust, it won’t work.” (A5)*

*“The best thing if our agent is also our friend, you can call them at 2 or 3am ‘I need to be admitted now. Can you do something about it?’. Ahh, we can just call.” (C6)*

*“If we join insurance with someone we know if anything happens, we could just say ‘hey, I need to be admitted into a hospital. Can you help me?’ Yeah, whatever document is needed, we could just ask our friend. We are comfortable to ask for favours. That is probably one of the reasons I bought in the first place. I bought from someone I know of. Compared if we purchased from a stranger, someone we don’t really know, we’ll be like [pause] sometime when we call, they won’t pick up the phone, we will be suspicious and frustrated. But if we know the agent, and they are not picking up the phone, we probably would give more considerations.” (T13)*

*“So, if there is an agent approach me to sell his insurance, I might buy from him. As long as he’s not a stranger. Not someone we don’t know. Someone [pause] who is our acquaintance is also okay. Because, if we don’t know them, I won’t [pause] like [pause] you don’t have to [pause] you just don’t have the trust” (N2)*

*“Of course, I compare and contrast. But usually, I trust my agents, because most of my agents are usually my friends, so if the way they present is good, then I’m sold.” (B4)*

When T3 dealt with an agent who was from outside her social circle, she ended up losing a sum of money to this agent. Her unfortunate experience prompted her to consider another agent from within her social circle, someone she trusted and was comfortable with.

*“It was a really bad experience. The first and second one, I lost money—bad luck. I don’t know how I would like to cover my kids. Probably, I would still have to go and find something to get them covered. But probably I would have to go and find someone who is trustworthy. My own siblings or my own aunties or uncles who are doing insurance.” (T3)*

The majority of participants chose family members as their agents, but others expressed their reluctance to do so. They preferred a friend or an acquaintance from within their close social circle.

*“Erm...I bought only one from my sister-in-law. The medical card. For other coverage, urghh I don’t want my sister-in-law to know my financial background. Hahaha.” (B5)*

*“Even my younger sister is an insurance agent. But [pause] I don’t trust her. Because I’m not sure how is her working commitment.” (T8)*

Having an agent within the participants’ close social circle had its disadvantages, however. Participants tended to feel obliged to appoint this person as their agent; when approached by such a person from within their social circle, they found it difficult to refuse them because of their friendship.

*“Sometimes, agents that approached me was my friend’s cousin. So, what can I do? At that time, it was really difficult to reject since it was my friend who asked for help. So, I just sat there and listened to his pitch. Listen and listen. But it is always my style to ask what situation will make not make me entitled to be covered [as a way to refuse the insurance policy]” (C3)*

*“So, she is really trying to get people to buy this and that and so, she is really trying too hard to get people to buy it. I know how hard it is to force people[pause] no. To get people and to get a commission from that... Something like that, so OKAY! Hah hah. Beware! Hah hah... She is my ex-housemate, so we are a good friend. So, I know it would be uncomfortable if she starts to make this conversation. But, [pause] We will see since she is not talking straight away to me right now, but that would give an indicator. Hah hah. I will try to find some answer to, I will say I already buy the insurance or something. Hah Hah” (T1)*

C3 and T1 also explained how they felt uncomfortable about declining an offer from an agent who was among their friends. While C3 gave his friend a chance to pitch his services before declining, T1 prepared herself with excuses to decline.

Insurance agents are the main drivers of life insurance sales in Malaysia, and they have become a critical force in disseminating the need for life insurance. With the advantage of being close to their consumers, agents have the power to influence the participants’ decisions.

#### **4.3.5 Societal meanings**

The final theme associated with the consumption of Islamic life insurance is societal meanings, which refer to meanings attached to the wider society. Phrases like ‘people’ were often mentioned throughout the interviews in expressing participants’ consideration and concern towards society. ‘People’ here included individuals within the participants’

immediate social circles (family and friends) and the broader society. Society played a unique role in influencing or shaping participants' consumption decisions or ways of thinking. Societal meanings in consuming Islamic or conventional life insurance have two subthemes: caring community and conforming to the accepted societal value.

#### 4.3.5.1 Caring community

The underlying concept of mutual guarantee, donating and helping others led the study's participants to engage in a mutual care community. A caring community stood with their belief that they were helping others in difficulty with the money they had contributed through their insurance policies. Unlike conventional life insurance where risk is transferred to the insurer, the whole concept of Islamic life insurance lies on how the risk is mutually guaranteed by the contributing participants. T5, T9 and T11 exemplified how they had become a part of a mutual caring community through the consumption of Islamic life insurance.

*"Then, Takaful is like helping each other. So, even if we are paying, we are actually helping other people. Haa. So, it's fine. We get to help other people as well" (T5)*

*"Aaa. Takaful the concept is more of helping each other. Okay. That means the money of those who subscribe to this, they will pool it in one place. Then, the fund will be used to help other members who fell sick" (T9)*

*"I'm more towards Takaful maybe [pause] because they say that it's like we are helping other people who took the same product as well. That means our money will be used by other people first. Like that" (T11)*

Similarly, agents also advocated Islamic life insurance consumption as becoming a part of a caring community. A2 explained the underlying concept of Islamic life insurance where participants were engaged in a mutual guarantee and in helping others facing difficulties.

*"Here, we used Taawun (cooperation) concept. Mutual guaranteeing. So, when we put the money in that pool, a Tabarru' (donation concept) fund even more. So, the risk is mutually shared. Mutual guaranteeing" (A2)*

The caring community concept was further supported by A5, who highlighted that participating in a mutual guarantee fund was akin to doing good deeds for the afterlife. Muslims are encouraged by their Islamic teachings to help people in need. Thus, by consuming Islamic life insurance, A5 believed he was contributing by donating and mutually helping other participants.

*“Takaful is a fund where people contribute to it. Then, let’s say one of the participants is ill or accident, we will use the fund to help that individual. So, that means when we participate in Takaful, we are doing one good deed. We’ve donated our money; in case anything happens to anyone in the group. Same goes back for us. If anything, happen to us, they will help us back” (A5)*

Both men and women who participated in Islamic life insurance believed in the concept of mutual guarantee. This mutual belief enabled these participants to feel that they were contributing to a caring community where each person helped one other in difficult times while doing good deeds for the afterlife.

#### **4.3.5.2 Conforming to societal value**

Another societal meaning frequently mentioned in the interviews was the need to conform to societal values and this was achieved by consuming Islamic life insurance. Society had a strongly influence on participants’ decision to consume either Islamic or conventional life insurance. T3 clarified this when she expressed how the people around her influenced her decision to choose Islamic over conventional life insurance.

*“How would I know that this is alright? [pause] Because the values that society told me to. The experience of other people. When you listen to other people say it is good then it is good” (T3)*

The values instilled through the Malaysian Muslim society shaped her perception that Islamic life insurance was the ideal option. Similarly, B5 and T14 highlighted that Malaysian Muslims were becoming more sensitive towards halal and haram issues not only in food consumption but also in financial services. Living in Malaysia, consuming Islamic financial services, or in this case, Islamic life insurance was considered by society as a normal and acceptable practice.

*“So, you know why [pause] because err Muslim nowadays are very concern. You know [pause] no doubt you want to take the Islamic policy as you also want to comply with Islamic values. Islamic ways.” (B5)*

*“I follow because everybody says like that. The source of money is important actually because we are living in a society where if there is an obvious separation between halal and haram, we have to choose halal” (T14)*

N1 also expressed the influence society had on her consumption decision. Despite her reservations about Islamic life insurance, she decided not to ask too many questions, fearing she may be perceived as trying to go against the accepted values in society.

*“Because, for conventional, nowadays people say that we can’t use it. People say that it is haram. So, I never consider that one. Like, if I’m looking for agent among friends, I would look for Takaful agents. Just choose from there. It’s not the agents who are saying these. If we look at what’s that [pause] many people are saying that conventional is like this, this and this-the riba’ concept and whatnot. We don’t know where they got this, for me, it’s just the same. I don’t know. This is just my opinion...sometimes if we talk about things like this. Yeah, people might say that we are debating Islam now” (N1)*

N1 was not the only participant who felt socially judged. B4 and C3 also shared a similar stress when they argued how society shaped the way they consumed life insurance. B4 recalled her experience of being questioned for not choosing Islamic financial services.

*“To me, because I know some people who don’t want ‘I don’t want conventional, haram money and what not’ I’m like. I don’t care. I mean I don’t know personally; Islamic finance has always been new. It’s still new, so, I don’t get how people say, ‘Don’t invest in ASB because it’s not Islamic lalala’ What happened to all your saving previously? How are you going to cleanse that [pause] you know?” (B4)*

C3 also described the pressure he received from society to consume a particular type of life insurance. Phrases like *“For sure, people would say go for Islamic”* or *“Yes, maybe people would talk about the element of riba and whatnot”* or *“Yeah, they will always use the afterlife point. Loss in the world but gained in the afterlife”*. However, he remained firm in his views and continued to consume conventional life insurance despite the pressure to conform with accepted social values.

In consuming Islamic life insurance, participants were found to associate their consumption with participating in a caring community and conforming to accepted social values. These were among the prominent societal meanings participants assigned to the consumption of Islamic life insurance.

#### **4.4 Chapter summary**

This chapter analysed participants’ interview conversations to gain insight into their understanding and formative experiences of life insurance in general as well as the different meanings they assigned to the consumption of Islamic life insurance. This relates to the first research question on what meanings are assigned to the consumption. The findings revealed not only the functional meanings but also other symbolic meanings. Figure 20 illustrates the multi-layered meanings as experienced by participants. The symbolic meanings include



religious meanings, sacred and profane meanings, familial and friendship meanings as well as societal meanings attached to the consumption of Islamic life insurance. Although the findings point towards various directions for more in-depth exploration, data on how the participants incorporated the sacred and profane meanings in their consumption decisions served as an essential aspect of this study. These meanings form the basis for Chapter 5, which conducts a deeper analysis into how the sacred and profane elements interplay within the consumption of Islamic life insurance and its role in shaping a sacred marketplace.

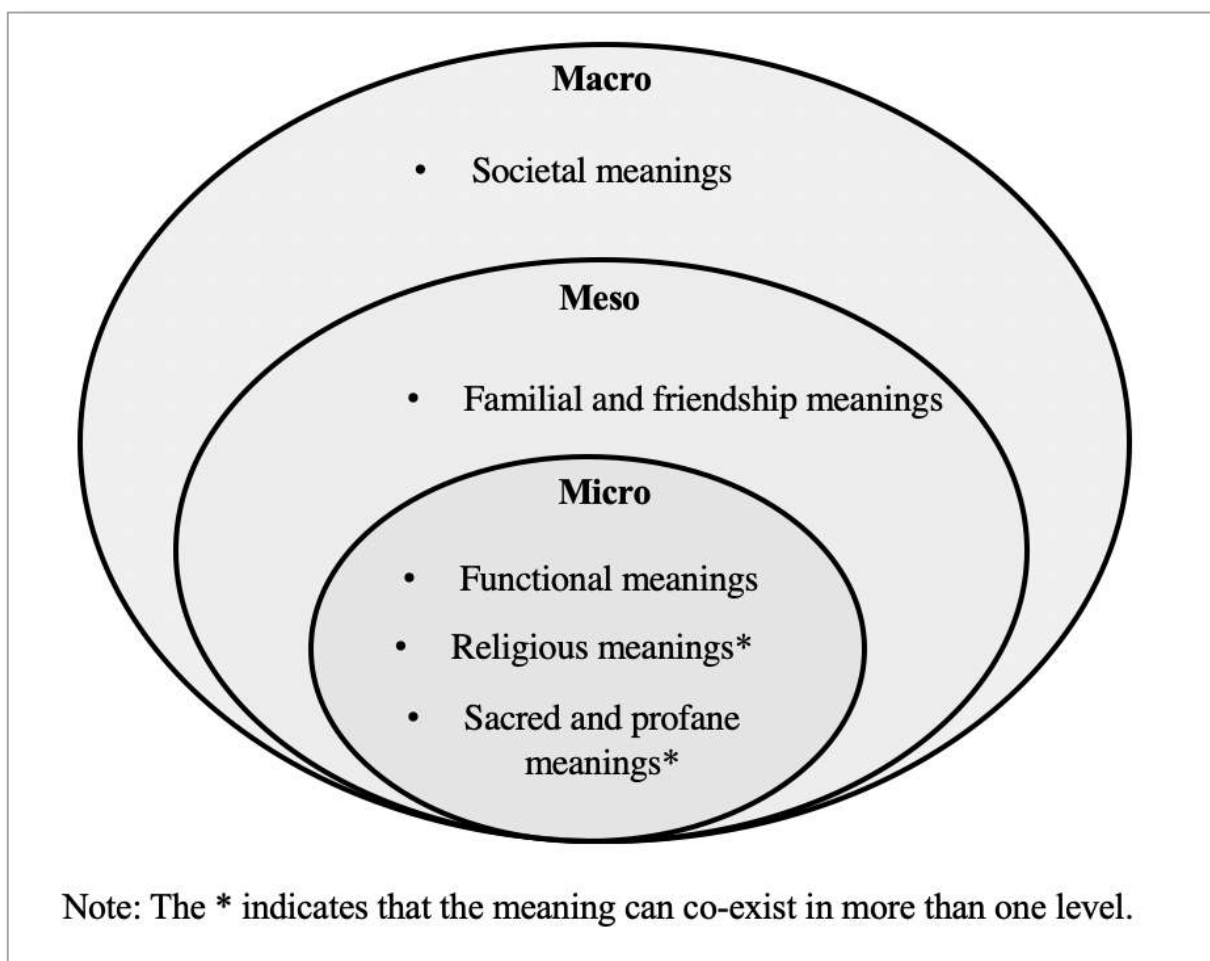


Figure 20 The different meanings based on different levels of analysis

## **CHAPTER 5: THE PHENOMENA OF THE SACRED AND THE PROFANE IN THE CONSUMPTION OF ISLAMIC LIFE INSURANCE**

### **5.1 Introduction**

As discussed in Chapter 4, the uncompromising stance on the sacredness of the source of money has become in itself a sacred struggle among participants. This sacredness originated in religion and manifested itself into one of the most essential elements influencing participants' choice of either Islamic or conventional life insurance. In this chapter, the author aims to provide evidence to illustrate how the sacred and the profane interplayed in shaping consumption in the Malaysian marketplace. This chapter begins with a brief overview of the various actors involved in the Islamic life insurance marketplace in Malaysia. This is followed by descriptions of the roles played by these actors in instilling the sacred and the profane elements into the macro, meso and micro levels of consumption. Finally, the author discusses how Malaysian Muslims negotiate between the sacred and the profane.

### **5.2 The different actors in the Malaysian Islamic life insurance marketplace**

Several actors emerged from the interviews while participants discussed Islamic life insurance consumption. These actors were repeatedly mentioned by participants and thus are relevant only in the Malaysian Islamic life insurance marketplace (see Table 9). They could have either a direct or indirect influence in shaping the sacred and profane meanings in the industry.

Direct influence refers to when the actors interacted directly with participants, while indirect influence refers to how they still had some degree of influence on the participants despite not directly interacting with them. Both direct and indirect interactions were specific to each participant. Some participants might have had direct interaction with all the actors, while others might not. These actors were mentioned on numerous occasions during the interviews and were seen to be essential in shaping participants' view of the sacred and the profane.

Table 9 Marketplace actors according to participants

Actor(s)	Participant's definition
Malaysian society	Refers to random Malaysian citizens, religious leaders, service providers, agents, family members or/and friends. Malaysian society may include other actors on this list.
Religious leader	Refers to the religious leader in general including Islamic scholars, <i>Ustaz</i> or Muftis without a clear distinction of their school of thought or Mazhab. This group of actors can be a subset of Malaysian society.
Service provider	Refers to life insurance companies in Malaysia which offer Islamic life insurance. This group of actors can be a subset of Malaysian society.
Agent	Refers to representative or salesperson who directly approaches participants to sell life insurance policies. Agents include those selling only Islamic life insurance, only conventional life insurance, and those who sell both. Agents could also include a stranger or someone participants know, such as family members or friends. This group of actors is a subset of Malaysian society.
Family	Refers to parents, children, spouse or siblings, members of the extended family such as grandparents, aunts, uncles and cousins. This group of actors can be a subset of Malaysian society.
Friend	Refers to individuals who are associated with participants. Friend could be a close friend or acquaintance. This group of actors can be a subset of Malaysian society.

In the following section, the author will discuss how the sacred and profane ideologies manifested within the Islamic life insurance marketplace in Malaysia. The author begins by describing how these ideologies were instilled in the Malaysian marketplace as revealed by participants at the macro and micro levels.

### 5.3 The multiple layers of influence in instilling the sacred and profane elements in the consumption of Islamic life insurance in Malaysia

#### 5.3.1 The establishment of the sacred and the profane ideologies among Malaysian Muslims

The Malaysian society played a vital role in indirectly shaping the way participants thought or behaved with their consumption of Islamic life insurance. Living in Malaysia, where the majority of the population is Muslim and Malay, had somehow structured the participants' way of thinking. Throughout the interviews, participants were concerned with "*what others may say*" or "*people say*" about their consumption decision. The feeling of being judged by society and the need to conform to the perceived, accepted societal standards were evident

throughout the interviews. These influences were then translated into their consumption decisions; in this case, choosing the Islamic alternative over conventional life insurance.

During the interviews, insurance agents did not mention the societal influence in shaping the sacred and profane meanings. This may be due to the fact that these agents themselves played an active role in instilling these meanings. However, a majority of Takaful and non-insured consumers explained how they were influenced to conform to the perceived societal norms about life insurance consumption. The association of the sacred and the profane with life insurance consumption choices was evident throughout their conversations.

Takaful and non-insured participants shared how their perceived societal ideologies somehow influenced their way of thinking about the sacred and profane meanings in Islamic life insurance. Participants were concerned with what society or “people” say with regards to consuming either Islamic or conventional life insurance. The sacredness attached to Islamic life insurance was instilled through Malaysian society’s collective experience with the service. T3, T8 and T14 exemplified this when they explained how it was understood among Malaysian society or “people” that the source of the money obtained through Islamic life insurance was sacred and vice versa.

*“When you listen to other people, they say it is good then it is good. That’s okay. In my layman understanding is that it is Islamic. Therefore, the source of money, the investment money is not from national lottery or other related sources. Then, it’s okay. Because you need to know as well. If you want to invest money, where did they invest the money for us to pay for our hospital bills and compensations? So, it stops there. That is the value you get from people. People say that it is positive, then it is. Because you are in this society and if people say it’s okay, then it is okay.” (T3)*

*“Because people said [pause] I choose Islamic [pause] first because people say it is. Even if I don’t feel that it is really Islamic, but at least, I felt ease and calm. I don’t feel like [pause] choosing conventional and make all the sins. Ahh. I don’t think too much.” (T8)*

*“I follow because everybody says like that. The source of money is important actually because we are living in a society where if there is an obvious separation between halal and haram, we have to choose halal” (T14)*

In the excerpts below, N1 and N3 expressed their reservations with the way Malaysian society instilled the meaning of the sacred in life insurance consumption. The sacred meanings of untainted money were not just relevant in Islamic life insurance consumption but also extended to other financial services.

*“...if not, people might say ‘eh, what’s wrong with you?’ It’s a bit scary to think about what people might say if I choose conventional. ‘Do you know that conventional is like this, this, this. Do you know that you will feed your kids with this?’ People might say that. ‘Same goes for ASB [unit trust]. ‘eh, are still using ASB? Why? Eh, do you know that it is Haram? You can’t use it” (N1)*

*“I think we [pause] Malaysian—Erm [pause] Especially Muslims. If there is anything related to Islam, they will go for it...Anything to do with Islamic products will be sold. Ahh. It’s our mindset” (N3)*

It is worth noting that only a small number of participants shared their reservations with choosing the Islamic alternative in the context of the sacred and profane meanings in life insurance consumption. B3 and B4 admitted that living in Malaysia meant that they needed to conform to the accepted norm in choosing a service provider. B3 expressed how Malaysian society was becoming more sensitive with the halal and haram issues; thus, following the accepted ideologies was the only alternative. B4 further explained how societal pressure influenced her to choose the Islamic alternative in financial services. She expressed her displeasure at Malaysian society’s recent sensitivity with consuming Islamic financial services compared to previous years.

*“In Malaysia, I feel that people started to become sensitive with the halal and haram issue. You don’t have to worry about this if you’re abroad. I mean, if you’re in Malaysia [pause] actually it’s the society. It’s the type that blaming or condemning rather than trying to make the situation better” (B3)*

*“For me, because I know some people like don’t want. ‘I don’t want conventional, haram money and what not’. Well, for me, I don’t mind. I mean I’m not sure personally because Islamic finance has always been new. It’s still new, so, what about those people before this? I’ve never heard people say, ‘Don’t invest in this [conventional] because this is not Islamic la la la’. What happened to all your money previously? How do you want to cleanse it [pause] you know?” (B4)*

Meanwhile, a small number of participants were less sensitive to societal influence. Despite acknowledging the socially accepted norms, they remained unconvinced. This line of thinking was evident among participants with conventional insurance, who regarded the consumption of life insurance as not relevant to societal norms. C3 acknowledged the existence of almost dissenting ideologies within Malaysian society:

*“For sure, people would say go for Islamic” or “Yes, maybe people would talk about the element of riba’hn un ngvn and whatnot” or “Yeah, they will always use the afterlife point. Loss in the world but gained in the afterlife. Oh gosh. How can I contest this point? [laugh]. It’s okay, I’ll just use the conventional. It’s always like that. I always end up, end up, mostly I end up with conventional”. (C3)*

He further reiterated that neither religion nor sacredness was relevant in his choice of life insurance. Although acknowledging what other people may say or think, he was confident in his own thoughts and decisions.

*“...Actually, when it comes to choosing either Islamic or conventional in financial institutions, I will look at how the return is, which can offer a higher return. Meaning to say, if conventional is more profitable, then I’ll go for conventional. That’s why I always ask which one is more profitable? If people say that Islamic is more profitable, I will go for Islamic. But so far, I have never met a person saying that Islamic is more profitable in term of financial of course.” (C3)*

Clearly, Malaysian society influenced many of the participants’ way of thinking and decision-making, demanding certain standards or values to be followed. A prime example of this can be seen in the insistence that as a Muslim, one must consume only the Islamic alternative of life insurance. Therefore, living in Malaysian society to some degree requires one to attach elements of the sacred and the profane in practically all consumption decisions.

### **5.3.2 Religious leaders act as advocates of sacred and profane money**

Another group of people who inculcated the sacred and profane meanings in the marketplace were religious leaders. Throughout the interviews, participants would commonly mention a particular religious leader or *Ustaz* who advocated sacredness and profaneness elements in the consumption of Islamic life insurance. These leaders would insist on the importance of choosing untainted source of money, according to Islam.

Participants generally agreed that the *Ustaz* played an essential role in instilling elements of the sacred and the profane in the consumption of Islamic life insurance. Malaysian society had also become increasingly aware of these elements in their Islamic life insurance consumption. A1, N1 and T2 demonstrated this when they shared how in recent years it had become common to see an *Ustaz* encouraging Malaysian Muslims to consume only Islamic financial services.

*“Only recently, since 2000 onwards. Public awareness is increasing and probably because of social media where Ustaz are using it to spread words about halal Haram. Even I listen to them...” (T2)*

*“Yeah, many Ustaz recommend people to choose Islamic finance. That’s already a part of their job [laughs]” (A1)*

*“...most of the Ustaz would urge us to go for Islamic banking, Islamic Takaful and all that”. (A1)*

*“...because Ustaz would say that you already know we cannot buy that one [the conventional]” (N1)*

An Ustaz is responsible for encouraging good deeds through the consumption of everything Islamic and to provide avenues for avoiding sin. This includes the consumption of Islamic life insurance. For participants, consuming Islamic life insurance was considered as performing good deeds while consuming conventional life insurance was seen as doing otherwise. In the same context, conventional life insurance was prohibited due to profane elements such as usury, gambling and uncertainties. A1, T2, T3, T12 and N1 explained how the preaching of doing good deeds and avoiding sin was interwoven in the consumption of Islamic life insurance. From the excerpts below, it was also evident that religion and elements of sacredness were at the core of promoting the consumption of Islamic life insurance.

*“If they [Ustaz] don’t encourage people to do good deeds and prevent from doing evil, then he’s doing it wrong.” (A1)*

*“Truthfully, we just want to avoid Haram things.” (T2)*

*“Even the Ustaz preach to do good things [by consuming Islamic life insurance]” (T3)*

*“He talks a lot on how all these would relate to riba’. He would question as if you have conventional and Islamic bank. How can you be sure that the money is from separate sources? It’s up to that extent.” (T12)*

*“as a Muslim, errr [pause] We have tried to fulfil the requirement of being a [pause] being a good Muslim” (B3)*

*“After so many times Ustaz saying this is haram, haram, haram.” (N1)*

The findings from this study suggested that religious leaders must possess specific qualifications and expertise to give them credibility. Participants preferred to listen to religious leaders with proper qualifications and expertise in Islamic finance or who held certain influential positions such as a Mufti or a member of a Syariah council.

*“Usually I listen to Ustaz Z. He’s an expert in Islamic banking and finance. I think he had his PhD in Islamic banking. He’s well known. He even has his own website. He talks a lot on Islamic loan, Islamic finance because people are arguing on this” (T2)*

*“It is a great responsibility to be one of the Syariah panel. We have to be confident with them. Usually, these panels involve Ustaz, scholars from International Islamic University Malaysia. They will discuss among their Syariah Committee and panels of advisors. That’s what makes it credible” (T4)*

*“I also believe all these Islamic finances because of Ustazs’ and Muftis’ advice. Of course, they would have their own advisor or something. We just trust them” (T12)*

*“We now put our trust in the person who has been appointed in the field of Syariah. Among others, Ustaz from Terengganu. The one who always gave talks in public. So, we rely on him as panels” (T20)*

*“There’s a body who will supervise and monitor its’ Syariah compliance where I will know if the products are genuinely Islamic. If they do any hanky-panky, that’s their responsibility” (N5)*

*“They have their own Syariah committee. And everyone is confident with that committee and Takaful. We just follow it. Because for sure they would appoint an expert as the committee member.” (N6)*

The increasing influence of religious leaders in recent years could also be due to their use of social media as a platform to advocate elements of the sacred and profane in Islamic finance. Ustaz across the country have been seen on Facebook and YouTube preaching on the importance of sacredness in consuming money from untainted sources. Accessibility of social media through mobile phones has helped make this advocacy successful and far reaching. T2, T12 and N6 commended the use of social media by religious leaders in conveying the meanings of the sacred and the profane as experienced by participants.

*“Only recently, since 2000 onwards. Public awareness is increasing and probably because of social media where Ustaz are using it to spread words about halal haram” (T2)*

*“I didn’t listen to him that much. But, if there is any concern that needs more understanding, I will go to his blog. He used to study hadith, then PhD in Islamic banking if I’m not mistaken. So, he wasn’t an expert in just Islamic banking.” (T2)*

*“He did share some Ustaz to follow on Facebook. I just follow that. I read, and yeah, I follow. I feel confident, I trust Takaful. Then I just took Takaful.” (T12)*

*“I don’t follow any Ustaz. But [pause] sometimes I did watch videos. And I would search the Ustaz’s name and turn out he is somebody who knows what he’s doing.” (N6)*

It was also interesting to see how participants responded to the preaching of these religious leaders. Participants either positioned themselves in a passive or an active role; passive in the way they were influenced by and accepted the preaching without question, and active in how



they reached out for religious leaders' guidance on untainted sources of money. N1 adopted a rather passive role when she listened to an *Ustaz* preaching without questioning him, despite having some reservations. N1 explained how she always listened to an *Ustaz* preaching sacredness and profaneness, which indirectly left her with little choice but to opt for Islamic rather than conventional life insurance. She further expressed how she felt 'brainwashed' into consuming the Islamic alternative.

*"After so many Ustaz saying Haram, Haram, Haram. So, we are like [pause], I'm a Muslim, why is it so hard for me to choose Islamic. Aaa, of course, it's like being brainwashed. Why we can do it before and not now?" (N1)*

In contrast, some participants actively sought guidance from a religious leader, who became their point of reference on matters concerning life insurance consumption. This bi-directional act of following and seeking guidance about sacred money somehow gave prominence to the Islamic consumption marketplace.

*"I seek advice from an Ustaz previously. He said 'Let's make it this way, which one is does not include religious elements? You should not choose the one with uncertainties. Because in Takaful, they don't want us to feel uncertain about the service. So, if there are any uncertainties, don't take it. That's what makes it Haram.'" (A2)*

Participants in this research did not mention any specific *Ustaz* or school of thought. Therefore there was no indication that these *Ustaz* belonged to any particular school of thought. That aside, religious leaders were among the groups of people who helped shape and influence thoughts on the sacred and the profane in the Malaysian Islamic life insurance marketplace. Religious leaders advocated the consumption of Islamic life insurance as an act of good deed as well as sin avoidance. A specific religious leader with a particular expertise was preferable as the participants' reference point. These influences may come into play either through face-to-face or virtual lectures disseminated via videos on Facebook, YouTube and other social media platforms. Participants themselves had the option of adopting either a passive or an active role when responding to the advocacy of the sacred and profane in their consumption.

### 5.3.3 Service provider sacralise the service through acquisition of ‘Takaful’ status

Another marketplace actor that has helped to elevate sacredness and profaneness in the marketplace is the service provider: insurance companies who offer both conventional and Islamic life insurance services. These companies are actors in the changing landscape that is the Malaysian life insurance marketplace. Although not directly mentioned in the interviews, it was evident that participants believed the money they invested had become sacralised upon the acquisition of ‘Takaful’ status in life insurance. This ‘Takaful’ status was vital to insurance agency managers, to enable them to capture market share as the number of Islamic insurance operators had suddenly risen in recent years through mergers and acquisitions, as the excerpts below show. This is relevant given the increasing demand for Syariah-compliant financial services in Malaysia.

*“When I first serve Takaful agency in 2004, there were only 3 companies. But it has increased recently, there are more now. Companies are moving into Takaful now. People start requesting Takaful license, the reason is [pause] of course, there are pros and cons for companies. We compete a lot, it’s very competitive. But, overall, it’s good that everyone is adopting the Syariah law. It’s good that everyone starts applying Islamic in their product line.” (A1)*

*“Nowadays, I think companies are competing to secure a Takaful license. They want to sell Takaful. A lot of conventional companies says that they want to do this. This probably because our market [pause] our market are Malays and Muslim. We are the biggest market in Malaysia. So, either they like it or not, they have to follow this demand. Even our Bank Negara encourage Syariah compliance in financial services.” (A1)*

*“Then, after 2005, conventional companies start to realise the potential of this industry. So, to establish a Takaful company, they need to have a local partner. For example, Prudential, they partnered with BSN and created PruBsn, using Wakalah system. Eventually, after 2010, they can see the potential of the market and everybody try to grab a slice of the cake. Bank Negara gave more licence to a few companies. Eight companies if I am not mistaken. The liberalisation of the financial sector. Great Eastern Takaful partner with Koperasi Angkatan Tentera Malaysia (ATM). Then, AIA partner with Public Bank and becomes AIA Public Takaful Bhd. There are 8 companies altogether. CIMB Aviva. HSBC Amanah. MCIG Takaful. Hong Leong Takaful.” (A3)*

Insurance service providers were aware of the unique needs of the Muslim market, considering the rise in consumers’ concerns with their religious beliefs. Thus, adding an Islamic option to their product line would enable them to penetrate the Malaysian Muslim market. It was also evident in Malaysia where conventional financial companies started to

merge with Islamic insurance over the past eight years (The Malaysian Reserve, 2017b). Established companies would either collaborate, merge or enter into a joint venture with existing Islamic companies in order to expand their product lines and capture the Muslim market by acquiring the ‘Takaful’ status (The Malaysian Reserve, 2017a, 2017c).

Nevertheless, there are some participants could not associate the ‘Takaful’ status with any elevated meanings. C3 reiterated how the consumption of life insurance was just functional, with no emotional feelings attached.

*“For sure, people would say go to Islamic, but for me, I fail to see it in that way. I just fail to see. Just to be sarcastic, I see that ‘oh, it’s Islamic just because of the Akad, aaaa this one [conventional] doesn’t have akad.’ I was thinking, where is the Islamicness? So, that’s where I feel like it’s okay, just go for conventional ones...When it comes to financial, this is [pause] I don’t see where the Islamic part is. [pause] what is the strength in it. Mostly, I would see that conventional is okay, Yes, maybe people would talk about the element of riba’ and what not. But for me, I fail to see the riba’.” (C3)*

On the other hand, ‘Takaful’ held a more profound and symbolic meaning to the majority of participants. ‘Takaful’ status was perceived as a symbol transcending beyond that of a conventional life insurance in terms of adherence to what was sacred. This was evident among participants who consumed Islamic life insurance to experience ‘Takaful’ as beyond a functional and mundane consumption.

*“Then, there are no more uncertainties. Not just uncertainty, I didn’t even check if it is genuine. The scheme [Takaful] is already well known. Everybody uses it. So, we would assume it is halal [referring to the service]. People also said that it is halal, halal, halal. So, okay. Judge by the name itself. Like Takaful, we know it is halal. The difference between Takaful and conventional is just by their name.” (T2)*

*“I mean, you trust that person. If they say it is Islamic, then it is Islamic. Just like you buy Asda chicken halal. Do you question what goes behind it? You don’t question because you put trust on them. As a consumer, therefore, you have the right of having what you deserve. What has been labelled as it is? That is the label.” (T3)*

*“Because, how do I say this? I don’t really do any research on Takaful. But as long as we know, it is Syariah compliant. Aaa I think it’s good enough. There’s no riba’ and all those things. We know where the money is being invested. It’s different compare with conventional.” (T9)*

*“So far, a lot of my friends are using Takaful Prudential, the one under BSN. Yeah, so a lot of people join that one. So, for me as long as there’s Takaful. It’s good enough.” (T12)*

*“My agent did talk about protection, he said that Takaful is for financial protection. And he did mention that he was still new in Takaful at that time. So, he said that this policy is an Islamic one, and he is Chinese. Although he is Chinese, he still sells Takaful. So, I felt like [pause] just go on with it. You don’t question much on the Islamic part because he is Chinese. I just rely on the Takaful name.” (T19)*

To the majority of participants, the ‘Takaful’ status was sacred and this sacredness translated into consumption. They would immediately understand that the status carried with it the halalness of the source of money, making it safer for consumption compared to non-Syariah-compliant alternatives. However, it is interesting to see those who purchased both types of life insurance as well as non-insured participants also acknowledging how the life insurance service was sacralised with the acquisition of the ‘Takaful’ status. The ‘Takaful’ status carried a sense of certainty that the source of the money gained would adhere to certain Islamic criteria. N1 exemplified how ‘Takaful’ status transcended the ordinary and mundane life insurance consumption with an analogy of buying instant noodles; how she would prefer the brand with Islamic religious symbols. According to her, the ‘Takaful’ status would elevate the source of money into halalness.

*Errr [pause] Actually, we 100% trust in the system! Because when an insurance product brings the ‘Takaful’ name, we 100% trust in the system. Because we could try to understand the basic concept of the system. But to go deeper into the details on how the money goes [pause] that maybe is beyond our concern. They can do whatever with the money, we don’t care for as long as it fulfils the Islamic criteria. (B3)*

*Ahh, so I think, Islamic is just a term in insurance. It’s a branding marketing strategy which you know that will be marketable for Muslims. Even I [pause] errr. Once I bought it I feel, ohh at least I err, I hope I’m not answerable later on. So, I’m covered. They claimed it’s Islamic then it is Islamic. (B5)*

*Because we don’t know where the money is from. Because we can’t see actually in conventional. Even in Takaful, we can’t see it. But since they use the name Takaful, with all the Islamic terms, so we are more interested in it. The same goes for ordinary products like a noodle. When they use the Mosque brand or Islamic brand, then we are drawn to it. (N1)*

It is evident that service providers had managed to sacralise their insurance offerings from a tainted source of money through the acquisition of the ‘Takaful’ status in Malaysia. This status carried a deeper meaning for participants. In the next subsection, the author will demonstrate how agents helped to instil the sacred and profane elements in Islamic life insurance consumption.

#### 5.3.4 Agents act as preachers

Agents here refer to the salespersons who represent life insurance or Takaful organisations. In Malaysia, agents have become one of the main sales channels for life insurance consumption (Bank Negara Malaysia, 2018). Thus, an agent would have a profound and close relationship with their customers. As for the participants who were agents, specifically those who chose to represent Islamic life insurance, their motivation went beyond generating income to fulfilling a missionary act for the sake of religion. They had become a medium for further spreading the word of God and their Prophets. While imparting the benefits of consuming Islamic life insurance, these agents also saw it as their responsibility to ensure that their fellow Muslims were aware of the need to consume untainted sources of money. For example, A1 would check a potential client's sources of income before engaging in any contract. Her aim was to ensure that the Takaful fund she represented would not be contaminated with money sourced from any profane activities such as usury, gambling or uncertainties.

*"Another thing, when we see a customer, we want to ask for their income, we have to ask for their income, what business are they doing? Because, in Takaful, we want to get blessed money, we can take Chinese customers. But we want to know what business are they doing? If it is obvious, they are selling alcohol, we will not cover them. The same if they are doing an indecent job, we will not cover them as well."* (A1)

*"Aaa. But we have to ask what business they are doing because we will record this. So, if they are into grocery business or working as a teacher, then we can cover them because their contribution will get into the same pool of money as others. So, we don't want the fund to be mixed with things that are not good, you know from those sources of income which is obviously Haram."* (A1)

Similarly, A2, A4 and A6 concurred on the need to ensure that the sources of money were not contaminated by profane elements. A2 described how his agent talked about the sacred element of money in the consumption of life insurance. A4 and A6 further emphasised the seriousness of Islam's ruling on usury. Agents became experts on this religious ruling, which related to lawful financial services consumption. The elements of the sacred and the profane in financial services would then be shared with potential clients to help them shape their thoughts and beliefs.

*"He talked about what does Takaful stands for, where did it come from. He said that there is no gambling element in Takaful. Because, for sure if there are any elements of usury, gambling or uncertainty, you can go to Bank Negara Malaysia and terminate your contract straight away"* (A2)

*“Here in Islam, you cannot take riba’ as it is Haram. If people understand the ruling on riba’, in hadith, it’s like God (Allah) declare war against riba’. You learnt religion too. That means He declared war. God is infuriated with those who are involved in riba’. To the extent, that there is a hadith saying that it (taking riba’) is as if you are committing adultery with your mother. You can see how heavy the ruling is...” (A4)*

*“...for example, I take 100,000 insurance for myself. But, when I die, my wife, she cannot use the money. Because there are uncertain elements. When there are questionable elements, then, it is already Haram. Because we know if the money is halal or haram. Halal and Haram cannot be mixed.” (A6)*

A further exciting finding from the interviews was how agents positioned themselves as missionaries in spreading the word of God and their Prophets. A6 expressed that an “Agent is just a middleman. The one who awaken others”. For these participants, being an agent went beyond earning an income; it had become missionary work where their job of disseminating information was considered an act of preaching. Encouraging people to consume the Islamic alternative to life insurance not only helped other Muslims protect their economic wellbeing but also contribute to the afterlife.

*“That’s the big difference between conventional and Takaful. When we use Takaful, we will consider it as worship and will be rewarded. Imagine how much reward we will get when we keep paying every month for 20-30 years and each month, RM100, is considered as a donation and we didn’t even realise that.” (A1)*

*“Now we need Syariah. We want blessings in life. So, everything needs to be blessed. Blessed means that we will get rewards. Everything that we do, we want rewards for it” (A3)*

*“They will get two benefits: 1. Worldly benefits; 2. The afterlife benefits through Takaful. Because, once an individual participates in Takaful, they agreed to contribute a sum of money and donate it.” (A3)*

*“For us, if we look at the Takaful concept, it is more of helping each other... So, when we choose this Takaful, we have made one reward. We’ve donated our money; in case anything happens to anyone in that group. The same goes for us. If anything happens to us, they will help us back. That’s it. So, we have made a reward. Ha. We never thought of it this way, right? So, rewards here through our donation of money. That’s the advantage of Takaful.” (A5)*

*“Seeking for halal is obligatory. If you take something that is not halal, for sure, the money will be spent elsewhere. Sometimes, even if you get a thousand, you can finish it in one day. Meaning to say that it is not halal then, there is no blessing in the money. Lastly, we need to find the halal too as we are Muslims. As a Muslim, we need to focus on the afterlife rather than the worldly things.” (A6)*

Agents were preaching the benefits of consuming Islamic life insurance not only as a safeguard for the worldly economic wellbeing of their clients and their families, but also to help them obtain rewards in the afterlife – rewards gained through contributing money to Takaful that would help others facing difficulties. Religion was used to reach potential Muslim consumers who were looking to invest for the afterlife. This was expressed by A2 when he said: *“Actually, my agent pitched using religion. Most of the time, he will use religion sentiment. On one part, he will touch on religion, and on another part, he will touch on benefits”*.

It is interesting to see how agents would wield a double-edged sword with their intentions. First, to gain additional rewards from God and second, to gain material income. A6, in his interview, shared how he had been looking for a business that would bring him closer to God, and he found it in selling Takaful. By becoming a Takaful agent, he believed that he was encouraging good deeds and this brought him closer to Allah.

*“I’ve been looking for a business. Business can help people, right? For example, helping people to become fairer. What reward do we get from helping people become fairer? Selling coffee. Help people getting healthy. That’s okay too. But, if you want to help people become fairer, stronger or beautiful, what reward would you get? For example, here if your Takaful participant get RM100,000, wouldn’t their children grow up with that money? Who made the participants realise the importance of using Takaful? I see it that way. It’s like a food chain. Then, when the kid grows up, he will help other people too. When you’re visiting sick people. Don’t we get a reward from Allah for visiting people who are not feeling well? Haa. We can get a reward from this job [as Takaful agent]. It will erase our sins. So, what is wrong with this job? [laugh] It’s right.” (A6)*

He further explained that his aim was to help other Muslims become aware of the sacred and the profane in financial services consumption. It was a challenging task, but he motivated himself with reminders that even his Prophet had undergone difficulties in bringing people into Islam. Thus, he saw his task in preaching through Takaful as very rewarding.

*“So, I see my role is to help people. Make them aware. It’s not easy. Just like our prophet. Do you think it is easy to ask people to become a Muslim? To encourage people, do good deeds. But when it comes to insurance, you can choose conventional if you want it cheaper. But what is the use if it is Haram? Haram is not because there is pork, it becomes Haram because there are uncertainty elements. It cannot be. Halal and Haram can’t be mixed. It will become Haram.” (A6)*

Some consumers stated that they received information on the sacred and profane elements only from agents. However, all interviewed participants except those with conventional life

insurance said that their agents acted like preachers. T4, who used to be an agent, admitted that the act of preaching could also be carried out through selling Takaful policies.

*“Preaching through insurance, through Takaful, you know, this can be a missionary thing too. When we give information to people, we take care of our fellow Muslims. We provide them with information so that they will take good care of their family members, we inform them. Preaching doesn’t have to be done just in a mosque, right? When we say preaching, there are also preaching in the economy. We want to protect the Muslims’ economy. And one of the ways to do so is through insurance. First, of course, because of the halalness. Second, we want to protect them. In case if there is a mishap, at least, they have protection. Some sort of preparation for their family...So, by being an agent, we get to meet people personally and making the income as second only after preaching. Economically, we want to help them, we want to make sure their family is safe. As fellow Muslims, we make sure our Muslim brothers are financially protected, that’s it.” (T4)*

T11 further supported this, adding that it was her agent’s preaching that exposed her to the importance of Muslims choosing Islamic products. As a Muslim herself, she felt obliged to choose the Islamic option of life insurance after being told about the importance of sacredness.

*“I took Takaful because first, as a Muslim, it is better for us to take Islamic products, right? I mean, that’s what we are exposed to. That’s why, whatever services it is even loan, we have to choose the Islamic one...” (T11)*

Likewise, participants who consumed both types of insurance also stated that agents played a crucial role in explaining the meanings of the sacred and the profane in life insurance consumption. These meanings were being transferred from agents to consumers, leaving the latter with a sense of guilt if they were to choose conventional life insurance instead.

*“Aaa. That’s what made me think. But people would say that I should have changed my insurance to Takaful. I meant my new agent. But if we think logically, it’s the right thing to do. It’s better to take the Takaful one because their investments are Syariah compliant. And for conventional, we never know if it is since it’s all mixed up. That’s what my new agent said to me.” (B1)*

*“...because she told me that it’s better for me to choose Takaful. Since we already know that their investments are Syariah compliant. It made me think. It is true. It made me feel guilty for not converting my insurance. That guilty comes from our belief. As a Muslim, we have this belief of the afterlife. Yeah, since we are contributing towards the conventional insurance. Although not much, that contribution will be asked in the afterlife.” (B1)*

N6 reiterated the preaching he received when he shared how agents used the sacred and the profane ‘sentiment’ which then influenced his consumption decision. Although N6 was



somewhat ambivalent about the issue of sacredness, after listening to the agents he was reluctant to choose conventional insurance.

*“Because [pause] usually they [agent] would say since you are a Muslim, you should take this Takaful one and not the conventional one. They will invest the money anywhere they want it. So, that was the offer [expressed disagreement]. If you want [pause] to go against it, they will say [pause] ‘the conventional one will invest it anywhere. Do you want something [pause] to happen later?’ [laugh]. They will use that stigma” (N6)*

*“Because, if it is up to me. I’m not that particular on that sentiment. Because, if you want to check their investment one by one, it’s not within our expertise. They have their own expertise. But [pause] erm [pause] when they [referring to agents] use that phrase [pause] they would say [pause] erm. ‘this will become our own flesh and blood and whatnot, you want to give this to your child. So, it is something that we don’t want it, right? Because we want something good for our family.” (N6)*

*“I think I will go for Takaful. Because, yeah. Because of that phrase [laugh]. It’s like [pause] you already know that there is something not right with the conventional insurance. If you still follow it then, it will make you look not so okay. You already follow something that is not so good, of course, in my own mind. Others may think otherwise. So, I already thought that this is not so good for my family. Of course, you would not want to follow it, right?” (N6)*

So being an agent in this context served dual functions i.e. to gain worldly benefits as well as rewards for the afterlife. Thus, agents played a crucial role in shaping and instilling the meanings of the sacred and the profane among participants.

Interestingly, there were also situations where participants were being offered only Islamic life insurance because they were Muslims. The majority of them indicated that they were not offered anything else. Most of them did not ask about conventional life insurance as their agents only concentrated on the Islamic option. For instance, T13 shared her experience of being approached by a non-Muslim agent who did not bother explaining any alternatives to Islamic life insurance.

*“So far, nobody offers conventional to me. Ahh. So far, all those that approached me offered me only Takaful. So, it’s like [pause] I can’t think of conventional as an option. Because majority [pause]. I did meet a Chinese agent near the train station. She explained insurance to me. But I remembered it was also Takaful. But I can’t remember from which company. She. Hehe. I thought to myself that she’s good. She saw me wearing hijab [headscarf], he directly offered me Takaful.” (T13)*

*“Ha, that’s how they are, the agents. If they approach us, they will directly offer us Takaful. They will not offer conventional maybe because they already know that people already understand this...” (B1)*

*“Nowadays, for sure we are offered [pause] as soon as they see us a Muslim, they will offer us Islamic” (B5)*

Being offered only Islamic life insurance by agents on the presumption that the participants were Muslims gave the participants little choice but to accept the offer. N6 reflected how he was offered Takaful because he was a Muslim. Despite his reservations with the offer, he did not voice any opposing view as he feared being stigmatised.

*“Usually they offer Islamic directly. Because typically they would say like ‘since you’re a Muslim take this. Don’t take this [conventional], they will invest to you don’t know where’. I don’t really agree with that, but that’s what they offered. Even if you want to argue, they will say that the money is invested anywhere [pause] do you want later [pause]. They will use that stigma” (N6)*

Hence, it was a common perception among participants that agents played an important role in helping them understand and appreciate the meanings of the sacred and the profane in the consumption of Islamic life insurance.

### **5.3.5 Family and friends instilling the sacred and the profane stories and norms**

The final group of people who helped instil the meanings of the sacred and the profane in the consumption of life insurance were the participants’ family members and friends. Family included immediate (parents and siblings) as well as distant family members (uncle, aunt or other relatives) while friends comprised close friends and acquaintances. Although it was not apparent, family members and friends did play an influential role in decision-making. They were among the closest persons to interact with the participants. Thus, it was natural for the participants to follow their shared beliefs and values.

Agents and non-insured participants had no stories about family members instilling the meanings of the sacred and the profane in their consumption of life insurance. Instead, it was the participants who consumed Takaful, conventional as well as both types of life insurance who discussed how their family members influenced their decision-making. For some, choosing an untainted source of money had always been part of their family’s values passed down through the generations. T11 stated this when she recalled her father’s reminder to avoid conventional life insurance due to the uncertainty of the source of investment return. The meanings of the sacred and the profane had been instilled in the participants since they were young, and these meanings had now become a norm with family members. Similarly,

T3 shared how she was confident that choosing an untainted source of money was the right decision. She reflected on asking her brother's opinion about this and how he too shared similar beliefs.

*"It's important to get dividend or invested money from halal sources because we will use the money later on. So, better make sure we get something that is truly [pause] pure. So, if they come out with new financial services and it's Islamic compliant, I will convert to the Islamic one for sure. It's better to avoid the conventional one. Because ever since I was small, my father would say the same things as that" (T11)*

*"I asked my brother... He said, it basically doesn't make any difference. Still, it is good for me to go the Islamic way of doing this because you don't feel uncertain. Everything is dealt with [the usury, gambling and uncertainty elements]. Whatever that you do just choose the one with religious properties because it's okay. If that's the case, then I just proceed with Islamic product." (T3)*

On a similar note, B4 discussed how her father implanted the idea of consuming money only from an untainted source. Although B4 was more open to purchasing both types of life insurance, she too was convinced by her father of the need to ensure that the sources of money be free from any elements of profaneness such as bribery, in order to have a prosperous life.

*"Like my father, he has this Chinese business partner. He's a non-Muslim, but because we have a mutual understanding about all this money. It has to be, even Chinese they have their own belief that the money has to be clean for them to prosper. So, they don't believe in bribery. Of course, those who follow it. And Alhamdulillah because of that, and also, because of donating and help other people, your family prosper. Take it as blessed money. And then, we consume all this money, you know that it comes from clean money. That's important to me" (B4)*

Other participants also had the sacred and profane meanings instilled or imposed upon them early in age. Hence, they felt obligated to choose Islamic insurance in order to conform to family tradition. T7 and T11 exemplified this when they mentioned how their families were supportive of their decision in choosing Islamic life insurance. This indicated that they were already exposed to the sacred and the profane in their childhood, so much so that consuming any life insurance other than Islamic meant going against their family's wishes.

*"Every single one of us [siblings] took Takaful. If we didn't take Takaful, we might be scolded by our father [laugh]. Yeah. My father is an Islamic finance expert. So, we can't run from this." (T7)*

*"I think if there's no choice, I would never take conventional insurance. First, because I'm still working in this company. Second, if it is conventional, my father would reject it earlier on! [laugh]" (T11)*

B1 and B2 also shared similar experiences as they acknowledged the meanings of the sacred and the profane in consuming Islamic life insurance. B1's father kept reminding her of the importance of choosing Islamic-compliant sources of money as they had to answer for it in the afterlife. Similarly, B2 noted that her husband was the one who made sure she chose only Islamic life insurance.

*"Like my father, he takes these things, the religious things seriously. He already told us beforehand that, if you want to buy anything, you must make sure whether it is Islamic or conventional. He didn't have a degree in Islamic finance, but he is [pause]. He really is serious when it comes to religion. That's why he always reminds us if you want to buy anything, make sure it's free of interest. He said that all those riba' we cannot see it now, but the effect is later in the afterlife." (B1)*

*"Like my husband, he is, uh, he already said to me if you want to, uh, make some insurance arrangement for me, you must take Takaful no matter what" (B2)*

It was evident how family played a vital role in influencing decisions on the consumption of life insurance, with parents and relatives instilling the sacred and the profane meanings in the participants when they were children. Another group of people responsible for doing the same were the participants' close friends.

As explained in Chapter 4, friendship meanings are attached to the consumption of Islamic life insurance. Friends had, to some extent, played a role in influencing the participants' thoughts on the sacred and profane meanings in consumption, as they were among the closest people to them. T12, for example, talked about his friend's view of opposing usury; he would transact with cash and Islamic financial services only. His friend also emphasised the importance of separating the sacred and the profane in their consumption practices and this shaped T12's own views on the consumption of life insurance.

*"Hmmm. I do follow my friend, so, he is for surely anti-usury. He doesn't use a credit card; nor a loan. He bought everything with only cash... He talks a lot about how things can relate to usury. How does usury occur? So, he did talk about Islamic banking and Islamic loan. For Islamic banking, how can we confirm that the source of money is truly separated? Aaa. The sources should be separated. To that extend." (T12)*

In another example, T13, C3 and N6 shared their views on the sources of money as being sacred. N6 discussed his friend's perspective of conventional life insurance as profane and something to be avoided. Thus, if N6 were to consume conventional life insurance, he would feel like the odd man out as the consumption of tainted money would also taint his own flesh and blood.

*“They will say things like. ‘Ahh this is the Islamic ways. It’s Syariah compliant.’ So, for me, whatever they explain to me, I believe it is true. Anyways, I know him. Ahh. If he lies to me, I would never know. But I know him. So, he would never lie to me, I presume [laugh].” (T13)*

*“Most of my friends are very diligent. I have a few groups of friends who are very, very Islamic. I have another group that is too liberal. So, I would usually opt to be in the middle of these two groups. From there, I do my own analysis. This group is too concern on the afterlife, and this group is too concern on the worldly.” (C3)*

*“...Because [pause] yeah. They have said that phrase to me [pause] like [pause] you already know there’s something wrong with the conventional one. If you are to follow, it doesn’t make you look okay. You already follow something that is not so good. So, I wouldn’t want to feed something that is not so good for my wife. Something not good here is in term of the investment. Where does the investment come from? We don’t know where they invested the money [the conventional one]” (N6)*

As previously mentioned, family and friends played a role in influencing the participants’ thoughts on the sacred and the profane in the consumption of Islamic life insurance. They are among the various actors involved in shaping the sacred and profane meanings in the Islamic life insurance marketplace. Next, the author discusses how participants negotiate between the sacred and the profane.

#### **5.4 Individual negotiations between the sacred and the profane in Islamic life insurance consumption**

From the findings in Section 5.3, it is evident that the consumption of Islamic life insurance is complex, interwoven with layers of influences and thoughts. Although the majority of participants interviewed were prone to choosing only the sacred source of money, others decided to consume both the sacred and the profane, while there were those who consumed only the profane. There were notable instances where participants expressed their dilemmas, problems and tensions in deciding between Islamic and conventional life insurance. One approach deemed suitable to explore the negotiations between the sacred and the profane is through understanding the tensions which occur in conversations (Mitra and Buzzanell, 2017; Sheep, Fairhurst and Khazanchi, 2017; Symon and Whiting, 2019). Such negotiations are best understood by identifying the tensions, examining the actor’s responses and how these actors accommodate the tensions.

From the interviews, four groups of participants were identified based on two dimensions that emerged from the data: (a) acceptance or rejection of the sacred and the profane ideology; (b) active or passive role in negotiating the elements of the sacred and the profane in the marketplace. Some participants actively negotiated these elements in choosing between Islamic and conventional life insurance. They consumed what they needed and fought for their own consumer choice. Other participants passively followed what other people or society had chosen for them and refrained from voicing out their resistance. Thus, leaving them with somewhat structured and restricted choices. The active and passive role descriptions are further detailed in Table 10 below. Additionally, there was a group of participants who were indecisive between the sacred and the profane in their consumption.

Table 10 Detailed characteristics of active and passive role within the consumer

<b>Active role</b>	<b>Passive role</b>
<ul style="list-style-type: none"> <li>• Knowledgeable of the advantages and disadvantages of both types of life insurance.</li> <li>• Active in voicing out their concerns and needs in relation to sacred and profane in the marketplace.</li> <li>• Committed to choosing either sacred, profane or both not only in the consumption of life insurance but also across other financial services.</li> <li>• To some extent, act as an influencer in sharing the sacred and the profane ideology with other people.</li> </ul>	<ul style="list-style-type: none"> <li>• Moderate to limited knowledge on the advantages and disadvantages of both types of life insurance.</li> <li>• Passive or refrains from voicing out their concerns and needs in relation to sacred and profane in the marketplace.</li> <li>• Can either be committed or lenient in choosing either sacred, profane or both not only in the consumption of life insurance but also across other financial services.</li> <li>• Somewhat socially dictated</li> </ul>

The author will first discuss the four different groups of participants in the marketplace. The first group is called the ‘sacred embracer’, who accepted the sacred and the profane ideology within the consumption of Islamic life insurance and played an active role in promoting these elements in their consumption. Second, the ‘following the flock’ group. These participants accepted the sacred and the profane ideology but passively followed the marketplace. Third, the ‘in-between the sacred and profane’ group. This group tends to be indecisive between the sacred and the profane. Fourth, the ‘sacred as not relevant’ group that rejected the concept of sacredness within the consumption of life insurance altogether (see Figure 21). For each

group of participants, the findings are organised by the tensions between self-versus social and material versus non-material – and the way they accommodated these tensions.

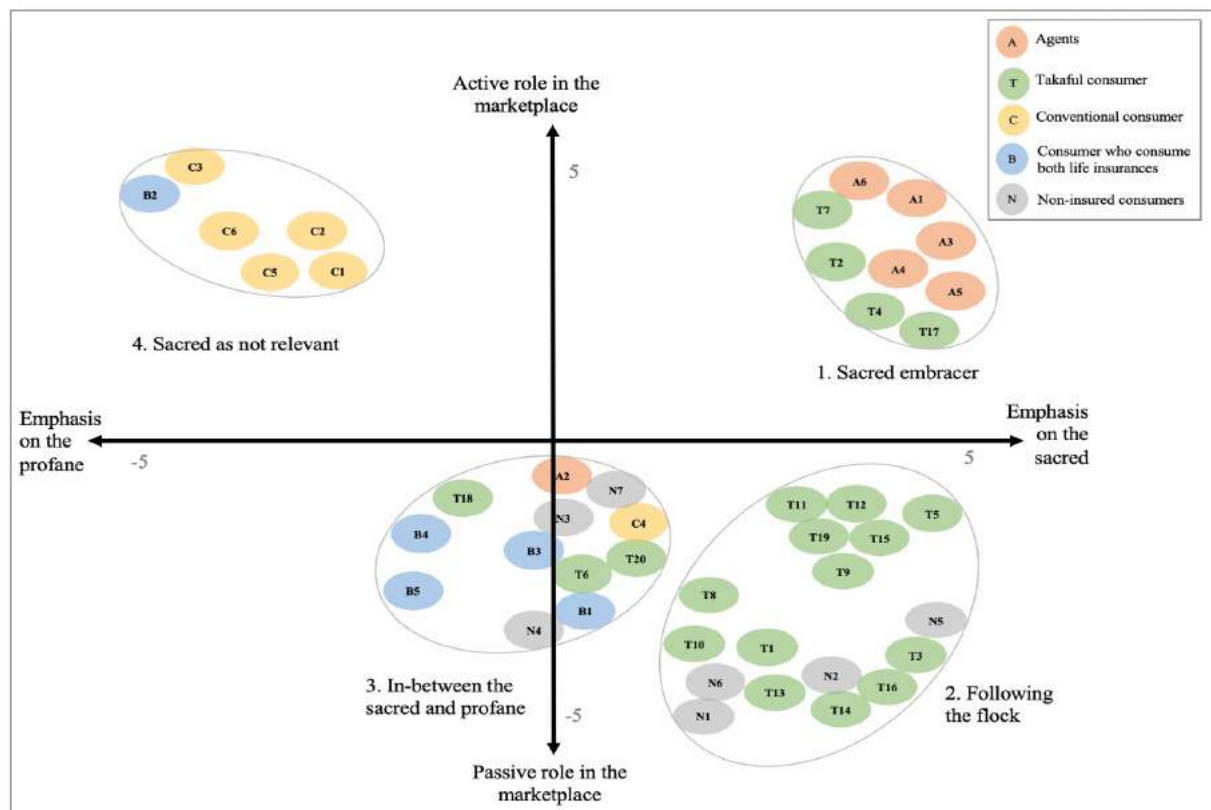


Figure 21 Mapping participants' negotiations between the sacred and the profane

#### 5.4.1 The sacred embracer

Participants within this group accepted the sacred and the profane ideology and believed that consuming Islamic life insurance was the “*right thing to do*” (see Figure 21, upper right quadrant). The majority of participants grouped within this quadrant were agents who provided only Islamic life insurance and Takaful consumers who were well aware of the importance of the sacred source of money within the consumption of Islamic life insurance. This group of participants were knowledgeable in the need to choose only the sacred source of money, not just within the consumption of Islamic life insurance but also across other financial services. Moreover, these participants were actively aware of the differences between conventional and Islamic life insurance. The idea of another Malaysian Muslim making a comparison between conventional and Islamic life insurance produced an emotional reaction in them. A3 and T7 exemplified this by firmly voicing their resentment when

Malaysian Muslims failed to see the differences between conventional and Islamic life insurance.

*“People would say that the two are the same, but it’s not! There is a concept behind this. Not the same!” (A3)*

*“We are talking about insurance. Some agents say that there is no difference [pause]. It really irks me that when they come and say, ‘there is no difference’ when I asked, ‘what’s the difference between insurance and Takaful?’. It’s like, are you sure there’s no difference? Then why are there two? In fact, to be honest, I did spend about 45 minutes with them explaining the difference.” (T7)*

It was apparent that this group of participants emphasised consuming only the sacred source of money. They were aware of the difference between Islamic and conventional life insurance but chose not to consider conventional life insurance at all cost. T2 further exemplified the resentment he felt when Malaysian Muslims asked whether Islamic life insurance could provide a higher return as compared to conventional life insurance.

*“...and when they open up for that option, there are still people asking! Is Syariah compliant investment PROFITABLE? They don’t see the thing as HALAL or HARAM but look at PROFITABLE or not! To me that is out of the question, there is alternative HALAL, we choose HALAL. Doesn’t matter we get a lot or not.” (T2)*

These participants played an active role in negotiating between the sacred and the profane throughout their interviews. The active role here refers to their being aware of the advantages and disadvantages of both types of life insurance but choosing to consume only Islamic life insurance because of their belief that the source of money is sacred. They were also active in voicing their concerns and needs for the sacred source of money in the marketplace.

*“...when we see a customer, we want to ask for their income, we have to ask for their income, what business are they doing? Because, in Takaful, we want to get blessed money, we can accept Chinese customers. But we want to know what business are they doing? If it is obvious, they are selling alcohol, we will not cover them. The same if they are doing an indecent job, we will not cover them as well. We need to ask their business record, so, if they say that they sell groceries or work as a teacher, we can cover them. Because their contribution will go into the fund and we don’t want the fund to be mixed with dirty things, from incomes that are obviously haram.” (A1)*

*“I once bought investment-linked insurance. They said that it was Syariah compliant, So, I bought it. I join. After 2-3 years, I realised that it was insurance. When I called them, they said that it’s actually insurance but invested in Syariah-compliant businesses. So, that cannot be. So, I [pause] terminate it...I repented.” (T7)*



Furthermore, these participants were committed to choosing the sacred source of money not only within the consumption of Islamic life insurance but also across other financial services such as banking, unit trusts and credit cards.

*“... it is the same for banking. I will choose only Islamic compliant services. All my banking account are Islamic compliant! So, whenever I went to a bank, I will ask for an Islamic account. (T17)*

*“As of today, in term of banking, my employer uses an Islamic bank, so I’m safe there. [pause] In term of housing loan, I chose CIMB Islamic bank because we will always choose anything with Islamic properties in it. Although they offer a conventional loan, we still want the halal one.” (T4)*

*“Haa. Just like ASB [unit trust for Malaysian Bumiputra], they also have Syariah panel. But there are inconsistencies in the fatwa (ruling). So, I took out all my money from ASB. Because it is uncertain...So, I don’t save there. I took out all the money and put it in Tabung haji (Hajj Fund).” (T2)*

Based on the instances provided above, it was evident that the sacred embracers actively voiced their insistence for a sacred source of money in the marketplace. They also acted as influencers in sharing the sacred and the profane ideology with other people. Not only did they play an active role in being vocal in their insistence, they also influenced others on the importance of the sacred source of money.

*“Agent is just a middleman. The one who awaken others”. (A6)*

*“I offer 100% Takaful. You cannot find conventional from me . It’s the halal haram issue. So, we are offering 100% only Takaful” (A4)*

*“We are talking about insurance, some agents that say that there is no difference [pause]. It really irks me that when they come and say, ‘there is no difference’ when I asked, ‘what’s the difference between insurance and Takaful?’. It’s like, are you sure there’s no difference? Then why there are two? In fact, to be honest, I did spend about 45 minutes with them explaining the difference.” (T7)*

Phrases like “spiritually calmer” or “peace of mind” were repeatedly mentioned in explaining their feelings about consuming the sacred source of money. Additionally, they described their consumption of Islamic life insurance as assuring, as there were no uncertainties or doubt on the source of money.

*“If let’s say conventional offers better benefits, I would not change my Takaful policy. Erm. I would emphasise the Syariah compliance ones, yeah, we need to know where the sources come from. Things like that. I think I would feel spiritually calmer.” (T17)*

*“No doubt. Not just that, I didn’t even check in detail” (T2)*

As mentioned earlier, there are various tensions and dilemmas experienced in negotiating between the sacred and the profane in consuming Islamic life insurance. Next, the author will discuss these tensions and how they are accommodated.

*i. Tensions between self versus social*

Participants associated the consumption of Islamic life insurance and the need to choose a pure and untainted source of money with their Muslim identity. It was evident that these participants considered their identity as a Muslim throughout the consumption process. Having to consume only from a sacred source of money had become an obsession that defined themselves as worthy to present their Muslim identity. In justifying their reason for choosing Islamic over conventional life insurance, they repeatedly used phrases like ‘*as a Muslim*’ which then enforced their Muslim identity as part of their consumption decision.

*“...as a Muslim, for sure we can’t take conventional” (T2)*

*“As a Muslim, we will take care of our descendent, seeking halal is an obligation for Muslim” (T4)*

*“Seeking halal is compulsory for Muslim” (A6)*

For these participants, consuming Islamic life insurance was no longer for functional reasons, but for the symbolic meanings it carried towards their definition of being a practising Muslim. This explained further “*the right thing to do*” or rational action. As such, choosing only a sacred source of money became a sensible decision for them.

Nevertheless, this group of participants experienced inevitable social tensions. These tensions were due to their considerations towards family norms coupled with the availability of agents within their immediate social circles. T4 and T7, for instance, shared how they considered choosing a sacred source of money because of their parents’ suggestions. T7 highlighted that his father was a person who emphasised the use of Islamic financial services only. Thus, it was ideal for him to follow the same path. It had become a value upheld within his family. Consuming otherwise meant going against the family’s norms. Nevertheless, he was proud to continue his family’s values.

*“because my mom took her insurance from him...So, she suggested that I take Takaful from him” (T4)*

*“Everybody took Takaful, if not we might be scold from our dad [laugh. My father is an Islamic finance people. We can’t run away from this” (T7)*

There were also tensions in the need to find trusted agents within their immediate social circles. Agents were not only close friends but were also their main reason for choosing Islamic life insurance. An agent's importance was reflected by A1, who highlighted the crucial role she played in her clients' consumption of Islamic life insurance.

*"Sometimes, customer join insurance, not because of the company but because of you ...that's why when we do business, one thing is the Syariah compliant, another thing is the responsibility" (A1)*

Participants also shared how the availability of agents from within their immediate social circles created a sort of pressure in deciding what was sacred and what was profane. For instance, T17 recalled how his brother, a Takaful agent, kept pestering her family members to convert from conventional to Islamic life insurance.

*"My brother is a Takaful agent. He said this is Takaful. Syariah compliant. He said that I better switch to Takaful ...my brother joined Takaful since It thinks 2012...and he has been pestering Everybody in the family to switch to Takaful" (T17)*

T17 started consuming Islamic life insurance because of her brother. But this was not true with everyone. The majority of participants were already aware of the need to consume a sacred source of money and were looking for agents from within their immediate social circles to provide them with Islamic life insurance. T7 stated the convenience of having an agent in his circle.

*My cousin becomes a Takaful agent. So, I converted my policy under him, and I bought my kids' policy through him. It is easier now. I'm just a phone call away, and I always met him. So, now it's easier" (T7)*

These social tensions felt throughout the interviews were however not the primary tension. The sacred embracer was more concerned with maintaining his identity as a practising Muslim. Participants within this group were knowledgeable on the need to seek and consume only untainted sources of money and the importance of finding a trusted agent among their immediate social circles.

## ***ii. Tensions between material versus non-material***

Material tension refers to the tensions concerning worldly possessions (Belk, 1985). For the sacred embracer, it is interesting to see that despite acknowledging the advantages offered by conventional life insurance as compared to Islamic life insurance, this group would still chose the latter. These participants would explain how they could gain a higher return or save more

money with a higher sum insured if they were to consume conventional life insurance. However, material benefits did not seem to be a critical issue for them; they would accommodate the tensions arising from their thoughts about receiving less returns from their Islamic life insurance investments.

*"I terminate the conventional. Although the return is high. I paid RM100 every month, and within how many years when I terminated it, I was paid the amount I paid, in total." (T7)*

*"If I may say, conventional can offer a higher return. As compared to our Takaful, we are still at the infancy stage." (A5)*

These tensions were also accommodated through the reasoning of non-material meanings, which will be discussed further later.

*"Takaful is better. Although the return is not much" (T4)*

*"Even though I will get a lower dividend, it's okay as long as it is halal. Allah is the one who gives sustenance." (T2)*

Similarly, tensions existed around cost savings, where participants raised the issue of paying more for less in Islamic life insurance as compared to the conventional option. However, the thought of the afterlife and the consequences of consuming tainted money accommodated these tensions.

*"But if you want cheaper insurance, you can choose conventional. It's cheap. But what for? It's haram. Haram here not because of there is pig or anything. It became haram because of uncertainty. There should not be any uncertainty. Halal cannot mix up with haram. It'll become haram." (A6)*

*"Of course, they (conventional) are profitable. But, sin and deeds, yeah. That's scary, right? The same goes for banking. Let's say if there is a cheaper conventional loan. But we will think [pause]we don't want [pause] if possible, we don't want riba' right? Ha, if possible, we don't even want a single cent of it." (A5)*

A3, for instance, soothed these tensions by believing that despite paying more for Islamic life insurance, they were bound by a transparent contract between the insurer and the insured. Thus, they felt protected and not deceived.

*"expensive is relative. Now, everything is transparent. When we prepare our quotation, you can read all the costs" (A3)*

Although tensions arose from the possibility of receiving higher returns and cost savings from consuming conventional life insurance, the sacred embracer did not consider these tensions as significant in deciding between the sacred and the profane. Contradictions

surfaced however, when a majority of participants repeatedly mentioned the non-material tensions that would arise if they were to consume conventional life insurance.

The negotiation laid in the thought of how their consumption decision would have positive or negative consequences in this world and the hereafter. It was evident that the consumption of Islamic life insurance had a deeper meaning where participants constantly negotiated between the material and non-material meanings. Participants negotiated the negative consequences they might receive if they were to consume tainted money.

Conventional life insurance was perceived as profane and as such, consuming it was linked with committing a sin. Participants were probed further with questions along the lines of ‘what will happen if you consume conventional life insurance?’. The first answer that came to their mind was the need to avoid sin. The source of money in conventional life insurance was mixed with *riba*’ and elements of uncertainty and therefore should be avoided.

*“In Islam [pause]. That’s why in Islam, you cannot consume this haram thing -riba’. If people understand the consequence of riba’, in hadith, God declares war against riba’” (A4)*

*“Conventional offer higher return, but, what if we think of sin and deeds? Ha. That’s it. That’s the reason. I joined Takaful” (A5)*

*“It doesn’t feel right using it [conventional money]. Haa. Feel like you are grappling with sins” (T2)*

*“...for example, I take 100,000 insurance for myself. But, when I die, my wife, she cannot use the money. Because there are uncertain elements. When there are questionable elements, then, it is already haram. Because we know if the money is halal or haram. Halal and haram cannot be mixed.” (A6)*

*“But some customer who is aware of religion, they will go for Takaful. Those who understand riba’ they will go for Takaful. But those who don’t understand riba’ will opt for the cheapest” (A4)*

For these participants, consuming conventional life insurance was associated with committing a sinful act. The thought of receiving retribution from Allah in this world as a result of such consumption became a fearful obsession among participants, who further shared their worries of the negative consequences. For instance, T2 and A6 feared that Allah might punish those who consumed tainted money received from conventional life insurance with illness or mishaps, which would require additional expenditure. Additionally, the

consumption of tainted money was believed to be unblessed and therefore could not last very long.

*“Things that we get if haram, it won’t bring us anywhere. Allah will take here and there. Yes, we will get a lot, but we may not realise, our car may breakdown, illness among our children” (T2)*

*“The money is not blessed. Even if we get a lot of money, and it’s not blessed then the money will be spent elsewhere. Blessing. There’s no blessing. Blessing is what we want.” (T2)*

*“Even if we choose non-halal, for sure, the money will be spent elsewhere. Sometimes, money, even if we get a thousand, we can finish it all in a day. That means it’s not blessed.” (A6)*

Moreover, tensions arose upon participants thinking how consuming money from a tainted source could have adverse effects on their descendants and that their prayers would not be accepted by Allah. Consuming a tainted source of money could contaminate their faith, their flesh and blood; thus, avoiding it was a smart thing to do.

*“It will be mixed. We don’t want our money is mixed with the wrong things, right? This is for our own flesh and blood. It’s scary. Our worship. Yeah. Unlawful things, everything will be wrong. Not blessed. The most important thing is the blessing.” (A5)*

*“This is important. Because we want to safeguard our descendants so that our money is not mixed with haram things. Not just in food but also our investments...” (T4)*

Participants also expressed their belief that consuming tainted money could result in adverse consequences in the hereafter. It is rather interesting to learn how consuming money could be associated with meanings beyond this world. A6 and T7 shared how Islam was interlinked with the need to ensure that every aspect of consumption be pure, as the consequences in the hereafter would be dire if they failed to do so.

*“We, as a Muslim, we need to emphasise on the afterlife and not on the worldly. Think of the hellfire. This means we should be afraid of the hellfire” (A6)*

*“Spiritually calmer. Peace of mind which is skewed towards the hereafter. As a Muslim, I think that’s what we should aspire. We want to be successful in this life and hereafter. Rabbana Atiina Fiddunya Hasanah. O Allah give us the success, in this world, we want hasanah (good) wa fiil aakhirati hasanah in the hereafter also we want hasanah.. Over and above we seek wa kina azabannar. Protect me from hellfire.” (T7)*

The tensions resulting from negotiating between the sacred and the profane with their consumption decisions would be the subject of questioning in the hereafter. Consuming

conventional life insurance, considered as profane by participants, would mean they would be questioned in the hereafter about their decision to do so or be asked to justify it. T4, T7 and A5 explained how the fear of being made accountable in the afterlife caused them to avoid consuming conventional life insurance.

*“It’s bad, yeah we know those uncertain things which is haram, is mixed with halal things. For sure it will become haram. And when we consume a haram thing, for sure we will know how we will be questioned in the afterlife later on. Our family and children might face the same thing too. That’s why it’s better we avoid [pause] just focus on Takaful rather than conventional” (T4)*

*“If I am asked in the afterlife why I choose Takaful, I will say because the Syariah committee says it was Syariah compliant, so, I adopt it.” (T7)*

*“I’m afraid of consuming those monies. Ha, I’m afraid that our deeds will not be accepted. What will I answer later on in the afterlife?” (A5)*

Understanding how these tensions affect the consumption of conventional life insurance has made more transparent why the sacred embracer preferred to consume Islamic life insurance; their actual motive was really about being rewarded in both this world and the hereafter. Consuming from a sacred source was perceived as blessings, with rewards of prosperity in this world and the hereafter. Islamic life insurance is a fund with elements of donation by participants. Thus, it was attractive to the sacred embracer. Participants believed that these elements of donation meant they were performing good deeds every day and thus, they felt they would be rewarded in the hereafter if they consumed Islamic life insurance. The sacred embracer, with their intention to help others, could also be confident that the money they invested would be doing more than just protecting themselves against unfavourable conditions; they were also assisting other Muslim communities or other insured Muslims.

*“So, if you take conventional, you just pay every month just that. But for us [Takaful], for our savings, we will get good deeds. In Takaful, every single cent that you save in the fund will be considered as doing good deeds” (A1)*

*So, everybody agrees whoever in unfavourable condition will be given money from the fund. That’s why I said that they will get a reward for good deeds. The unseen reward.” (A3)*

*“So, when we participate in Takaful, we are actually doing good deeds and will be rewarded in the afterlife. We have donated our money in case anything happens to anyone within the group” (A5)*

*“Now we need Syariah. We want blessings in life. So, everything must be blessed. Blessed means we will get rewarded. Everything we do must get a reward for the afterlife” (A3)*

This intention was further emphasised by A1, who highlighted that the more the participants invested, the bigger the reward they would receive.

*“So, if you invest more money, the bigger your good deeds will be. People will use your invested money every day.” (A1)*

Consuming Islamic life insurance went beyond their functional meanings. Participants within this particular group saw their action of choosing a sacred source of money as a rewarding act that went beyond the worldly. Thus, they negotiated the material tensions with the rewards and managed their fear of the negative consequences in this world and the hereafter.

#### **5.4.2 Following the flock**

Similar to the sacred embracer, this group of participants also accepted the sacred and the profane ideology within the consumption of Islamic life insurance (see Figure 21, lower right quadrant). Although this group fully embraced the sacred elements, the participants however had limited knowledge on the differences between Islamic and conventional life insurance. The distinction between this group and the sacred embracer lies in the active or passive role these participants played in negotiating between the sacred and the profane. This group tended *“to follow what others are doing”*; it had a somewhat *“herd mentality”*. The sacred and profane elements were created based on the social tensions they experienced and the passive role they played in negotiating these tensions. Thus, providing them with somewhat structured choices and decisions.

Participants in the ‘following the flock’ group were similar to the sacred embracer in terms of emphasising the sacredness of money within the consumption of Islamic insurance.

However, the weightage varied slightly as the excerpts below show:

*“Let’s say if Takaful is expensive than conventional, I will still choose Takaful. There must be a reason. Must be.” (N5)*

*“Because I was approached by the first agent and he said that it is an Islamic product. So, I said, Islamic? Then, I just go for it.” (T3)*

*“I went for Takaful directly. Hmm. Because it’s Islamic of course. Actually, I don’t really know the difference. All I know is it’s Islamic.” (T15)*



*“Okay. Erm, first I asked him whether it is Islamic or conventional? I know this as I used to work in a conventional company [pause] aaa so, I looked, and he said it’s Takaful, then it’s okay” (T9)*

*“Actually, I was thinking of changing it since it was conventional... so, I then look if there is Islamic insurance that can cover me, any Takaful insurance” (T12)*

*“I don’t think I’ll choose conventional. Whatever it is I’ll choose Islamic” (T16)*

*“I don’t know the difference. Because I’ve never heard from any Conventional agents as such, but I guess it’s just the where our money will be invested right? So, I feel that if it’s Takaful, then it’s okay Insha’Allah. Haha.” (N2)*

These participants also believed in the sacred and the profane ideology not only for the consumption of Islamic insurance but also across other financial services. T5, T11, T14 and T19 explained this when they shared their preference to consume only money from a sacred source when choosing banking services, loans and unit trusts.

*“If it is financial service, let’s say I go to a bank, I will ask if it’s Islamic or conventional. If they say Islamic, then I’ll take Islamic.” (T5)*

*“That’s why whatever it is. Even my loan, for sure I chose Islamic option” (T11)*

*“When it comes to Takaful, as a Muslim, we feel confident. Confident it is Islamic right? Yeah. That’s it. Even EPF also have Islamic. I’ve converted to Islamic EPF” (T14)*

*“whatever it is you just have to go to Islamic way. The same for banking, conventional bank, Islamic bank. Even the insurance Islamic. Conventional loan, Islamic loan. I have options. I opted.” (T19)*

As mentioned earlier, the main difference between this group and the sacred embracer is in how participants played their role in negotiating between the sacred and the profane elements. While the sacred embracer actively voiced their thoughts and influenced others to consume only money from sacred sources, this group tended to be moderately or extremely passive. As detailed in Table 10, the passive role refers to participants who have limited knowledge of the differences between both types of life insurance. Additionally, they refrain from voicing their concerns with regards to the sacred and the profane elements in their consumption. In other words, their social circle somewhat dictates their consumption. In this case however, ‘following the flock’ participants played a relatively moderate to extremely passive role.

Some participants were moderately passive when it came to negotiating the elements of the sacred and the profane. Moderately passive refers to participants' tendency to follow society in choosing the sacred source of money. These participants were also moderately aware of the need for untainted sources of money through Islamic life insurance consumption. T10 and T11 explained that they were somewhat aware of this need.

*"Halal is important because we will use the invested money later on. It's better if what we will get is something from a pure source. The same goes for EPF, I heard they offer Islamic alternative, So, for sure I opted the alternative, I converted my old one" (T11)*

*"First, because of Takaful of course. Because I think 'oh, he's [pause] takaful'. So, he's following Islamic compliant service. So, okay, then. I never thought of buying conventional" (T10)*

On the other hand, some participants were extremely passive and followed their social circles without question. They had limited to no knowledge of the differences between Islamic and conventional life insurance. Therefore, they relied on societal consumption patterns and normalities to inform most of their consumption decisions. These participants followed their family members' suggestions without question as exemplified by T1 and N2.

*"Actually, I'm not choosing to have that life insurance really. As I mentioned previously, my father is in insurance. So basically, at that time, he is kind of hmm not 'force' but kind of said that to the siblings that you need to have life insurance so let's do that. So, he did the registration, and we just 'okay'" (T1)*

*"Why I choose Takaful? The reason is simple. Because my dad says so. So, I was like 'okay'" (N2)*

Other participants followed their friends' consumption choices. These friends were members of their immediate social circle to whom they would refer when deciding between Islamic or conventional life insurance. For instance, T13 and T16 relied on their friends' consumption decisions due to their lack of knowledge on the difference between Islamic and conventional life insurance.

*"Ahh. Maybe because the majority of my friends are buying their Takaful from him. Haa" (T13)*

*"Emm. Another reason, perhaps because that's what all my friends are taking. So, when we see our friends are purchasing that, we will feel relieved, and Takaful is okay. Ermm. There's none that I can recall, among my friends who took conventional. All of them took Takaful." (T16)*

These participants were passive when choosing Islamic life insurance because it was perceived as the right thing to do in Malaysian society. Living as a Muslim in a Muslim-majority country gave these participants the comfort of consuming without needing to give too much thought to the provenance of their consumption. T14 exemplified this when she converted her unit trust into an Islamic alternative following the norms of her social circle.

*“As a Muslim, we feel confident if we choose Takaful. Confident it is Islamic. Even EPF also offer Islamic option. We have also converted our EPF Islamic. I did this because that’s what everyone else is saying so.” (T14)*

Living in a Muslim-majority country and being surrounded by other practising Muslims left participants with various tensions and dilemmas in choosing between the sacred and the profane. These tensions were further enhanced by their sensitivity towards social and familial pressures. In the next section, the self-versus-social tensions and material-versus-non-material tensions are discussed.

#### ***i. Tensions between self versus social***

Similar to the sacred embracer, this group of participants recurrently mentioned their Muslim identity as one of the reasons for choosing Islamic life insurance. T15, for instance, highlighted that her choice of Islamic life insurance was due to her identity as a Muslim. Using phrases like “*of course*” meant that she already had a projected social idea of how a Muslim should consume things: an individual who is a practising Muslim is presumed to choose Islamic products and services.

*“Hmm. Of course, I choose Takaful because we are Muslim.” (T15)*

Similarly, N1 supported how Muslim identities had a direct link to the consumption of Islamic services, but from a broader social scale. She expressed that it would be reasonable to choose an Islamic alternative when one was living in a Muslim-majority society. Given a variety of products or services, Muslims would likely go for the Islamic choice.

*“Yeah because the majority here are Muslim, So, when there is Takaful. They would directly go for it as it is for Muslim” (N1)*

Moreover, participants within this group identified themselves ‘as Muslims’ while rationalising why they chose Islamic life insurance. This showed a more profound meaning; the act of consuming Islamic life insurance had become an obligation for their identity as a practising Muslim.

*“182mme mm. It’s more of an obligation as a Muslim” (N5)*

*“Seek for halal. It is our obligation. Yes, obligation. Money is something else.” (N5)*

*“As a Muslim, what is your choice? Obviously, I would go in that way. But what is actually underlying each product it is not important, it is your job to tell me what is important.” (T3)*

*“It’s like, as a Muslim, it’s better to take Islamic products... it’s like it is our responsibility [pause] obligation as a Muslim.” (T11)*

Similar to the sacred embracer, participants in the ‘following the flock’ group also shared how they experienced social tensions in consuming Islamic life insurance. However, participants in this group reacted differently. These social tensions – the pressure to conform to family norms, choosing the right agent to represent themselves and following the practices of the wider community – had a stronger effect on them.

The majority of participants within this group explained why they chose Islamic life insurance or the sacred source of money: to fulfil their family’s expectations. T1 shared how she felt obligated to her father to choose Islamic life insurance. She then played a rather passive role as she obeyed him.

*“Actually, I’m not choosing to have that life insurance really. As I mentioned previously, my father is in insurance. So basically, at that time, he is kind of hmm not ‘force’ but kind of said that to the siblings that you need to have life insurance so let’s do that. So, he did the registration, and we just ‘okay’” (T1)*

Likewise, T11 supported this when she recalled her father’s advice to choose only Islamic financial services. She further highlighted that she had no thought of consuming conventional life insurance, considering her father’s prior objections.

*“because my father works in banks, so he already reminds us earlier on to choose online Islamic ones. For sure, in every job, I will find the Islamic ones.” (T11)*

*“If there is no choice, maybe I would not take conventional. First, because I’m still covered here. Secondly, if conventional, my father would reject it earlier on! [laugh]” (T11)*

The family exerted a particular influence on these participants, resulting in their avoiding conventional life insurance in the first place. Interestingly, participants did not contest this influence or look for further reasons to evaluate both types of life insurance. T12 and N2 also expressed similar experiences of how their parents ‘forced’ them to choose Islamic life insurance.

*“because I was forced by my parents. My parents prefer more on the Islamic side. So, if there is anything, choose Islamic” (T12)*

*“Oh because... the reason is simple. My dad asks me to. So, I was like okay. Ahh as simple as that.” (N2)*

Another dilemma faced by participants within this group was finding the right agent to represent them. Agents were seen as commercial partners expected to represent the participants in unfavourable situations. To these participants, their agents should be close to them and trustworthy. Therefore, the best way to overcome this tension was by choosing agents who were either friends or family members. T3, T9, T10, T13 and N6 exemplified this in selecting agents who were socially connected with them and in whom they had the utmost trust. Although this particular dilemma was not about the sacred and the profane, the issue of finding the right agent showed how the Islamic life insurance market was strongly dominated by social connections. This was also evident in participants' choice to consume Islamic over conventional life insurance given the convenience of finding Takaful agents.

*“I don't know how I would like to cover my kids. So, probably, I would still have to go and find something to get them covered. But probably I would have to go and find someone who is trustworthy. For example, my own siblings or my own aunties or uncles who are doing insurance” (T3)*

*“When you buy insurance, you really need to see what kind of Agent. I mean who is the Agent, because an agent plays a really important role” (T10)*

*“Another thing is, the one promoted the Takaful is my friend. So, I was like just go for it. This is my college friends. He is a takaful agent” (T9)*

*“Yeah, it was my friend who promoted it. I didn't compare with conventional. Just go ahead and bought it. And she just promotes Takaful” (T13)*

*“As for me, I prefer agents that I'm familiar with rather than anybody whom I don't know” (N6)*

Another social tension that surfaced was the pressure to conform to the norms of the wider Malaysian society. During the interviews, participants discussed how their consumption was reflective of their social surroundings. Generally, they shared how Malaysian society had normalised the sacred and the profane ideology, where Islamic life insurance was considered as sacred while conventional life insurance was to be avoided. Consuming conventional insurance was deemed “*not right*” or going against the accepted social norms. N1, T3 and T14 explained how the sacred and the profane ideology had become normalised within society.

*“Because, for conventional, nowadays people say that we can’t use it. People say that it is haram. So, I never consider that one” (N1)*

*“Because the values that society told you too... So, people say it is Islamic based, the money comes from a good source, a pure source then I’ll just go with it” (T3)*

*“People say Takaful is good then just follow. Experience from other people, when you listen to other people say it is good then it is good...it is the value that you get from people. People say that it is positive, then, therefore, because you are in society and people say okay then it is okay” (T3)*

*“Actually, the source of money is important too, because we’re living in a society where we can clearly see what’s halal and haram. We have to choose halal” (T14)*

Participants within this group said that they followed the social norms without question. They felt the need to fit into society; thus, they accepted the ideology without contesting it. Some participants further explained how members of their social circle put pressure on them. N1 stated how she felt brainwashed by religious leaders into choosing only Islamic financial services, but she refrained from voicing her disagreement.

*“After so many Ustaz saying haram, haram, haram. So, we are like [pause], I’m a Muslim, why is it so hard for me to choose Islamic. Aaa, of course, it’s like being brainwashed.” (N1)*

Participants expressed that they felt compelled to conform to the sacred and profane ideology. They feared being judged by society if they failed to do so. N1, for instance, explained the pressure imposed on her by society to follow the accepted norm and choose Islamic over conventional insurance.

*“Because, for conventional, nowadays people say that we can’t use it. People say that it is haram. So, I never consider that one. Like, if I’m looking for Agent among friends, I would look for Takaful agents. Just choose from there... sometimes, if we talk about things like this. Yeah, people might say that we are debating Islam now” (N1)*

*“...if not, people might say ‘eh, what’s wrong with you?’ It’s a bit scary to think what people might say if I choose conventional” (N1)*

The social pressure was stronger for the participants in this group. It was evident that these participants, who were more reactive to society’s expectations, were more passive in negotiating between the sacred and the profane.

Participants within this group also faced another form of tension during their consumption i.e. being forced to choose an Islamic alternative. Participants described being offered Islamic

life insurance as if by default. This meant a service provider or in this case, insurance agents would approach them with only the Islamic alternatives, knowing that they were Muslims. T13 and T19 recalled how they were never offered conventional life insurance by any of the insurance agents they met.

*“Let’s say conventional offer better. Hmm, but as for now, I’ve never been approached by conventional Agent. Hmm come to think of it, it was always Takaful agent that approached me.” (T13)*

*“Usually, those who approached me will directly offer Takaful. I think they know that Muslims may be doubtful if they offer conventional insurance. So, when they push for Takaful, people who heard Islamic will right away say okay” (T19)*

N1 and N6 further emphasised this as rather unfair treatment, with N6 stating his disgruntlement with it: *“It’s not that I agree, but that’s what is offered to me”*. However, he could not voice out his disagreement as the agents then used the sacred and the profane ideology to subdue him.

*“...because they know we’re are wearing the hijab. ‘you are Muslim just take the Islamic one. No need to explain further’” (N1)*

*“They directly offered Islamic to me. Because they will usually say, Muslim will take this one. They will invest here and here. It’s not that I agree, but that’s what is offered to me. If you are to disagree or contest, they will say the conventional is invested in you don’t know where do you want in future [pause]? They will use that stigma [laugh].” (N6)*

In summary, participants within this group were more susceptible to social pressure and thus, tended to remain silent and passively followed what society expected of them. Almost all of them accepted the sacred ideology as a result of living in a particular social setting.

Following their passive nature, these participants ended up adhering to the accepted social norms.

## ***ii. Tensions between material versus non-material***

Similar to the sacred embracer, ‘following the flock’ participants also found that conventional life insurance offered better cost savings and higher returns. Participants acknowledged that in consuming Islamic life insurance, they were sacrificing the material benefits offered by conventional life insurance. The first material tension participants faced was the higher cost of consuming Islamic life insurance. T5 and T12 complained how they felt that conventional life insurance was able to offer better policies, and that they were paying more for Islamic life

insurance but getting less benefits as compared to conventional life insurance, leaving them with less money to save.

*“But I see that conventional offer more interesting packages than the Islamic” (T5)*

*“Yes. Because if you look at their policy and you do feel their offerings are better” (T12)*

T3 and T8 stated the need to pay a higher price when consuming Islamic life insurance.

*“... Islamic is a bit expensive” (T3)*

*“...Takaful is a bit expensive” (T8)*

The second material tension was the lesser return earned from Islamic life insurance.

Participants were aware that conventional life insurance could provide a higher return on their monthly premiums, a direct result of investing in profitable businesses not limited to Syariah-compliant ones. T8 and T9 expressed dismay upon realising they received less returns from consuming Islamic life insurance as opposed to conventional.

*“...there is an Islamic alternative, and it doesn’t provide higher return” (T8)*

*“Conventional, they are more to profit-oriented. So, to gain a higher return, they will invest our money in places like [pause] casinos. Aaa those places will surely provide a higher return on investment” (T9)*

Despite all the benefits offered by conventional life insurance however, the participants were still in favour of the Islamic option. They reconciled the loss of material benefits with the gain of non-material benefits, which will be discussed later in this subsection. T12 shared how a Muslim was obligated to consume Islamic products and services, and thus should sacrifice all the material benefits and the potential for higher return offered by conventional life insurance on the belief of a reasonable explanation.

*“Yeah, they sure do offer a higher return. But of course, you are demanded to support all Islamic product. Then you should [pause] of course, sacrifice those return right. You know you will have to pay more, but there must be a reason behind it” (T12)*

Among the non-material tensions, participants shared how they felt “guilty” if they were to consume conventional life insurance and “peace” if they chose the Islamic alternative. Participants accommodated the loss in material benefits as discussed earlier with non-material rewards and avoidance of unfavourable consequences. N2, for instance, said she



would rather sacrifice the material benefits offered in conventional life insurance to avoid feeling guilty.

*“Erm [pause] if I truly look at the benefits and all those things, I may as well already take insurance. That’s what I meant. Even if conventional offer more benefits, I won’t take it. Just that aaa you don’t want to feel guilty later on” (N2)*

Through this excerpt, it was clear that participants within this group also perceived consuming conventional life insurance as committing a sinful act. This fear of sin became an excuse in negotiating away from consuming conventional life insurance as stated by T8 and T12. Consumption of conventional life insurance was considered sinful as it was perceived as profane due to its tainted source of money.

*“Ahh. Like people say it’s a sin. If possible, we might as well avoid it so that [pause] we afraid that this thing reality seems tiny, but in reality, it will give an impact to us. In term of sin and deeds later on.” (T8)*

*“Peace of mind. Emm. Because we want to say Islamic with sins and deeds.” (T8)*

*“Okay so even if conventional offer higher dividend I will not take it. I prefer to stay with Takaful. Because even now, our life [pause] yeah. We can’t be sure we are doing good deeds all the time. Of course, there must be some time we swayed a bit. Swayed from Allah’s command. So at least by consuming Islamic, we lessen the bad deeds. Yeah, after all, we are required to seek only good things right” (T12)*

Participants argued that consuming money from a tainted source would have negative consequences for their descendants. They were fearful about passing on tainted things and having the consequences borne by the generations who would come after them.

*“So, in a way, once it goes into our flesh and blood, and we have a child, it will be passed down our generation just like that.” (T1)*

*“Haaa. But the source of money that we get [pause] we [pause] will use it. Like how the family will give their child eat from this money. The same thing, it will become our flesh and blood” (T15)*

N6 was also unhappy with the method used by agents to put pressure on potential consumers. Fear could induce consumers to opt for Islamic instead of conventional life insurance.

*“They will use that issue. Where the money will be invested, and the money will become our flesh and blood. So, they know best right? We just follow them” (N6)*

Nevertheless, these ‘following the flock’ participants also mentioned positive consequences of consuming Islamic life insurance. These were similar to the thoughts of the sacred embracer, including participants negotiating the blessings they would get as a result of

consuming Islamic life insurance. For instance, T12 needed to ensure that the money which his family would consume upon his death was from an untainted source. It was crucial to him that only sacred money was passed down as an inheritance to his family.

*“First, first, we want blessings. Blessed in everything we pay. Of course, since our salary is from a good source, the reason why, when we pay that, let’s say if anything happens to our spouse in future, the money will go to our spouse. So, at least I know that the money is from the insurance company which I assigned to invest all my money in Syariah compliant businesses, so, the money is at least blessed. I mean let’s say when I’m gone, it is blessed for my spouse and children to use the money.” (T12)*

Likewise, T15 and T16 argued on the importance of untainted sources of money in order to receive blessings from Allah. These participants tried to avoid consuming conventional life insurance for fear of the negative consequences that might befall them if they were to consume tainted money.

*“Aaa. It’s important. For me, the source of money is important if you want the blessing, of course. Blessing from the right source of money because we will withdraw them one day” (T15)*

*“Some people may say that we can’t buy conventional, not halal and it’ll become our flesh and blood, or it is not blessed” (T16)*

Finally, participants within this group also negotiated between the sacred and the profane from a religiocentrism point of view. As discussed in Chapter 4, Subsection 4.3.2.2, religiocentrism refers to an act or a belief that one’s own religion is superior to other religions. In this case, participants consumed Islamic life insurance with the idea of supporting the growth of Islamic businesses. Given the pattern of this group, they had a higher inclination towards social sensitivity. Thus, in choosing between the sacred and the profane, religiocentrism played a central role in their negotiations. Participants emphasised their need to support Islamic products and services; hence choosing Islamic life insurance became a reasonable accommodation for them. T5, T12 and T16 best exemplified this when they expressed their need to consume Islamic life insurance because they were Muslims. To them, religiocentrism was applicable not only to halal food but across other forms of Islamic consumption.

*“Even if conventional provide an interesting offer, of course, we will still go for Islamic. Because we are Muslim. If we don’t support them who will?” (T5)*

*“if possible, for sure we want to take Islamic right. We must support all the Islamic product, isn’t it? Not just halal food. Not just other services. But also, insurance, loan and others. At least we support them.” (T12)*

*“It’s like when you are voting. If there are two leaders, one is a non-Muslim, and another is Muslim. So, why should we vote for the Non-Muslim when we have a Muslim leader? Haa. It’s like supporting [pause] Islamic. Unless there’s no Islamic alternative” (T16)*

Another participant, T15, felt that consuming conventional life insurance was similar to participating and contributing to the growth of conventional businesses. To him, this meant he was directly involved in generating tainted earnings.

*“Haa. That’s it. It’s like we’re supporting them [conventional service provider]. Like, if we buy conventional, they will invest in [pause]. And we go and buy their insurance and saving there. It feels like we are providing profit for them. It’s like we’re supporting them. So, we contribute to their business. The bigger their business will be. So, I support Islamic so that, Islamic business will grow bigger and bigger” (T15)*

In summary, participants within the ‘following the flock’ group were inclined to consume Islamic life insurance as a response to their social surroundings. These participants ignored the material benefits offered by conventional life insurance as they emphasised on the non-material, positive and negative consequences. Next, the author will discuss another unique group of participants that were rather indecisive between the sacred and the profane.

#### **5.4.3 In-between the sacred and profane**

Participants in this group were quite unique as they were indecisive between the sacred and the profane. This group emphasised on ‘*getting the best of both worlds*’ and was more flexible in terms of consuming both the sacred and the profane (see Figure 21, lower left quadrant). Similar to the ‘following the flock’ group, these participants also had limited knowledge of the differences between Islamic and conventional life insurance. N3, T20 and B5 exemplified this in their inability to recognise how both types of life insurance differed.

*“Ahh yeah. What is the difference with Takaful? I’m not that aware of it.” (N3)*

*“Ahh okay. Actually, I’m not [pause] I don’t understand much on Islamic financial service.” (T20)*

*“I’m not sure about the difference. But I think sometimes it’s about the same. Ahhh to me. It’s about the same. Maybe. Maybe.” (B5)*

Despite their limited knowledge however, they were receptive to consuming either Islamic or conventional or both types of life insurance. To some extent, they did not look at money

from the perspective of the sacred in consuming life insurance despite subscribing to the sacred and the profane ideology.

*“Let’s say there is no Islamic insurance, I’ll take the conventional one.” (T20)*

*“Even if it’s conventional but we need insurance since if anything happens, we’ll be in trouble.” (B3)*

They viewed their consumption as a way to balance both this life and the afterlife, as exemplified by B4 and B5 below.

*“But like I said earlier, I want a balance of both [pause] to get the best out of both worlds” (B4)*

*“Actually, in fact [pause] I bought two Islamic. The other one is conventional. I think medical is conventional. Aaa. So, there’s a balance.” (B5)*

Conversely, some participants were less concerned about the sacred and the profane within consumption. Hence, they were willing to consider conventional life insurance that could provide them with better returns and protection. For example, N7 stated that both types of life insurance should be compared to see which could offer her a better policy.

*“Erm. I may not always choose Islamic. Not really. I will also look at what conventional can offer me. There’s a catch in everything right?” (N7)*

Similarly, T18 she said she did not mind consuming either Islamic or conventional life insurance. The sacred and the profane ideology was perceived as not being relevant to the consumption of life insurance.

*“I didn’t consider whether it’s Islamic or not. I don’t mind” (T18)*

A2 also expressed his interest in choosing conventional life insurance despite being an Islamic life insurance agent, due to its ability to offer better benefits as compared to Islamic life insurance.

*“Actually, if it’s up to me, I really want to take conventional. Because conventional can offer more benefits than Takaful.” (A2)*

However, A2 further explained that when he first bought his Islamic life insurance, he was not offered the conventional alternative. *“But at that time, my agent, he knew about these funds. He said, okay, just take Syariah compliant first”*. The act of not questioning and just following the actions of others signified how passive he was. This was also evident among other participants within this group.

### *i. Tensions between self versus social*

The conflicts that arose from the interviews revolved around the aspect of one's self and one's social surroundings. In many instances, participants expressed their dilemma in balancing between the self and their social pressures in consuming either the sacred or the profane. Some participants were willing to consume Islamic life insurance if the policy offered excellent benefits. But N3 mentioned how being a Muslim and given the availability of Islamic life insurance, she felt she was required to opt for it.

*"Erm. Yeah, we are Muslim, right? So, that's why. You're being offered, and it's good, the product is more or less the same. Ahh. So, I would go for Takaful of course." (N3)*

Other participants expressed how they faced tensions in fulfilling their identity as Muslims by consuming Islamic life insurance. They felt obligated to seek out Islamic life insurance; this was not done willingly. For instance, B3 shared how as a Muslim, she felt it was an obligation for her to consume Islamic life insurance considering the untainted source of money offered. She further expressed that consuming the Islamic alternative was a way for her to become a better Muslim. Hence, the consumption of Islamic life insurance became a vehicle for her to reach another level of Muslim piety.

*"I've never used Takaful. But conventional [pause] because [pause I don't know [laugh]. How to say it [pause] because normally if you're a Muslim, we would prefer halal, we prefer Takaful, we prefer like [pause] everything is Islamic compliant...Yeah. You can say that when I buy Takaful, it's a way for me to become a better Muslim" (B3)*

It is interesting to see how consuming Islamic life insurance carried so much meaning, with participants assigning their identity to their consumption. B5 felt she was being tested when given the choice of converting her conventional life insurance into an Islamic one. Being a Muslim and offered with Islamic life insurance put her in a position where she could not refuse, she further added.

*"I try to [pause] to follow whatever [pause]. I try to be like [pause] when you give me an option [pause] okay. It's not that if I don't take it, I'm not a real Muslim. Erm [pause] It's just that I think 'oh why not errr, I have an option.' I was offered Takaful Islamic. Errr... I just take. That's all." (B5)*

Moreover, she expressed the discomfort she felt when her agent offered to convert her conventional life insurance into an Islamic one, as her Muslim and social identities came into conflict. She felt that as a Muslim being approached to convert her consumption decision, it would be difficult for her to decline.

*“Okay [pause] why not being [pause] being a Muslim I cannot deny and close my eyes that I’m being offered Islamic errr insurance, Takaful. I can’t just ignore it. I feel that ‘it’s okay’ never mind, I choose one Islamic. Erm, so the others still conventional.” (B5)*

Participants faced these tensions in terms of the need to consume Islamic life insurance as part of their Muslim identity. For some, this was voluntary while for others it became an obligation where social pressures played a role.

These pressures, as experienced by the participants, included conflicts in abiding to family norms, looking for a trustworthy agent, following wider social norms and social image. These tensions influenced participants’ negotiations between the sacred and the profane and in turn, their decision-making with consuming Islamic life insurance. The first tension to be discussed here is the need to follow their family’s norm as shared by T6 and B3. They felt they had to abide by their family’s practices and thus, did not question further.

*“Because my dad asks me to. Even my uncle says so.” (T6)*

*“Okay, at that time, my aunt, actually a neighbour is a takaful agent. So, even my sister is using the same agent. So, the whole family is using the same agent.” (B3)*

This act of conforming to family norms was also shared by A2 who, after a discussion with his sister, decided to change his initial choice of conventional life insurance.

*“...Then my sister said ‘then? Which one do you want to go? Just go on with the Takaful. Simple. You don’t have to think much or uncertain what not’. Then, at that moment I decided to go for Takaful.” (A2)*

Similarly N4, who was indecisive about her life insurance choices, relied entirely on her brother who was a consumer of conventional life insurance. Without thinking further, she followed her brother’s recommendation to purchase conventional life insurance through his agent.

*“Right now, I don’t study much, just accept it [laugh]. Just following what was referred to me. Follow the recommendation...because I don’t really mind. Haa. Not that fussy. Just based on my brother’s testimony and recommendation. That’s it” (N4)*

Participants tended to follow their family’s recommendations, which brings us to the tensions in choosing between the sacred, the profane or both the profane and the sacred. The second social tension discussed is the need to find a trustworthy agent. The previous two groups of participants opted to consume only the sacred and then sought agents with Islamic life

insurance credentials. Conversely, participants in this ‘in-between’ group tended to search for a reliable agent first, regardless of whether the agent had Islamic or conventional life insurance credentials. T18 exemplified this best when she stressed the importance of having a trustworthy agent who could assist her during difficult times. It was inconsequential to her whether it was conventional or Islamic life insurance.

*“I’m not sure if I would take Takaful for my next child. Because it all depends on the agent. That’s basic. The agent is the most important thing. When we see the agent is doing their job committedly, I don’t mind going for Takaful or other. No matter how difficult the claiming process is if the agent is good, then everything will be okay.”*  
(T18)

Likewise, N4, B3 and B4 agreed that agents were more important than the source of money itself. They preferred to hire an agent from within their close and immediate social circles.

*“If the agent is not okay, Takaful or conventional, they are all the same. I think the most important thing is the agent. So, we need to find an agent whom we trust. Someone close to us and know us closely. That way, they will take good care of us”*  
(N4)

*“By right I should review first, isn’t it. Of course, the right way of selecting insurance for sure we need to look into their pamphlet and do some search, right? But at that time, I didn’t use any of it. I didn’t do it. Because what is the hassle for since you already have someone you know who’s an agent. I just took it from her.”* (B3)

*“Of course, I compare and contrast. But usually, I trust my agents, because most of my agents are usually my friends, so if the way they present is good, then I’m sold.”*  
(B4)

Social tensions also arose when participants were considering whether to conform to wider social norms. Some of the participants felt the pressure to comply with the values practised within their Malaysian society. For instance, T20 explained how in her community, it was crucial to ensure that the money they invested was correctly managed. Due to this sensitivity, she decided that it was best for her to follow the standard norms. However, she was open to choosing conventional life insurance if there were no Islamic alternatives.

*“But actually, I think because we are living in an Islamic country. So, let’s say a bank is investing in liquor or another similar thing, it will go viral. People will know. So, we stick to this because we are an Islamic country. The same goes for insurance. If there’s no Islamic alternative, I will still go for conventional.”* (T20)

Similarly, B3 expressed her frustration with having to be careful with the consumption of money in Malaysia, where society meticulously examined the issues of halal and haram.

This sensitivity influenced her consumption decisions as she further elaborated: “...you don’t

*have to worry about this if you're abroad". This excerpt reflects how her consumption might differ based on which society she lived in.*

*"In Malaysia, I feel that people started to become sensitive with the halal and haram issue. You don't have to worry about this if you're abroad. I mean, if you're in Malaysia [pause] actually it's the society. It's the type of blaming or condemning rather than trying to make the situation better. That's what I feel." (B3)*

On the same note, B5 supported B3 when she stated that *"Muslim nowadays are very concerned with halal haram issues"*. Therefore, *"no doubt you want to take the Islamic insurance policy as you also want to comply with Islamic values"*. These participants acted passively rather than voicing out their disagreement; they abided with society's values.

Comparatively, some participants while aware of the societal pressure to consume Islamic-only products and services, were in actual fact against the practise. T18 and B4 argued that despite society's emphasis on Islamic life insurance, they placed little attention to it.

*"To some people, they're really concern about taking good care of this [source of money]. Since Takaful is more on the Islamic way, right? But for me, I don't mind" (T18)*

*"For me, because I know some people like don't want. 'I don't want conventional, haram money and what not'. Well, for me, I don't mind. I mean I'm not sure personally because Islamic finance has always been new. It's still new, so, what about those people before this? I've never heard people say, 'Don't invest in this [conventional] because this is not Islamic la la la'. What happened to all your money previously? How do you want to cleanse it [pause] you know?" (B4)*

The last social tension discussed is social image. This was evident when participants expressed concern about how society would perceive them socially. B5 best exemplified this while speaking about the anxiety she felt when her agent offered to convert her existing conventional life insurance to an Islamic alternative. She further shared that she might not have converted it herself if her agent had not undertaken the process for her.

*"So, I feel that if they don't come and explain it to me. I might stay to my [pause] errr conventional. I don't really go and find. But because they said now, they have Takaful, and they offered me that." (B5)*

In conclusion, this group of participants tended to navigate between their identity of becoming better Muslims and the social influences they experienced in negotiating between the sacred and the profane.



## ***ii. Tensions between material versus non-material***

Compared to the previous two groups, the 'in-between' participants emphasised the need for a balance between both worlds. As such, they focused more on material and non-material comparisons between the two types of life insurance. The author will first address the material tensions consistently mentioned throughout the interviews: concerns with cost savings as well as a higher return on investment.

In comparing insurance, participants took into consideration which policy could provide better savings. A majority of those in this group were keen to pay less for more coverage. Although some noted how conventional life insurance came with a reasonable price as compared to the Islamic alternative, they still considered the benefits and coverage that conventional policies would provide.

For instance, T20 complained about the limited coverage offered by Islamic life insurance as her job required her to travel frequently. Hence, she thought of using conventional life insurance because of its worldwide coverage.

*"I think Takaful is not worldwide. It's not like company Z. Haa. Z is more worldwide compared to Takaful. Takaful is growing. So, I want something that is already established and also, I travel out of the country a lot..." (T20)*

Similarly, B3 defended her continued use of conventional life insurance due to the unavailability of specific protection coverage she had requested from the Islamic ones.

*"Prulady is not available in Islamic alternative since it's conventional. Prulady is conventional. Yeah. But I bought that one because of its coverage. They normally cover woman's health. Actually, that one covers a lot more" (B3)*

B3 believed in the sacredness of money. However, she viewed her consumption of conventional life insurance in a different light. She did not perceive the conventional Prulady policy she held as either an investment or savings. To her, it was just an expenditure incurred in the course of performing her duties. Thus, the question of tainted or untainted money did not arise.

*"But I don't think it's an investment anyway. So, I don't see it as a sin because we are not literally consuming it. I mean, the money is being paid for our medical treatment, it's not literally goes into our body. That's how I see it." (B3)*

Likewise, other participants spoke about the benefits they stood to gain from conventional life insurance. These benefits included better coverage policy, a lower premium with better coverage and better claiming procedures as stated by A2, C4 and N7.

*“Actually, if it’s up to me, I really want to take conventional. Because conventional can offer more benefits than Takaful.” (A2)*

*“So, nowadays the products are changing. Even, my friend promoted a policy...that could cover me that is way more interesting than what I currently have. So, I’m also considering the benefits. That’s it.” (C4)*

*“They have a choice whether they want to go for Islamic or conventional. Even though you’re an Islam. Not necessarily if you have to choose Islamic. Since you may feel afraid that conventional can offer better.” (N7)*

Another conflict that participants faced in consuming Islamic life insurance was with the lesser return on investment it offered as compared to conventional life insurance.

Participants looked at the profit they would earn through consuming life insurance, and the natural instinct would be to choose a policy that offered a higher return on investment. But C4, B4 and B5 stated that had they never known Islamic life insurance to reimburse them with more than the premium they invested.

*“because yeah. We say we want Islamic, but at the same time, we also want profit.” (C4)*

*“Usually, I look at the sum insured, the benefits. Some insurance they have what they call it, cashback or something like that? And then if it’s related to investment because I really go into investment link insurance, because I want higher returns, stuffs like that” (B4)*

*“like in Islam, they don’t really go for profit. You know [pause] to me, they pay you for whatever loss you [pause] get...But then when you’re offered to err [pause] Takaful. Saying that this is more Syariah compliance [pause] okay. But errr deep down I don’t mind having profit actually.” (B5)*

In addition to material tensions, participants also expressed the non-material tensions they experienced in consuming life insurance. Only a small number of participants in this ‘in-between’ group reflected on the positive consequences of consuming Islamic life insurance. The only consequence they felt they benefited from was the blessed/untainted money. B3, for instance, shared how her decision to consume Islamic life insurance was not meant to show how Islamic she was; it was a way to gain Allah’s blessings and acceptance. To her, consuming Islamic life insurance was a religious act for the purpose of obtaining a blessed life and reward for good deeds in the afterlife.

*“We buy Takaful not because we want to show that we are better Muslim. It’s not that. It’s the individual inside you. How to say this. Sometimes people don’t even know that you have insurance, what are you using or buy. It’s the process of getting to heaven. Getting blessed. Blessed life. That’s it actually.” (B3)*

T18 believed that having blessed money meant they would always feel contented and fulfilled. This explained the importance of consuming only untainted sources of money.

Although a small number of participants spoke about the positive consequences of consuming Islamic life insurance, a majority of them expressed fear of the negative non-material consequences they would face. Similar to the previous two groups, participants in this ‘in-between’ group also associated the consumption of conventional life insurance with retribution from Allah.

*“It’s important because we’re Muslim. So, probably the money that we consume will become our own flesh and blood. It’ll become our children flesh and blood.” (T6)*

*“Retribution from Allah. Maybe our kids will get sick, or the money that we get will cause us problems with kids, marriage. Our car will always breakdown. So, in term of investment, I’ll always ensure it is Islamic compliance.” (T6)*

Participants also perceived their consumption of Islamic life insurance as a way to avoid committing a sinful act, as exemplified by B3 in the following excerpt:

*“It’s important because we will consume money later. First, because of sin and good deeds. Second, it’ll become our flesh and blood.” (B3)*

A2 also consumed Islamic life insurance to avoid a sinful act. He further shared his experience of seeking guidance from a religious leader to confirm his decision.

*“I seek advice from an Ustaz previously. He said ‘Let’s make it this way, which one does not include religious elements? You should not choose the one with uncertainties. Because in Takaful, they don’t want us to feel uncertain about the service. So, if there are any uncertainties, don’t take it. That makes it haram.’” (A2)*

The final negative consequence that created much tension among participants in this group was the thought of being held accountable in the hereafter for consuming money from a tainted source. Some expressed their relief upon converting their conventional life insurance into an Islamic one, believing that they would not have to answer for the initial decision in the hereafter.

*“Okay, after I converted my insurance, I felt ‘oh at least err [pause] I [pause] I hope I’m not answerable later on in the akhirah’” (B5)*

From the above evidence, we could gather that participants considered more material than non-material reasons when choosing conventional insurance. Those who consumed conventionally did so because of the material benefits. Meanwhile, there were others who opted to consume both types of life insurance. They chose conventional life insurance for the material benefits, despite the consequences of consuming tainted money. To provide a balance however, they consumed Islamic life insurance as well, which was of course accompanied by non-material benefits but with lower material rewards. B4 justified her consuming both Islamic and conventional life insurance as a way to find balance in both worlds.

*“But as I said just now, I want a balance of both. To get the best out of both worlds.” (B4)*

It is noteworthy how participants in this group consumed both types of life insurance while still believing that as Muslims, the source of money they consumed should be sacred. This raised questions on how these participants accommodated the non-material tensions. Throughout the interviews, it was evident that they did so in two ways. They perceived their consumption of conventional life insurance as acceptable, considering that (1) they did not consume the money gained; and (2) they believed that the money could be untainted through money-cleansing rituals such as donating it (a topic for further research).

First, although participants chose conventional life insurance, they refused to consume the money earned from it. They believed it was crucial to consume only from an untainted source. So it was acceptable for them to consume services offered by the policy but not the money earned from it.

*“Like Prulady, I consider it because there is no Islamic alternative for that product. Plus, we are not eating it, and it’s actually not saving. It’s just operation. So, if anything happens, it only involves medical or operation. It does not involve saving. I don’t take the money there.” (B3)*

N3 also supported this belief when describing how her friend, who also had conventional life insurance, warned how it was wrong to consume the profit earned from it.

*“Ahh because I have a friend who is using conventional. So, she did not take an interest. So, it depends. Some people say that we cannot use that interest.” (N3)*

For these participants, another way of accommodating these tensions was the ritual of cleansing the money they received as profit from conventional life insurance. The majority

of them believed in this ritual, thus easing their non-material tensions of consuming conventional life insurance. They wrongly believed that the money earned from conventional life insurance could be cleansed by either donating all of it or using it to pay *zakat*<sup>7</sup>. For them, the act of cleansing meant such money was then fit to be consumed. N7, B3 and B5 rationalised this act as a gesture of contributing back to society.

*“Okay. For me, it’s simple. Let’s say you take riba’ [pause] erm there’s an element of riba’—the interest. Let’s say you don’t want to take it. You have a choice of not taking it right. So, how much interest did you get? How much are the interest and premium amount? How much did you get? You take that interest portion. Ahh. You can either save it or donate them to people. What if the interest is high? Then I’ll take it. But not for me. I’ll donate them to people who are in need. That way we can like cleanse the money.” (N7)*

*“No. Because of certain people, they will return the interest received. Aaa return them by paying zakat.” (B3)*

*“If they get the conventional money, somehow they will [pause] it’s up to them. If they want to donate or whatever. There are ways for them to [pause] payback to society. To follow certain Islamic ways. Ahh” (B5)*

In conclusion, it is best to say that the ‘in-between group’ was more open to consuming conventional life insurance. They saw the sacred and the profane as intertwined, with specific ways to navigate around them. Although they consumed conventional life insurance, they viewed themselves as trying to become better Muslims by also consuming Islamic life insurance and at the same time fitting well into Malaysian society. Finally, they tried to find a balance between both worlds by choosing to have material benefits and addressing the non-material tensions.

#### **5.4.4 Sacred as not relevant**

The last group of participants to consider in this discussion about negotiations between the sacred and the profane is the ‘sacred as not relevant’ group. This group of participants rejected the whole concept of sacredness and profaneness within the consumption of life insurance (see Figure 21 upper left quadrant). They were also unrestricted by social pressures and chose to challenge the collective mindset or values placed on the consumption of tainted money. They failed to see the relevance of incorporating sacredness elements into

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<sup>7</sup> Zakat is defined as an annual alms tax or poor rate that each Muslim is expected to pay as a religious duty. It is used for charitable and religious purposes (definition from Merriam Webster dictionary online)

the consumption of not just life insurance but also across other financial services. They perceived the consumption of life insurance as mundane; it carried no symbolic meanings to them. When asked whether they considered consuming Islamic life insurance due to the sacred and the profane ideology, they responded differently from the previous three groups. For instance, B2 did not see the ideology as relevant in the consumption of financial services and products aside from Islamic life insurance services.

*“Because, I think [pause] when it comes to financial products, I don’t put religion as a priority.” (B2)*

Similarly, C1, C5 and C6 did not agree with the ideology as they believed it was not essential to be so meticulous with the management and provenance of money. C1 failed to see the need to convert his conventional life insurance into an Islamic one. C3, C5 and C6 lacked the knowledge to tell the difference between the two types of life insurance. For them, Islamic and conventional life insurance were similar except for the benefits offered.

*“Yeah, but it’s just a matter of upgrading, and I don’t think it’s necessary for me” (C1)*

*“If it is for more, I’m like [pause]. For sure, ordinary people would say go to Islamic, but for me, I fail to see it in that way. I just fail to see.” (C3)*

*“For me, there is no difference. Is there? [laugh]. I can’t see it. They look just the same.” (C5)*

*“Where they invest the money? [pause] I just don’t really care” (C6)*

Participants within this group also actively voiced out their stand on these issues in the marketplace. They did not restrict themselves to following socially accepted norms and values. C3 best exemplified this when he firmly went against social suggestions to choose only an untainted source of money. He did not see the relevance of considering the sacredness and profaneness in the consumption of any financial services.

*“For sure, people would say go to Islamic, but for me, I fail to see it in that way. I just fail to see. Just to be sarcastic, I see that ‘oh, it’s Islamic just because of the akad, aaaa this one [conventional] doesn’t have akad.’ I was thinking, where is the Islamicness? So, that’s where I feel like it’s okay, just go for conventional ones...When it comes to financial, this is [pause] I don’t see where the Islamic part is. [pause] what is the strength in it. Mostly, I would see that conventional is okay, Yes, maybe people would talk about the element of riba’ and what not. But for me, I fail to see the riba’.” (C3)*

This active role will be discussed in the next section when the author considers the tensions participants experienced and their ways of accommodating those tensions throughout their life insurance consumption. Inevitably, participants in this group shared similar tensions and dilemmas. However, their accommodations varied accordingly.

***i. Tensions between self versus social***

Interestingly, this group of participants did not associate their identity as Muslims with their consuming conventional or Islamic life insurance. C2 said she was aware that as a practising Muslim, she should consume only money from an untainted source. However, she refused to undergo the hassle of converting her conventional policy to an Islamic one and paying an additional amount of premium for the conversion. To her, remaining with her existing conventional life insurance was a reasonable thing to do.

*“What bothers me is the cost, of course. I do mind paying extra. Because this is the money that I do not enjoy. I mean it is some kind of protection, but I’m not using it. Plus, all my medical is covered by my company’s insurance. So, maybe if there is an extra budget on this, I don’t mind converting. Because I know it is a necessity, as a practising Muslim, you should comply on this.” (C2)*

Similar to the previous three groups of participants, the ‘sacred as not relevant’ group was also unable to avoid social tensions. The most obvious tensions these participants faced were the need to conform to family norms, finding a trustworthy agent and obeying the wider society. Unlike the previous groups however, this group did not see the relevance of religious guidance or the importance of preserving their social image in consuming life insurance. Family members, as those closest to the participants, would have a significant impact on the participants’ lives. This group’s participants shared that although their families were in favour of Islamic life insurance, they themselves did not see it in the same way. They acknowledged their different opinions but stood firm with their own views. B2 exemplified this stance when she voiced her disagreement and stuck with her choice despite her husband’s insistence on consuming only Islamic life insurance.

*“My husband is actually a very Takaful kind of person. But I’m not. Because maybe know. That’s why I’m like, I’m not keen to look for one perspective. Some people like [pause] haa, ‘I prefer Takaful more than insurance’ But for me, all those things are still okay as long as they don’t give me a lot of hiccups and whatnot.” (B2)*

She respected her husband's views and agreed to abide by them only if the consumption involved him. Here, it is clear that family did place a bit of pressure on some participants, but they had the strength to remain firm with their own choices.

*"Like my husband, he is, uh, he already said to me if you want to, uh, make some insurance arrangement for me, you must take Takaful no matter what" (B2)*

Another participant, C3 showed a similar stance in his choice of conventional life insurance. Although repeatedly questioned by his family members, he remained firm as he did not see the sacred and the profane ideology as relevant in consuming financial services.

*"They all asked me why I didn't go for Islamic. Hmm. It's difficult to say. Like insurance, my parent in law, my mom, my dad, everyone went for Islamic" (C3)*

Another tension experienced by participants in this group was the pressure to find a trustworthy agent. This issue with agents existed for all four groups, with the majority of participants emphasising the need to find a reliable agent to represent them. The difference between all four groups is that the first two (the sacred embracer and following the flock) viewed agents as second priority after the sacredness ideology. Meanwhile, the latter two groups (the in-between and sacred as not relevant) saw trustworthy agents as being more crucial than the sacredness ideology. B2 best exemplified this when she taught her own students about the importance of having a good and trustworthy agent when choosing a life insurance policy.

*"My students always ask, 'which company has the best insurance?' My answer is simple. I'll say don't look at the company, but it all depends on your agent. With whom do you buy it from? Because insurance is people-centric, isn't it?" (B2)*

B2 reiterated this when she explained why she had both types of life insurance; this was due to having the right agents. She appointed her parents' conventional life insurance agent as her own as she had known him since childhood. On a similar note, her Islamic life insurance agent was her best friend.

*"So, my agent represents conventional. And then, after that, I found my colleague, my best friend while I did my degree is also an agent. She already has her own agency, and she is Takaful. So, that's why I said that for my kids, I took it from her-Takaful" (B2)*

C6 also believed in the importance of finding the right agent to help her chose the right life insurance. She explained how her choice of conventional life insurance was due to her



college mate, who was also an insurance agent, approaching her when she was looking for a protection policy for her prematurely born baby.

*“Coincidentally, my batchmate during my degree sell this. So, she approached me on the insurance and convinced me to buy. I told her about my premature kid who could not be insured. Then, she helped me to get through the insurance” (C6)*

C6 recalled making no effort to look for another life insurance policy at the time because she had full faith in her friend who became her agent.

*“Hmmm. So, I didn’t consider Takaful at the time. I didn’t have time. I went for conventional just because my friend is there.” (C6)*

In addition to the pressure of finding the right agent, participants found that avoiding the wider social tensions was impossible. In a Muslim-majority country, these participants would have to abide by a set of acceptable social practices. Expressions like *“for sure, people would say go for Islamic”* or *“it is rare to see Malay chose conventional”* gave the impression that participants could be seen as acting against the collective norms and values if they were to consume conventional insurance. C3 best exemplified this tension when he shared how society imposed on Malaysian Muslims the need to consume Islamic services. Thus, refusing to do so meant he was going against the grain of society. Here, C3 also demonstrated how active he was in negotiating between the sacred and the profane. He failed to comprehend the importance of sacredness, thereby causing him to decline Islamic life insurance.

*“For sure, people would say go to Islamic, but for me, I fail to see it in that way. I just fail to see. Just to be sarcastic, I see that ‘oh, it’s Islamic just because of the akad, aaaa this one [conventional] doesn’t have akad.’ I was thinking, where is the Islamicness? So, that’s where I feel like it’s okay, just go for a conventional one.” (C3)*

He also shared how despite society’s preaching on the sacred and the profane elements in the source of money, he remained steadfast in his stance and chose conventional instead.

*“Yeah, they will always use the afterlife point. Loss in the world but benefit in the afterlife. Oh gosh. How can I contest this point? [laugh]. It’s okay, I’ll just use the conventional. It’s always like that. I always end up, end up, mostly I end up with conventional” (C3)*

The act of directly offering an Islamic alternative to Muslims is common practice in Malaysia. Those in this group also experienced the pressure and the limited choices provided by agents and service providers. Participants shared how they had to request for conventional

life insurance if they wanted to learn more about the service. C2 expressed how living in Malaysia meant that a Muslim individual would be offered the Islamic alternative first on the assumption of his beliefs.

*“So, I think most, in Malaysia right now, whenever you want to open an account, the default would be Islamic. Unless you are non-Muslim, they will issue you a non-Islamic. Unless you request for conventional.” (C2)*

Therefore, the ‘sacred as not relevant’ group of participants did not see consuming Islamic or conventional life insurance as defining their identity as Muslims. For them, consuming life insurance was just a mundane act. However, they did feel the pressure to consume Islamic life insurance as imposed by their family as well as the wider society. Despite this pressure, these participants remained firm with their choices and insisted on their needs and wants.

## ***ii. Tensions between material versus non-material***

As opposed to the previous three groups of participants, this group repeatedly discussed the material benefits and tensions when choosing between Islamic and conventional life insurance. Participants mentioned how they wanted to have a better policy and coverage at a lower price. They were more concerned about the utilitarian benefits of their life insurance choices. Thus, their negotiations were not just confined to the sacred and profane elements but also on which insurance policy provided better material benefits. B2, C3, C5 and C6 exemplified this emphasis on the material benefits of their insurance policies. They were willing to choose either Islamic or conventional, as long as the benefits offered were better. However, on many occasions they found that conventional life insurance could provide better coverage. C6 also mentioned how the source of money was not relevant in consuming life insurance.

*“So, there is a certain insurance policy where we feel conventional is okay. Then, we opt for that one. If not, we would opt for Takaful. Ha like that. I look more on the policy itself. Ha, functional. The benefits itself.” (B2)*

*“Their advantages. What actually benefits me. Like conventional, I pay lesser, so, I have more money. I have the cash power. So, if I go for Islamic, my cash power weakened” (C3)*

*“If let’s say conventional offer better services. I’ll probably choose conventional if Takaful could not offer the benefits that we want. I’ll take conventional” (C5)*

*“Emm I didn’t emphasise on the source of money. Erm [pause] as long as there are more benefits, I don’t think much on what happened behind it” (C6)*

Participants also spoke about the premium they had to pay if they were to consume Islamic life insurance. C3 argued that Islamic life insurance was far more expensive than conventional life insurance. Therefore, he decided to consume the latter instead.

*“I see that Islamic is more expensive from [pause]...Nah. It’s okay. I’ll just go with conventional” (C3)*

C2 also raised her concerns about the additional premium she would have to pay if she were to convert her conventional life insurance into an Islamic alternative. Based on her analysis, it was clear that conventional life insurance had a competitive edge over the Islamic ones in terms of pricing, which enabled conventional life insurance companies to attract more participants who emphasised on the material benefits and viewed life insurance as a mundane consumption.

*“Because when I started to purchase my insurance like 7 years ago. So, my premium was only RM150, but looking at the current market and plan now, you cannot find this kind of package anymore. So, let’s say I want to purchase something new. This is a new product the monthly fee will be higher. So, I don’t want to pay the extra premium because I already have this allocation money” (C2)*

Moreover, the lesser return offered by Islamic life insurance increased the pressure on these participants to opt for conventional life insurance, which typically provided higher returns. This appealed to participants who were seeking material benefits. C3 stated that as far as financial services was concerned, he would aim for profit. He argued that the inability of Islamic financial services to provide higher returns was causing participants to choose conventional options.

*“...actually, I choose Islamic or conventional because when it comes to financial services, I will look at where the profit is. Which means if I want more profit and it is in conventional, I would go for conventional, that’s why I always ask, which one is profitable? If people say that Islamic is profitable, then I’ll go for Islamic. But so far, I have never met anyone who says that Islamic is more profitable in terms of financing, of course.” (C3)*

Following the sacred and profane argument, C3 also stated that as he was living in this world, it was appropriate for him to choose an investment or financial services capable of providing a higher return on his investment. Usually, Islamic financial services were unable to do so.

*“The Islamic one doesn’t look profitable. I try to like [pause]. My point is we are in this world. So, of course, we want to profit in this world as well, right. It just that when we see Islamic, it’s not profitable” (C3)*

This group however did not mention the non-material pressure in consuming conventional life insurance. For them, life insurance was a mundane act of consumption and thus, they did not see the sacred and the profane as relevant. B2, C1 and C3 simply stated how they perceived sacredness elements as irrelevant in consuming life insurance.

*“Because, I think [pause] when it comes to financial products, I don’t put religion as a priority.” (B2)*

*“Takaful? Yeah it’s just a matter of upgrading, but I don’t think it’s necessary for me” (C1)*

*“I don’t [pause] I don’t see Islamic or not Islamic is relevant in financial services yet” (C3)*

Participants in this ‘sacred as not relevant’ group further argued that they failed to see the difference between conventional and Islamic life insurance, compared to the other groups which perceived the money managed by Islamic life insurance as sacred. C5, C6 and B2 said they did not see any difference in the way money was managed in both Islamic and conventional life insurance.

*“For me, there’s no difference. Is there any difference? [laugh] I don’t see it. They all look the same” (C5)*

*“I feel ahh [pause] all insurance is more or less the same. There’s probably some minimal differences.” (C6)*

*“Haa. There’s no difference. It’s just that Takaful is 100% halal” (B2)*

Being aware of the non-material pressure imposed by society, some participants manoeuvred themselves around this. They believed that profane money could be consumed because of two accommodations: (1) the different view of consumption, and (2) the money cleansing ritual. They viewed the consumption of life insurance as mere protection without money-making elements. B2, for instance, chose conventional life insurance as she saw it as consuming protection and not earning a profit.

*“I think when it comes to financial services, halal is more of the investment side...when it comes to insurance, I’ll get rid of profit elements because insurance is not about making profit... The main aim is for protection” (B2)*

Similar to the ‘in-between’ group, some participants in this ‘sacred as not relevant’ group also believed that the money earned from conventional life insurance could be cleansed either through donating or paying *zakat*. This accommodation arose from the societal pressure they faced on the need to consume only money from untainted sources.

*“There is always a way to clean up the money let’s say I do I take the money [doesn’t feel comfortable to talk on this issue]. It is important. We need to comply with Syariah, but I know at the end of the day there is always a way to cleanse up the money like we have zakat” (C2)*

In conclusion, the ‘sacred as not relevant’ group did not view the source of money as sacred in consuming life insurance. These participants’ consumption of life insurance was not related to their identity as Muslims. Despite society imposing the sacred and the profane ideology on them, they remained firm in voicing out their contrary beliefs and position. This group was also more concerned about the material benefits and failed to see the relevance of relating their life insurance consumption with the elements of sacredness.

All four types of negotiators, as well as their attributes, are further summarised in Table 11. The table will also include the tensions and each groups’ accommodations for such tensions.

Table 11 Summarised attributes of the different negotiation groups

	<b>The sacred embracer (<i>Getting the best of akhrah</i>)</b>	<b>Following the flock (<i>Herd mentality</i>)</b>	<b>In-between sacred and profane (<i>Getting the best of both worlds</i>)</b>	<b>Sacred as not relevant (<i>Getting the best in this world</i>)</b>
<b>Knowledge in both types of life insurance</b>	Knowledgeable in both types of life insurance	Lacked knowledge on the differences between the two types of life insurance	Limited knowledge on the differences between the two types of life insurance	Limited knowledge on the differences between the two types of life insurances
<b>Emphasis on the sacred</b>	High emphasis on the sacred	Moderate to high emphasis on the sacred	Moderate emphasis on the sacred, aimed to get the best in both worlds	Did not see money as sacred in the consumption of life insurance
<b>Active or passive role in negotiating the sacred and the profane in the marketplace</b>	Active role in negotiating the sacred and the profane in the marketplace	Moderate to extremely passive role in negotiating the sacred and the profane in the marketplace	Moderately passive role in negotiating the sacred and the profane in the marketplace	Active role in negotiating the sacred and the profane in the marketplace
<b>Use of sacredness ideology across other financial services</b>	Strictly used the sacredness ideology across other financial services	To some extent used sacredness ideology across other financial services	Mixed use of financial services	Mixed use of financial services based on material benefits
<b>Negotiation with tensions within one's self</b>	Associated life insurance consumption with Muslim identity – <b>became an obligation</b>	Associated life insurance consumption with Muslim identity – <b>became an obligation</b>	Associated life insurance consumption with Muslim identity – <b>trying to be a better practising Muslim</b>	Muslim identity – <b>did not define their life insurance consumption with their Muslim identity</b>
<b>Negotiation with social tensions</b>	<ul style="list-style-type: none"> <li>- Conforming to family norms</li> <li>- Pressure to find a trustworthy agent within immediate social circle was second after sacredness</li> </ul>	<ul style="list-style-type: none"> <li>- Religious leader preaching</li> <li>- Conforming to family norms</li> <li>- Pressure to find a trustworthy agent within immediate social circle</li> <li>- Considered social image</li> <li>- Pressure to abide to wider social norms</li> <li>- Enforced choice</li> </ul>	<ul style="list-style-type: none"> <li>- Conforming to family norms</li> <li>- Pressure to find a trustworthy agent within immediate social circle</li> <li>- Friends' recommendation</li> <li>- Considered social image</li> <li>- Pressure to abide to wider social norms</li> <li>- Somewhat enforced choice</li> </ul>	<ul style="list-style-type: none"> <li>- Conforming to family norms</li> <li>- Pressure to find a trustworthy agent within immediate social circle</li> <li>- Not concerned with social image</li> <li>- Went against wider social norms</li> <li>- Against enforced choice</li> </ul>

Stimulation	Self-stimulated	Social-stimulated	Balance between both self and social stimulations	Self-stimulated
<b>Negotiations with material tensions</b>	<p>The tensions of choosing Islamic insurance:</p> <ul style="list-style-type: none"> <li>- lesser return on earnings</li> <li>- Less cost savings</li> </ul> <p><i>Accommodated with non-material positive and negative consequences</i></p>	<p>The tensions of choosing Islamic insurance:</p> <ul style="list-style-type: none"> <li>- lesser return on earnings</li> <li>- Less cost savings</li> </ul> <p><i>Accommodated with non-material positive and negative consequences</i></p>	<p>The tensions of choosing both types of life insurance:</p> <ul style="list-style-type: none"> <li>- Balancing returns</li> <li>- Paying less for more benefits</li> </ul> <p><i>Accommodated with material and non-material benefits</i></p>	<p>Chose conventional life insurance:</p> <ul style="list-style-type: none"> <li>- Higher returns</li> <li>- Cost savings</li> </ul> <p><i>Accommodation:</i></p> <ul style="list-style-type: none"> <li>- Reasoned with material benefits</li> </ul>
<b>Negotiations with non-material tensions</b>	<p>a. <u>Negative consequences</u></p> <ul style="list-style-type: none"> <li>- Committing a sinful act</li> <li>- Retribution from Allah</li> <li>- Questioned in the afterlife</li> </ul> <p>b. <u>Positive consequences</u></p> <ul style="list-style-type: none"> <li>- Doing good deeds</li> <li>- Consuming for a blessed life</li> </ul> <p><i>Considered non-material tensions more than material benefits</i></p>	<p>a. <u>Negative consequences</u></p> <ul style="list-style-type: none"> <li>- Committing a sinful act</li> <li>- Retribution from Allah</li> <li>- Questioned in the afterlife</li> </ul> <p>b. <u>Positive consequences</u></p> <ul style="list-style-type: none"> <li>- Doing good deeds</li> <li>- Consuming for a blessed life</li> <li>- Religiocentrism</li> </ul> <p><i>Considered non-material tensions more than material benefits</i></p>	<p>a. <u>Negative consequences</u></p> <ul style="list-style-type: none"> <li>- Committing a sinful act</li> <li>- Retribution from Allah</li> <li>- Questioned in the afterlife</li> </ul> <p>b. <u>Positive consequences</u></p> <ul style="list-style-type: none"> <li>- Consuming for a blessed life</li> </ul> <p><i>Considered balancing both non-material tensions and material benefits</i></p>	<p>Not concerned with non-material tensions</p> <p><i>Considered material benefits/ tensions more</i></p>

## 5.5 Chapter summary

In this chapter, the author was able to demonstrate two findings: (1) how the sacred and the profane helped to shape the Islamic life insurance marketplace, and (2) how Malaysian Muslims negotiated the sacred and the profane elements within the consumption of life insurance which in turn helped to shape the marketplace.

In the first part of the chapter, the author demonstrated how the elements of the sacred and the profane helped to shape the Islamic life insurance marketplace (see Section 5.2 – Section 5.3). Within the discussion of the findings, the author made two discoveries. First, the introduction of various actors involved in the consumption of Islamic life insurance from participants' perspectives. Second, how these actors played a role in instilling or shaping the sacred and the profane ideology within the life insurance marketplace. This further highlighted how money became sacred to participants.

The second half of the chapter discussed participants' individual negotiations between the sacred and the profane (see Section 5.4). This section first illustrated the spectrum of Malaysian Muslims who either accepted or rejected the ideology of sacredness within their consumption, which further highlighting their heterogeneity. Then, the findings demonstrated how the sacred and the profane can be separated or intertwined at the same time within the consumption and the ways to navigate around this. Third, the author demonstrated how the sacredness ideology was socially constructed and to some extent imposed on participants within the consumption of Islamic life insurance in Malaysia. Finally, this section illustrated how Malaysian Muslims viewed their life insurance consumption and how they negotiated between the sacred and the profane, which related to the formation of an Islamic consumption and marketplace.



## **CHAPTER 6: DISCUSSIONS, IMPLICATIONS AND FURTHER RESEARCH**

### **6.1 Introduction**

*“Islamic consumption and marketing, and scholarship to date have barely scratched the surface of relevant perspectives” (Wilson et al., 2013, p. 24)*

On the basis of the above argument, this study is necessary in expanding our understanding of Islamic consumption and its marketplace formation. By utilising insights from Consumer Culture Theory (CCT), religious consumption, the consumption of the sacred and the profane as well as Islamic marketing, this chapter shall discuss its findings in the context of Islamic life insurance consumption among Malaysian Muslims. Analysing and interpreting the data obtained has been challenging, to say the least. Several issues arose during its analysis and presentation. First, the complexity of the data, which consists of multiple interrelated layers of influence. An interpretive stance in qualitative research helped to unfold these multiple layers of influence that made up participants' viewpoints. Such complexities require more time for the researcher to simplify and present in a meaningful way. Second, the amount of data involved is voluminous; thus, managing and identifying patterns across the whole dataset was a huge task. Third, the diverse background of participants included not only those who consume Islamic life insurance, but also those who have conventional life insurance as well as those who are uninsured. This provides varied perspectives which are both complicated and challenging, requiring many considerations from different aspects. Despite these difficulties, several findings which expanded the existing knowledge of Islamic consumption and its marketplace formation were made. The following are discussions of key findings, theoretical and managerial implications, as well as the limitations and suggestions for further research.

### **6.2 Demystifying Islamic consumption through Islamic life insurance**

Four main themes which emerged from the data support some of the existing published research in several domains and expand the discussion towards a consumer culture orientation. They are: (i) The heterogeneity of Malaysian Muslims; (ii) the symbolic meanings assigned to the consumption of Islamic life insurance; (iii) the sacred and the

profane elements in consumption; and (iv) the formation of an Islamic marketplace through the sacred and the profane ideology.

### **6.2.1 The heterogeneity of Malaysian Muslims**

In Islam, the Quran is considered the word of God, but more importantly, it provides guidelines for living a religiously acceptable life (Fisher, 2013). It is generally understood that Muslims will adhere to the Holy Quran and the Sunnah that act as ‘the way of living’ in this world. Due to this fact, research in Islamic consumption was predominantly analysed based on a rigid framework where Muslims are assumed to consume things because of its halalness (lawful) and haramness (unlawful), the Mustahhab (favourable) and Makruh (unfavourable) (Jafari, 2012; Jafari and Suerdem, 2012). However, the presumption that Muslims consume according to this rigid framework alone is idealistic. This is because Muslims who live in different social and cultural environments will interpret and practice Islam differently. This was discussed in the literature review (Chapter 2, Section 2.2.2) where Islam, just like any other religion, is not a separate entity within an individual’s life. It is symbiotically present or embedded within one’s culture, history and social settings (Jafari and Suerdem, 2012).

This study argues that Muslims are heterogeneous. Muslims, just like any other consumers, are embedded in their social, historical and cultural background. This can be seen throughout the interviews where Malaysian Muslims, who are equally adherent to the Holy Quran and the Sunnah, have differing views in the way they interpret Islam when consuming Islamic life insurance. Findings in Chapter 4, Section 4.3.2 reveal that there are multiple views with regards to the seeking of halalness or Islamicness in consuming financial services. A small number of participants believed that seeking halalness is not relevant when it comes to consuming financial services. Instead, they were more concerned with the profitability and the benefits offered. Most participants believed that consuming from only a halal source of money is important. This is similar to consuming only halal food, where there will be negative consequences if it is not halal. Consequently, participants who believed in the importance of seeking halalness were found to associate the consumption of Islamic life insurance with the afterlife consequences. For them, choosing a conventional insurance option has always been associated with negative consequences for sinning. On the other hand, those who did not see halalness as relevant in consuming financial services argued

otherwise. This reflects the multiple interpretations of Islamic values made by Malaysian Muslims in consuming life insurance. Being a Muslim did not mean that they would choose an Islamic alternative simply because of their devotion towards their religion. As demonstrated in Chapter 4, the findings reveal that Malaysian Muslims associated multiple meanings to their consumption of any life insurance i.e. the sacred and the profane; familial; friendship; and societal, which will be discussed in the next subsection.

The findings provided in Chapter 5, Section 5.4 further emphasise the heterogeneous nature of Malaysian Muslim consumers. Most of the Malaysian Muslim participants who consumed Islamic life insurance did so due to their belief in its sacredness. Some emphasised on this sacredness while others perceived it as not relevant. Moreover, they were also constantly negotiating between the sacredness and the profaneness elements of the consumption as dictated by society. These negotiations could be in the form of either an active or a passive action. As discussed in Section 5.4, Malaysian Muslims who emphasised the sacredness of their consumption and actively voiced out their stance in the marketplace tended to be less dominated by societal influences. However, this group was small in number as compared to the 'following the flock' group, which was more sensitive to societal influences. This group of Malaysian Muslims were less autonomous and relied on their social and cultural surroundings to make their consumption decisions. This is not something new, as Baudrillard (1998) argued that independent consumer action has become impossible as one tends to conform to their surroundings, given their fear of societal isolation. To this group of participants, consuming Islamic life insurance was considered as 'the right thing to do', given society's obsession with what is permissible money and what is not. To some extent, participants were making a structured consumption choice based on the social influences operating in an acceptable 'consumption code'.

The 'in-between group' provides another example of how society influences the choice of consuming either Islamic or conventional insurance. This group decided to consume both types of life insurance in order to balance the requirements of this world and the afterlife. The thought of consuming only conventional life insurance made them feel uneasy. This was due to the social environment they were living in, which had an acceptable understanding of what was permissible and what was not. Participants in this group had either been approached by an insurance agent to convert their conventional policies into an Islamic alternative or they were convinced by their social circle to do so. These findings provide

justification to what Jafari and Suerdem (2011, 2012) have been urging Muslim scholars to do; namely to avoid the tendency to treat all Muslims as homogeneous. With these findings, it is apparent that different Malaysian Muslims interpret Islam differently in their consumption of Islamic life insurance. As such, understanding the different meanings assigned to the consumption will help the researcher understand how a Muslim consumer arrives at a consumption decision.

### **6.2.2 The symbolic meanings in Islamic life insurance consumption**

*“We cannot hope to understand consumer behaviour without first gaining some understanding of the meanings that consumers attach to possessions.” (Belk, 1988, p. 139)*

Drawing from the above excerpt, this research began by exploring the underlying meanings Malaysian Muslims assigned to the consumption of Islamic life insurance. The findings contribute to the existing body of knowledge in many aspects. Similar to previous Islamic life insurance research, this study discovered the utilitarian motives behind its consumption, as demonstrated in Chapter 4, Section 4.3.1. This is somewhat expected where most participants agree that functional meanings are the main reason for consuming Islamic life insurance. It refers to consuming for financial protection, comfortable hospitalisation and wealth management. Several scholars offer contrasting arguments that it was the utilitarian motives that drove the intention to purchase Islamic life insurance (Aziz *et al.*, 2018; Ali *et al.*, 2019; Hassan and Abbas, 2019; Schmidt, 2019). However, these motives are just one of the many reasons to consume Islamic life insurance. This study offers plenty of evidence of how this consumption goes beyond its utilitarian reasons. Malaysian Muslim consumers associated their consumption with many more symbolic meanings.

According to Levy (1959), symbolic meanings refer to how individuals consume products not just for their specific functional reasons but also for the symbolic meanings they carry. This notion of ‘symbolic consumption’ has become dominant in marketing and consumer behaviour literature. This research discovered various symbolic meanings associated with the consumption of Islamic life insurance, as discussed in Section 4.3 in Chapter 4. Some of them are obviously expected, such as religious and familial meanings. However, it is surprising to learn that there are more underlying meanings associated with the consumption, namely, the sacred and the profane, friendship and societal aspect of it.

The findings expand the current knowledge of Islamic life insurance consumption to a social and cultural level and question the existing literature that views Islamic life insurance consumption as merely psychological, economical, or utilitarian. Existing Islamic consumption literature adopts a somewhat reductionist approach by making idealistic comparisons between the West and Islam (Jafari and Suerdem, 2012). For instance, past research in Islamic life insurance consumption frequently used theories such as Theory of Planned Behaviour (TPB), Decomposed Theory of Planned Behaviour (DTPB) and Diffusion of Innovation (DOI). Presumably, the purpose was to test these theories on Muslims, to learn about their intention in purchasing Islamic products and services. For years, scholars have been ignoring the social, cultural and historical perspectives that may influence consumption—utilising CCT as the research lens enabled this researcher now, to explore these elements in the consumption further.

The first symbolic meaning that is expected from the data is the religious meaning. In contention with the previous Islamic scholars, Islam is the determining factor in consuming Islamic products and services (Aziz *et al.*, 2018; Bhatti and Md Husin, 2019; Bukhari *et al.*, 2019; Hassan and Abbas, 2019; Schmidt, 2019). However, this researcher believes that it is not the primary distinguishing factor claimed by these past scholars. Bearing in mind the tendency of past scholars in essentialising Islam (Sandikci and Ger, 2010; Jafari and Sandikci, 2016), this research discovers not only religious meanings but many other social and cultural meanings to the consumption. Additionally, this research adopts an inductive approach to studying religious consumption, and at the same time, contest the treatment of religiosity as the primary construct of Muslims' consumption by past scholars (Delener, 1994; Alam, Mohd and Hisham, 2011; Razzaque and Chaudhry, 2013; Souiden and Marzouki, 2015; Ali *et al.*, 2019; Hassan and Abbas, 2019). Measuring religiosity raised alarming concerns about the validity and reliability of the measurement (Wilson, 2013). It questions the extent to which the measured religiosity would reflect the actual experienced reality. As argued by Ger and Sandikci (2006), a deeper immersion in sensitive contexts such as religion is crucial. They further emphasised that “in the case of researching sensitive topics, theoretical reflection, and available knowledge can be limited” as “people tend to conceal their identities and activities” (Ger and Sandikci, 2006, p. 513).

Through an inductive approach, this researcher found that there are personal and social religious elements to consumption. Similar to religiosity, personal elements connect one's

self to the Divine/God. Here, Malaysian Muslims consume an Islamic alternative to fulfil their obligation to seek halalness for the afterlife and rely on Allah's preordained fate. Another aspect of religious meanings in the consumption that extends the existing knowledge and surprises the researcher is its social aspect, i.e., religiocentrism. Religiocentrism refers to a belief that one's religion is superior to others. To the best of this researcher's knowledge, this belief is expected in any theology literature. However, as far as consumption literature is concerned, this is a new concept that shows religion is personal and socio-centric. Malaysian Muslims believe that they are helping other Muslim businesses grow (see Section 4.3.2.2 in Chapter 4). They have become more comfortable as they felt that they 'did the right thing' in choosing an agent who was also a Muslim. It seemed common practice among Malaysian Muslims to consume an Islamic product or service if the salesperson was a fellow Muslim. The whole idea was that they were giving precedence to the religion while contributing to the economic well-being of fellow Muslims.

The emphasis on religiocentrism is heightened when the Malaysian Islamic Consumers Association<sup>8</sup> introduces the '*buy Muslim first*' campaign. This movement did not receive much attention until mid-2019, following several issues on the abuse and misuse of halal certificate to gain a competitive advantage in the Malaysian marketplace (Ruslan, Kamarulzaman and Sanny, 2018). This movement was not aimed at boycotting non-Muslim products. The aim is to prioritising Muslim businesses to sustain the market (Hassan *et al.*, 2020). The introduction of this movement resonates well among the Malays (who typically professed Islam), raising their tendencies to prioritise Islamic products and services. The movement utilises various communication medium to induce the sensitivity of the Malays in prioritising Muslims' products and services.

Similarly, in Islamic life insurance, this sentiment is being played among agents in social media as their marketing pitch. Meanwhile, advertising on television and other mediums for Islamic life insurance tend to use Islamic religious cues and symbols to attract their targeted audience (Haque, Ahmed and Jahan, 2010; Butt *et al.*, 2018). In Malaysia, Islamic life insurance companies use Muslim men and women, where the women typically dressed in

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<sup>8</sup> The Malaysian Islamic Consumers Association, also known as Persatuan Pengguna Islam Malaysian (PPIM), is a non-governmental organization (NGO) registered with the Malaysian Ministry of Registration (JPPM) established under Part 2 of the 1966 Community Act. The organization founded in June 1997 under the initiative of a group of activists seeking change in the Islamic landscape consumer.

modest attire and hijab as the main character. This indirectly portrays that the service is designed primarily for Malay Muslims. Social media also play an essential role in inducing these sentiments into consumers' view and consumption in Malaysia (Mohd Thas Thaker *et al.*, 2020). Agents and religious leaders utilise social media to instil religious sentiment in Muslim consumers' view of consumption. This influence helps to shape Malaysian Muslims view that their consumption is a form of religious expression.

The second symbolic meaning that is expected during data collection and analysis is familial meanings. It is expected that consumers choose to consume life insurance to protect their loved ones in mishaps. The findings suggest that Malaysian Muslims consume it to provide a better hospitalisation experience for their children, and in the case of a mishap, their children will be financially protected. Providing the best coverage for their children becomes their identity as responsible parent. Some participants expressed that they consume an Islamic alternative to continue their family's norms as it is a value passed down from their parents (see Chapter 4, Section 4.3.4.1). Baudrillard (1998) argued that it has become impossible for a consumer to become independent from social influence; they tend to conform to their social environment due to the fear of being isolated. Choosing Islamic over conventional life insurance is therefore inevitable, as doing otherwise would be socially unacceptable. It is an act of conforming to one's family norm and societal values. Malaysian society is quite patriarchal. The father or husband holds a strong position in decision making. It is typical for a wife or daughter to follow their father or husband's opinion in consuming certain things. Here, choosing an Islamic alternative that has been accepted throughout their family's tradition is indisputable.

All participants are well educated. The highest educational background is a PhD, and the lowest is Bachelor Degree. They have the advantage of being financially literate. Living in urban areas also opens up their awareness of various financial protections available in the market. Moreover, all participants are currently employed. As such, they have exposure to life insurance throughout their professional background (see Chapter 4, Section 4.2.1). Some of them are even working in financial sectors, i.e., banking. One participant is a Syariah consultant, is an expert in Islamic financial services in Malaysia. While others mostly learnt about it at university, attending courses on financial literacy and are exposed to it by colleagues at work. These exposures influence their understanding and preferences to an Islamic alternative even more. Meanwhile, participants who have limited knowledge of

Syariah compliant financial services tend to follow their social surroundings normalities (see Chapter 5, Section 5.4).

Other symbolic meanings that surprised the researcher during data collection and analysis are the roles played by society, friendship, and the sacred and profane meanings. Similar to abiding by family's norms, Malaysian Muslims associate their consumption with the broader society. They have become, to some extent, more aware of their social surrounding and social image. They became more sensitive and prone to choose an Islamic alternative over conventional ones when considering society's perception. Malaysian Muslims consume an Islamic alternative to become a caring community and conform to societal values (see Section 4.3.5). This is in line with Baudrillard's (1998) argument that consumption is a repressive form of social control where individuals have prescribed a set of consumption codes to operate and, in doing so, be accepted by society. This has resulted in structured and constrained possibilities for alternative perspectives and self-expression (Cherrier and Murray, 2004). Here, consuming Islamic life insurance is about conforming to religious requirements and gaining a sense of belonging to a community, free of fear of social isolation and judgment.

The second unexpected symbolic meanings that surprised the researcher is the element of commercial friendship. Whether it is Islamic or conventional, consuming life insurance is associated with commercial friendships between a participant and their insurance agent. It becomes an act of sustaining such a relationship. Commercial friendship is a subset of relationship marketing where "it involves affection, intimacy, social support, loyalty, and reciprocal gift giving" (Price and Arnould, 1999, p. 50). However, this finding is not consistent with Price and Arnould's (1999) paper which found that service providers and consumers build a commercial relationship upon embarking on a service. In contradiction, this researcher discovered that commercial relationships were developed long before both parties embarked on a service exchange. Consumers chose to consume a particular service based on a pre-existing friendship that eventually developed into a commercial relationship. In Malaysia, it is typical to see a middle-income earner having small-scale side businesses to earn extra income on top of their fixed income. This is especially noticeable among those living in urban areas where the cost of living is higher. This researcher was surprised to learn that almost all insurance agents were included in their close social circle. Most participants revealed that they were comfortable working and dealing with agents familiar to them. They



believed that they were helping their friends or family (who were agents) to earn extra income and expand their businesses. This opens up another potential theorisation and a whole other conundrum to explore and will be discussed further in Section 6.5.

The third unexpected finding that surprises the researcher is the association of money with what is sacred – the essence of this consumption. One would assume that consuming financial services such as Islamic life insurance is related to religious, familial or functional value. Yet, this is not entirely the case. Similar to inheritance money, the money earned from Islamic life insurance is deemed to be sacred. As such, careful thoughts need to be taken before using or consuming the money. Again, social media plays an equally important role in accommodating the spread of such belief among Malaysian Muslims (Shehu, Othman and Nazariah, 2017; Mohd Azlan *et al.*, 2020). This belief is firmly embedded in them and has become a normality in their daily lives. The belief dictates that consuming an Islamic alternative is the right thing to do, and consuming otherwise would cause the participants to feel they need to constantly justify doing so. This is yet another exciting perspective where one has never expected a mundane service such as life insurance.

### **6.2.3 The sacred and the profane in Islamic life insurance consumption**

The elements most often mentioned in the consumption of Islamic life insurance are the sacred and the profane. In consuming life insurance services, Malaysian Muslims were mainly concerned with the sources of the money they earned; this invoked conflicting emotions, thoughts and beliefs among them. However, this is not the first instance that money is associated with sacredness and profaneness (Simmel and Frisby, 2004). There is past evidence on how money is revered, feared, worshipped and treated with respect, and as a result considered as sacred (Durkheim, 1915). Money is evidently associated with sacredness due to its transformative power in turning good into evil and evil into good in any capitalist society (Macfarlane, 1985). For instance, people who earned money through an inheritance may treat it in a different and special way as compared to money earned through a monthly job income. Money can also be perceived as profane; evident when it is associated with luxury or conspicuous consumption (Belk, Wallendorf and Sherry, Jr., 1989; Belk and Tumbat, 2005; Muñiz Jr. and Schau, 2005; McAlexander *et al.*, 2014). Money is treated differently based on the sources from which it is obtained or earned. In the case of

consuming life insurance, the source of money earned is the obvious reason for choosing an Islamic alternative.

As mentioned in the literature review, since Belk, Wallendorf and Sherry, Jr. (1989) introduced the sacred and the profane concept in consumption research, many researchers began looking for holiness in every aspect of daily mundane materials (Rinallo *et al.*, 2012). However, only a handful of researchers gave emphasis to the sacred and profane elements in a religious context. This was probably due to the complex relationship these elements have within this context (Iacobucci, 2001; Higgins and Hamilton, 2011a; Rinallo *et al.*, 2012; Cova and Rinallo, 2015). This study responds to the repeated calls for more research in exploring the sacred and the profane within the religious context (Jafari and Suerdem, 2011, 2012; Rinallo, Scott and Maclaran, 2013; Rinallo and Oliver, 2017, 2019). It contributes to this less-studied area by providing an insight into how the sacred and the profane are consumed in a religious and multicultural context in Malaysia. Findings of this study extend the existing understanding of Islamic consumption as well as that of the sacred and the profane consumption in several directions.

First, the findings extend the current understanding of researching the sacred and the profane in a religious context — differentiating between the sacred at a metaphoric level and the Sacred at the Divine level. This is a complex relationship where the two are almost inseparable. The complexities lie in understanding whether participants express the sacredness and profaneness elements in consumption or religious-related Divinity. Therefore, the researcher found that it is particularly useful to understand the relationship between religion and the sacred/profane when exploring a religious context. It will be helpful if the researcher can see if religion elevates the sacredness and profaneness of the consumption. In this study, the consumption of life insurance is associated with the money earned through its protection plan. For Malaysian Muslims, their religious belief enhances the sacredness of money and hence it is only proper to consume only money from an untainted source. From the data, it is obvious that the consumption of conventional life insurance is unacceptable by the majority of participants. This is due to the belief that it is sinful to consume money involved in usury, gambling and elements of uncertainty. Consuming money earned through these profane sources will have negative consequences, participants believed.

Second, the findings add to the existing knowledge on the sacred and the profane properties within religious context. Belk, Wallendorf and Sherry, Jr (1989) identified twelve properties that exist in any sacred and profane consumption. Similarly, this study discovered some resemblance with Belk's list of properties namely, a strong approach and strong avoidance elements, a strong sense of devotion, sacrifice and contamination. During the interview, it was evident that participants are struggling in expressing their thoughts and emotions in explaining '*what does consuming Islamic life insurance mean to you?*'. The elements of the sacredness and profaneness are challenging to explain as it involves conflicting emotions and thoughts. However, the researcher found that requesting the participants to describe their feelings and thoughts without worrying whether it is right or wrong helped ease the conversation. Increased intonation, active hand movement, intense eye contact and body gesture while discussing the sacredness and profaneness issue in their consumption demonstrate participants' beliefs towards these elements. For example, some of the participants raised their voice with enlarged eyes and knocked on the table when they expressed their disagreement towards people who consumed conventional life insurance. While others expressed their frustration when they accidentally consumed conventional one by taking a good minute of silence, thinking and saying how frustrated they were with the incident and that they had terminated it as soon as they realised it. Several participants were very emotional sharing their experience in consuming life insurance due to their loss of close family members.

Extending Belk's (1989) twelve properties, this finding found another two elements of sacredness that involve Divinity, i.e., (i) seeking for blessings and (ii) ensuring the purity of one's flesh and blood. Malaysian Muslims associated their consumption as a way to seek Allah's blessing. They believed that there were negative consequences for consuming tainted sources of money, i.e., marital problems, illness among family members or mishaps on the road – lead to an unhappy and less prosperous life. Consuming a tainted or untainted source of money was also associated with consequences in the afterlife. In a religious context, the sacredness elements intertwined with Divinity. Their consumption becomes a 'channel' to connect with their God (Higgins and Hamilton, 2011a), i.e., seeking blessings and avoiding consequences in the afterlife.

Another unique characteristic of sacredness and profaneness in a religious context is ensuring the purity of one's own flesh and blood. Malaysian Muslims believed that the consequences

of consuming money from a tainted source could be passed down to their descendants. They also believed that the money they consumed could determine their family's fortune. Therefore, to ensure that their descendants' flesh and blood remained untainted, the majority of Malaysian Muslims participants were meticulously cautious in consuming only from a sacred source. It shows that the sacred and profane elements are believed to be transferable to their descendants and immediate family members.

Following the third contribution on the sacred and profane knowledge, it is evident that the sacred is at risk of profanation and at the same time is able to co-exist with the profane (Arnould, 2004). Malaysian Muslims who emphasised the sacredness elements are devoted to ensuring all their financial transactions free from usury, gambling and any elements of uncertainty – profaning the money. Fearing Allah's retribution in this world and in the afterlife. At the same time, there are also Malaysian Muslims who are confused in their understanding of the sacred and the profane by consuming both types of life insurance. The idea was to create a balance between this world and the afterlife. This demonstrates that both the sacred and the profane can symbiotically co-exist. This group of Malaysian Muslims, named the 'in-between the sacred and profane', constantly negotiated between the two elements. They expressed the tension of balancing between their Muslim identity and justifying their reasons for choosing conventional life insurance. They accommodated these tensions with the belief that the tainted money could be purified through cleansing rituals such as paying *zakat* and making donations. Through these measures, the money was considered good enough to consume. As such, according to these participants, consuming both types of life insurance was acceptable as long as the money was put through the cleansing rituals.

Finally, this study is able to contribute further to the sacred and the profane consumption literature by demonstrating how sacredness is being shaped or maintained in the Malaysian life insurance marketplace. Interestingly, the findings reveal that the sacred and the profane meanings are not only personal oriented but also socially influenced by different actors as explained in Chapter 5; this is constantly negotiated by Malaysian Muslims. Different layers of influence help to shape the sacred and profane meanings in the Malaysian life insurance marketplace which will be discussed further in the next subsection.

#### **6.2.4 The formation of Islamic marketplace through the sacred and the profane ideology**

This study contributes further to the overlapping area between the sacred and the profane consumption within the religious context by providing an insight into (i) how the sacred and the profane help to shape the Islamic life insurance marketplace and (ii) how Malaysian Muslims negotiate between the sacred and profane elements in consuming a product or a service, which this case, Islamic life insurance. This is consistent with the second and third research questions as stated in Figure 8 in Chapter 2.

To the best of the researcher's knowledge, this study is not the first to explore such an overlapping area. As discussed in Chapter 2's literature review, O'Guinn and Belk (1989) considered the question of whether sacred consumption can reside within a religious context through their study of the consumption of Heritage Village in the USA. Their findings showed that the sacred can exist as much in religion as in the commercial domain. The 'gospel of prosperity' doctrine and the seed of faith became theological justifications for visitors' material indulgence. The sacredness was divided by Heritage Village's physical boundaries; maintained by its ambience, décor, heavenly-oriented themes; and manifested through the 'gospel of prosperity' doctrine that was imparted to the theme park's visitors. Here, Belk and his colleagues explored the existence of the sacred and the profane concept in a religious context where they found the overlap between the sacred and the profane as "evidence of refashioned contemporary linkages between an economic system and religion" (O'Guinn and Belk, 1989, p. 237).

Rinallo *et al.* (2012) further argued this statement with the claim that the intersection between the sacred and the profane is far more complex than that. They later stated that the sacred and the profane are not a separated dichotomy in a religious context; their own study on the consumption of fashionable rosaries showed that both the sacred and the profane can co-exist at the same time but is limited to a specific time frame. Cova and Rinallo (2015) explored this intertwined area further and claimed to resituate the separation between the sacred and the profane by proposing that religious institutions, marketplace actors and consumers themselves are working together and engaged in 'boundary work' to keep the sacred from profanation.

As stated by Rinallo *et al.* (2012), the overlapping area between the sacred and the profane in a religious context is indeed complex. In the multicultural case of Malaysia, this researcher struggles in dissecting the multiplicities of aspects that influence participants' ways of viewing their consumption, i.e., social class, identity, Islamisation, political history, power struggles, religious cult and so on. How do consumers in different social class view their consumption? Does consuming only Islamic product and services involve the process of Islamisation by different market actors? If so, how is it shaped by these actors? What about the consumption history of these Malaysian Muslim consumers? How did their cultural and ethnic history shaped Malaysian Muslim consumers? Exploring these aspects is a whole another conundrum to solve. The sacred and profane elements remain one of the many aspects in shaping Islamic consumption and its marketplace. As such, the two elements remain the focus of this thesis. Consistent with Cova and Rinallo (2015), this thesis provides evidence that the sacredness and profaneness of an object in a particular context, in a multicultural context of Malaysia, relies on both the social impartment of such ideology and the negotiation within an individual consumer's self. The rest of this subsection will discuss these two points further.

As discussed in Chapter 5, it is evident that there are different actors involved in instilling the sacred and profane elements in the consumption of Islamic life insurance. These multiple social actors impart the sacred and the profane ideology that influences Malaysian Muslim consumers to choose insurance policies only with untainted sources of money. The findings in Section 5.3, Chapter 5 demonstrate how the sacred and profane elements are instilled at three different levels i.e., macro, meso and micro, as illustrated in Figure 22.

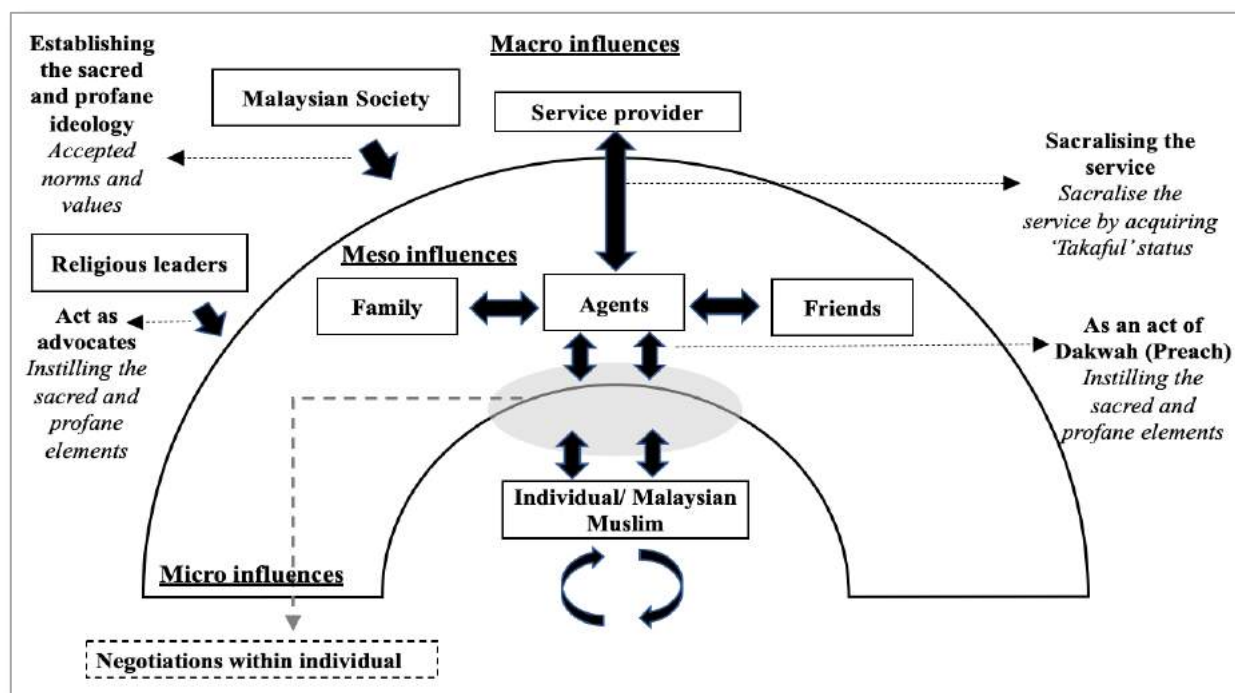


Figure 22 The multiple layers of influence in the consumption of Islamic life insurance

At the macro level, a life insurance service provider sacralises the source of money by acquiring the 'Takaful' status. For any insurance company, the process of doing so requires conforming to stringent rules and regulations. Consumers are assured that the money from this source is untainted, and upon attaining this status it is now considered sacred. Preceding it were issues where Muslim consumers consumed products without any 'halal' or 'Islamic' certification. This triggers a stir among Muslim consumers in Malaysia (Bernama, 2019; Hassan, 2021). As mentioned earlier, Malaysia is a multicultural country where other ethnicities are free to practise their religion and culture, including consuming food that is not permissible in Islam. As such, Malaysian Muslims, especially those living in urban areas, tend to be more stringent and sensitive to the 'halal' certification due to the prevailing denser intermixture of ethnicities of the social environment. Similar to these participants, the source of money is believed to be sacred and thus, knowing that their life insurance is certified as 'Takaful' symbolises that the source of money is untainted and safe to consume.

This led to another actor that were frequently mentioned throughout the interview – the Malaysian society. The Malaysian society refers to random Malaysian citizens, religious leaders, service providers, agents, family members and friends. They embrace an acceptable consumption code that every Muslim is expected to consume only 'Takaful' or 'Islamic'

products and services. Choosing otherwise would mean that they are going against the social norms, and they may need to justify their actions to society. For these Muslims, growing up in Malaysia, where the sacred and the profane ideology is deeply embedded, makes it difficult for them to differentiate between religiously or culturally structured. Based on the researcher's observation, it is typical to see 'Takaful' life insurance companies advertise using religious symbols, i.e., Muslim women wearing hijab and modest appearance as the main character, Muslim family choosing an Islamic alternative as their consumption choice (Butt *et al.*, 2018). These somehow portray the expected consumption choice that Malaysian Muslim has to abide by in Malaysian society.

The third macro-level actor is the religious leader, who acts as an advocate in instilling the importance of the sacred and profane elements. The increasing use of social media and technology has enabled consumers to quickly access various religious talks about the sacred and the profane. This enhances their belief in what is acceptable to consume and what is not. However, the findings did not explicitly specify which schools of thought the religious leaders were referring to. These religious leaders indirectly help to shape the religious culture among these participants. *Ustaz*, who received their education in the Middle Eastern countries, brought home the culture they acquired in the Middle East. For instance, the wearing of 'robe' and 'turban', which is atypical to Malaysian Muslims, becomes another symbol of religiosity. The language used by these religious leaders, which they acquired in the Middle East, indirectly imposed a particular perspective on how Islam should look. They brought home various Islamic philosophies, which they learnt from their experience in the Middle East. Malaysian Muslims who were initially exposed to Sunni Islam and Shafii's school of thought are now exposed to many other schools of thought. This has raised concerns and contradictions among Malaysian Muslims over which school of thoughts they should follow. Social media as the primary medium in reaching Malaysian Muslims becomes a powerful tool for religious leaders. Malaysian Muslims in this study expressed how they refer to various Youtube video clips and Facebook videos on which financial services is permissible to consume made by various religious leaders. Some of them are now qualified Syariah financial services advisors.

At the meso level, insurance agents who are the sales representatives of Islamic life insurance play a role in preaching and emphasising the sacredness and profaneness of money. These agents view their profession as an act to accumulate worldly benefits i.e., commissions, as



well as to gain rewards for the afterlife. What is interesting is that these insurance agents are among the consumer's close social circle. They are either acquaintances, close friends or even their own family members. This indirectly invokes a sense of social obligation for a consumer to choose an Islamic alternative as recommended by their agents. Moreover, the consumer's immediate social circle also helps to instil the importance of sacredness and profaneness. This is done through adhering to family norms and listening to stories on acceptable consumption practices that has been passed down through generations. Finally, a Malaysian Muslim is exposed to the micro influences which involve constant negotiations within one's individual self. These findings extend the existing understanding of the sacred and the profane consumption within a religious context (O'Guinn and Belk, 1989; Rinallo *et al.*, 2012; Cova and Rinallo, 2015), by providing a more detailed insight into how religious consumers negotiate between the sacred and the profane within a religious and multicultural context.

Cova and Rinallo (2015) discussed how religious institutions, marketplace actors and consumers engage in boundary work to separate the sacred and the profane in consumption. The consumers are found to either accept the "marketisation of the holy pilgrimage" or separate the sacredness from the profane commercialisation (Cova and Rinallo, 2015, p. 6). However, the negotiation within an individual self in choosing between the sacred and the profane in a religious context remained unclear. This current study extends this understanding by mapping out how religious consumers negotiate between the sacred and the profane in consuming a product within a religious context (see Figure 23).

This thesis also found that rather than viewing the sacred and the profane as a separate dichotomy as introduced by Belk, Wallendorf and Sherry, Jr. (1989), the relationship is much more complex in a religious context where the sacred and the profane are interwoven. A spectrum exists between the sacredness and the profaneness in consumption, and consumers can choose to emphasise either the sacredness, the profaneness or both at any given point in that spectrum. Some consumers tend to emphasise more on the sacredness elements in consumption, while others do not see them as relevant in financial services. But there are also consumers who choose to consume both the sacred and the profane. The findings in this thesis demonstrate how different groups of Muslims in Malaysia consume the sacred and the profane: the sacred embracer; the following the flock; the in-between the sacred and the

profane; and the sacred as not relevant. These groups vary in their active or passive roles in negotiating the sacredness and profaneness in the Malaysian marketplace.

This current study also contributes to the existing literature by analysing the tensions or struggles that Muslim consumers have to contend with, living in a multicultural and multireligious context. They have to bear the stress of negotiating between the sacred and the profane in life insurance consumption. This study finds that consumers who live in such a context tend to negotiate around two types of tensions: self-versus social; and material versus non-material (see Figure 23). The four groups of Muslims discussed in the findings can be categorised based on these tension types. On the one extreme are consumers who emphasise the sacred and the profane, and they actively negotiate these elements in the marketplace. They are the 'sacred embracer'. This group is knowledgeable in both types of life insurance and consume only from an untainted source of money across all financial services. They are self-stimulated in associating their consumption with an untainted source of money as a religious obligation. They also emphasise on non-material tensions more than material tensions. This includes sacrificing the material benefits of conventional life insurance, to be replaced with non-material benefits i.e., doing good deeds and seeking a blessed life. They also fear committing a sinful act, receiving retribution from Allah and being questioned in the afterlife if they were to consume money from a tainted source. It is evident from the interview that participants expressed intense facial expression, active hand gesture and raised intonation while discussing these negotiations, which indicates that they emphasised more on sacredness instead of profaneness. This group consists of individuals with Syariah knowledge. Most of them are Takaful agents or are involved in Syariah compliant organisations. This further influences the participants to consume and emphasise only on consuming untainted source of money further.

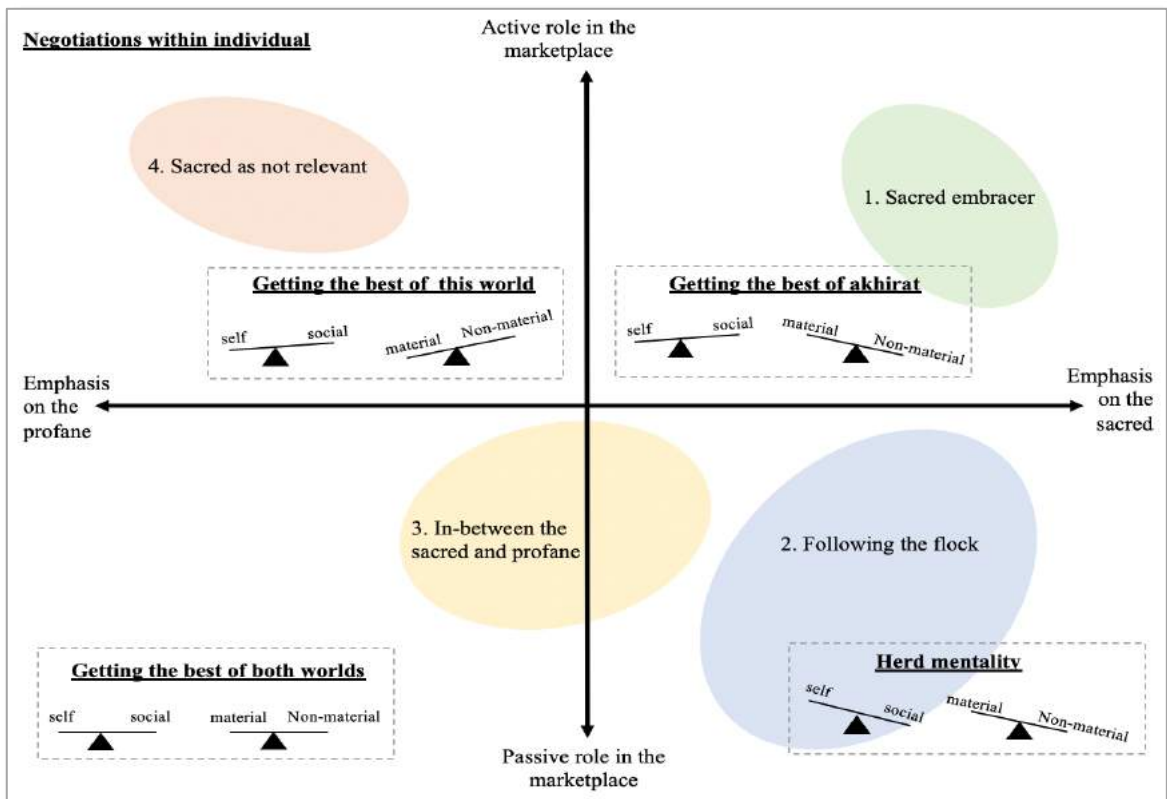


Figure 23 Negotiations between the sacred and the profane within an individual

The ‘following the flock’ group on the other hand, prefers to follow societal norms or have what is called a ‘herd mentality’. This group lacks knowledge in the difference between the two types of life insurance. These consumers fluctuate between a moderate to high emphasis on the sacred and the profane in consuming life insurance and take a rather passive role in negotiating between these elements in the marketplace. They consume from an untainted source of money in financial services when they can. This group is more receptive to social influences or tensions and consider societal norms and practices with reservation. These consumers passively follow what other people are consuming despite disagreeing on the material tensions or lesser benefits earned from Islamic life insurance. They accommodate this with thoughts about the non-material rewards they will earn. This group remains the most prominent group with the most number of participants. It reflects how Malaysian Muslims think and are comfortable doing, i.e., considering their social environment in making consumption decisions.

Next is the ‘in-between the sacred and profane’ group comprising Malaysian Muslims who are trying to get the best of both worlds. This group moderately emphasises on the

sacredness elements and plays a rather passive role in negotiating between the sacred and the profane. As such, these consumers are more open to consuming other conventional financial services. They try to be ‘better practising Muslims’ by consuming Islamic life insurance as they are also unable to avoid the social tensions. This group of consumers are more skilful in negotiating between both self and social tensions. Their aim is to balance the requirement of both worlds, getting higher returns and better benefits as well as rewards for the afterlife. Nevertheless, there are contradictions among participants in this group. Some of them emphasised consuming only from the untainted source of money. However, they remain flexible to consume a conventional one when they cannot find similar services offered in Islamic life insurance. Some of them struggled to make sense of their emotions and the acceptable value that may contradict their rational mind. This raised an interesting question of how this is so? Instead of opting for religiously expected practices, these consumers sought benefits in this worldly commercial aspect. Consequently, this opens up another area of discussion which relates to commercial friendship and societal influences in consumption.

The aim of the last group, the ‘sacred as not relevant, is to get the best of this world. These consumers view sacredness as irrelevant in financial services consumption. They are aware of the differences between Islamic and conventional life insurance, and as such, they actively negotiate between the sacred and the profane. They are self-stimulated despite facing social tensions. They do not define their financial services consumption as a part of their identity. This group emphasises more on the material benefits that could be earned through consuming life insurance. Despite experiencing pressures from society, they remained firm with their view that religious elements should not have anything to do with financial services consumption. Nevertheless, at some point, they may shift their views into being a part of an ‘in-between the sacred and profane’ group, given that they found a convincing commercial friendship or better material benefits in an Islamic one.

There is ample evidence that different Malaysian Muslims view the sacred and the profane differently. One obvious proof lies in the fact that despite living in the same Malaysian religious environment, Muslims place different emphasis on what is sacred and profane. This thesis posits that rather than sacredness and profaneness revealing themselves as argued by Eliade (1959), they are socially constructed and constantly negotiated by the individuals themselves. Consumers have a choice of whether to be active in voicing out their needs for untainted money or passively following other Muslim consumers.

Different groups of Malaysian Muslims with differing emphasis on the issue of sacredness and profaneness in consuming life insurance create a unique challenge for marketers offering products and services that fulfil such varying needs. These consumers' belief in the sacredness and profaneness of money is translated into their consumption decisions with financial services, particularly Islamic life insurance. The role of different actors i.e., Malaysian society in general, service providers, religious leaders, insurance agents, friends and family help shape the belief in the importance of consuming only from an untainted source of money. The impartment of such a belief as well as the constant negotiation by individual consumers give rise to the Islamic life insurance marketplace in Malaysia as illustrated in Figure 24.

Another aspect of marketplace influence that helps shape such belief is the mass media through popular culture among the Malays. Malaysians are among the top consumers of Malay drama, similar to soap operas, highly valued in the United States (Lim, 2019). This has given rise to Malay popular culture – *Malay dramas* (Hashim *et al.*, 2013). Popular culture refers to mass production, mass mediation, urban setting, globalism, and cosmopolitanism (Weintraub, 2011). Popular culture in the high culture is typically associated with the taste for art, sophisticated language, dance and music. However, popular culture among the Malays in Malaysia does not incline towards anything fancy or sophisticated. Instead, it involves the portrayal of mundane, domestic situations and usually characterised by melodrama and sentimentality.

Nevertheless, this is one of the many popular cultures that exist in Malaysia. Another global popular culture has been increasingly accepted by Malaysian consumers, which Hollywood previously dominated. These are cultures of Japanese, i.e., Manga, Cosplay, J-Pop, Anime (Eriko, 2013); Korean through K-Pop and serial series (Shim, 2006); Bollywood (Ganti, 2002); and Brazilian (Kottak, 1990). The rise of Malay popular drama culture, which displays the acceptable practice among Malays in Malaysia to some extent, helps shape how Malaysian Muslims consume things and services. The tragic portrayal of Allah's retribution upon the consumption of tainted sources of money or the consequences of not following family's norms is among the common sentiments being portrayed in the Malay dramas.

In conclusion, various marketplace actors and influences can either directly or indirectly help to shape Malaysian Muslims' viewing of their consumption. However, consumers

themselves have the authority of choosing either to actively negotiate these influences or passively following what other Malaysian consumers are consuming.

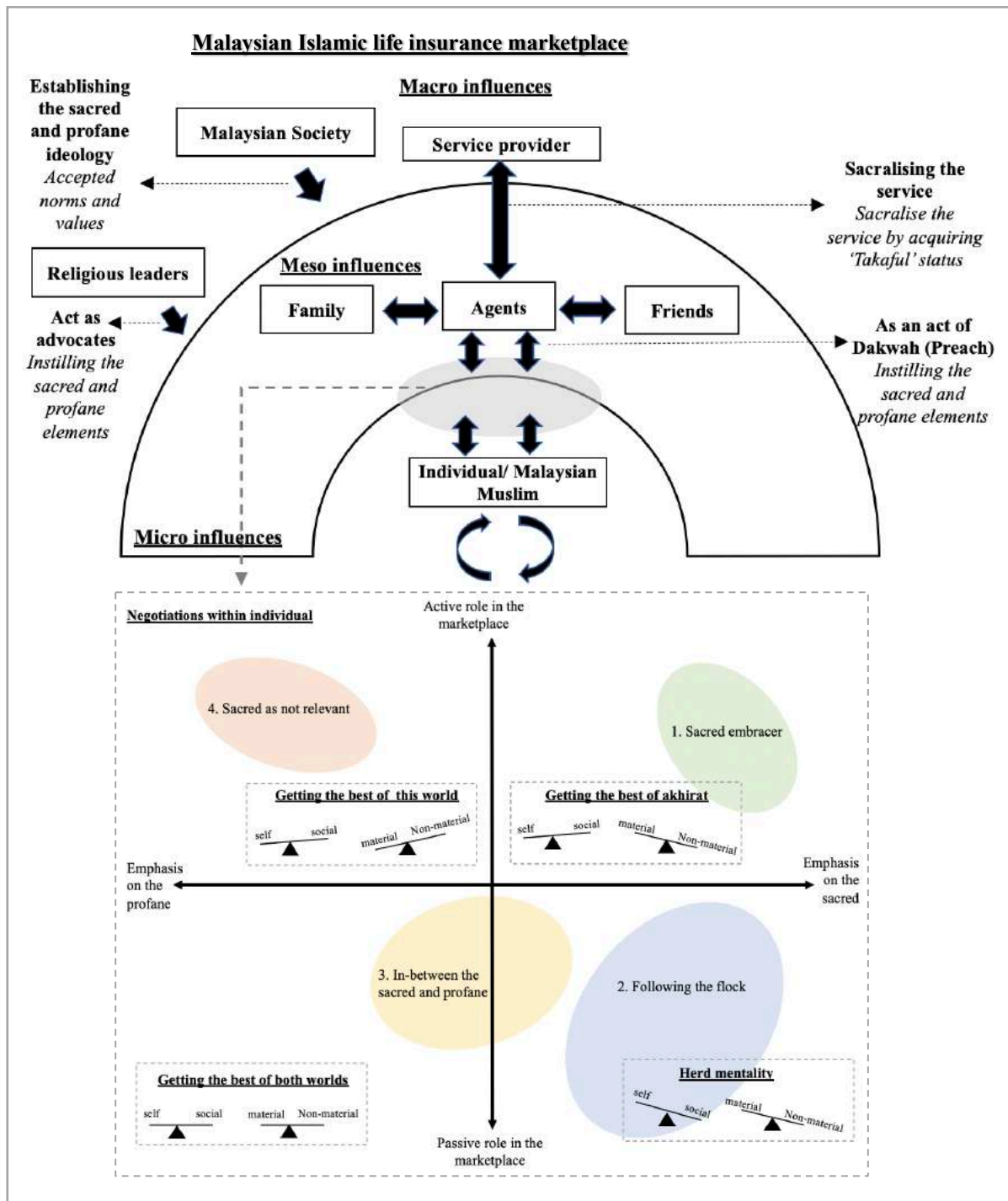


Figure 24 The formation of the Islamic life insurance marketplace from a Malaysian Muslim consumer's perspective

### 6.3 Theoretical implications

There has been a surge of interest in researching Muslim consumers and their consumption in the past few decades. This quickly developed into a new standalone field in researching ‘Islamic marketing’. Despite the establishment of this emerging field with many publications (see Sandıkcı and Rice, 2011) expanding into this academic area, the literature has yet to gain recognition in mainstream marketing research (Wilson *et al.*, 2013; Koku and Jusoh, 2014). This is further evidenced by the limited research conducted in religious consumption as can be seen in the Journal of Macromarketing from 1981 to 2014 (Drenten and McManus, 2016), and Islamic consumption is even less recognised (Alserhan and Alserhan, 2012; Karatas and Sandıkcı, 2013). Also, the existing literature of Islamic marketing and consumption hardly goes beyond the essentialism of Islam, ethnocentrism and culturalism (Sandıkcı and Rice, 2011; Jafari and Suerdem, 2012; Ger, 2013).

This current study contributes, at a specific level, to Islamic consumption and marketing literature. At a broader level, this research adds to the understanding of the sacred and the profane in consumption in relation to Consumer Culture Theory (CCT). Primarily, the findings of this study expand the existing understanding of Islamic life insurance consumption from a social and cultural perspective. This study argues that the consumption of Islamic life insurance is not merely utilitarian, psychological nor economical which will be further discussed in this section. There are symbolic meanings – religious, the sacred and the profane, familial and friendship, societal – that consumers attach to the consumption. This shows that consumers are unable to ignore their social and cultural surroundings in their consumption. Life insurance, normally a mundane and utilitarian consumption, holds a deeper meaning for them. This study expands the current Islamic life insurance literature by adopting an interpretive and inductive approach in exploring consumption rather than testing the existing models. This provides an alternative view of how Malaysian Muslims incorporate social and cultural contexts in their consumption.

Firstly, this study contribution at a specific level by providing an insight into how ‘Muslims’ are heterogeneous. This is evident throughout the findings which clearly show that among Malaysian Muslims, Islam is interpreted and incorporated differently in their life insurance consumption. This diversity of Islamic beliefs suggest that, as argued by Jafari (2012),

Islamic consumers are not to be analysed as a unified bloc. Thus, questions the need for a separate 'Islamic marketing' field in studying Muslim consumers when it is evident that Muslims, despite adhering to the same Islamic guidelines, are responsive to their different social and cultural environments. These multiple interpretations and diverse consumption practices provide an interesting platform to explore and learn how Muslims negotiate between their Islamic belief, social surroundings, culture and consumption. One way of shedding light in this direction is by demonstrating how Muslims, in this case, Malaysian Muslims interpreted Islam differently in consuming Islamic life insurance within the Malaysian culture. For example, it is found that there are four types of Muslim consumers in the consumption of Islamic life insurance in Malaysia. This is based on their emphasis between the sacred/profane elements and their role in negotiating these elements in the marketplace (see Section 5.4).

The second noteworthy contribution on Islamic consumption and marketing literature is the essentialism of Islam. Past scholars treat Islam as the distinguishing factor in the consumption among Muslims. Thus, religious elements such as religiosity (Delener, 1994; Alam, Mohd and Hisham, 2011; Razzaque and Chaudhry, 2013; Souiden and Marzouki, 2015; Ali *et al.*, 2019; Hassan and Abbas, 2019) become variables that distinguish Muslim consumers from other consumers. However, religion is not the only reason for consuming an Islamic alternative. This will be discussed later in this section. Meanwhile, despite acknowledging that consumers associate religious meaning in their consumption of Islamic life insurance, it is slightly different from what has been found in the literature. The findings suggest that Muslim consumers associate their consumption with religion at a personal level as agreed by past scholars, i.e. religiosity, as a way to fulfil their obligation to seek halalness, to consume for the afterlife, and to rely on Allah's will. Additionally, they also associate religion at a social level. Consumption serves as a way to support the growth of other Muslim businesses (religiocentrism). Here, the religious meaning relates to broader society and not only within one's self. This, in itself, is something new in consumption or marketing literature, where one consumes things to help sustain a broader religious community's businesses.

As mentioned earlier, religion is not the primary reason for consuming an Islamic alternative. Instead, it is multifaceted where Malaysian Muslims chose to consume because of the utilitarian, the sacred, the profane, familial, friendship and societal. Thus, the findings



broaden the existing knowledge of Islamic consumption by demonstrating how consumers' social and cultural context play a role. Consequently, this study is considered timely, following the repeated calls for more research in Islamic consumption and marketing (Sandikci and Ger, 2011; Jafari and Suerdem, 2012; Sandikci and Jafari, 2013; Wilson *et al.*, 2013) as well as knowledge in religious consumption (Benton, 2016; Drenten and McManus, 2016; Rinallo and Oliver, 2017, 2019; Husemann and Eckhardt, 2019).

Finally, this study contribution at a specific level by expanding the existing knowledge through the adoption of an interpretive stance in exploring Islamic consumption and its marketplace. The majority of Islamic consumption and marketing research tends to adhere to a positivist position, which adopts a reductionist approach or quantitative methods for measuring purposes (Jafari, 2012; Jafari and Suerdem, 2012). Scholars use models to test the applicability of variables in predicting the intention to purchase Islamic products and services, despite acknowledging the significance of using established models, which does not reflect the actual consumption phenomenon where it neglects the other social and cultural aspect of consumption. In contrast, this researcher believes that more in-depth cultural and societal roots play an equally essential role in influencing or shaping consumers' consumption decisions. This research found that consumers '*consume*' beyond functional or utilitarian reasons rather than just '*purchasing*'. For instance, participants expressed how they consume an Islamic alternative following their belief that the essence of consuming money should be derived from an 'untainted' source (see Section 4.3.3); consuming for the sake of following their family's norm (see Section 4.3.4.1) and consuming to become a part of a caring community (see Section 4.3.5.1). Interpretivism allows the researcher to explore the different meanings attached to the consumption, expanding the existing knowledge on the Islamic consumption marketplace towards broader social and cultural perspectives.

Method wise, this research adopted in-depth interviews with elements of phenomenology in exploring Islamic consumption and its marketplace. This method allows the researcher to probe deeper into consumers' definitions, thoughts and experiences throughout their consumption journey and how they incorporate Islam in this journey. This approach is only recently used in Islamic consumption and marketing literature but remains limited. As such, this method provides a broader perspective of consumption in comparison to using quantitative methods. In-depth interviews and phenomenology are typically used in CCT research.

Nevertheless, it is not without its critiques. The main concern is the overly agentic issue which may shift away from the main focus of CCT, i.e. the sociocultural shaping of consumption (Moisander, Valtonen and Hirsto, 2009; Askegaard and Linnet, 2011). Critics rely on the assumption that using individual interviews as the primary source of data would naturally cause the analysis to be biased towards the individualistic interpretation of consumption. Thompson, Arnould and Giesler (2013) addressed this criticism by demonstrating the various ways previous CCT studies have explored and analysed the social and historical contexts of consumption. Thompson, Arnould and Giesler (2013) further argued that CCT projects fully utilise the insights gained from the individual interview without ignoring the social and cultural context of consumption behaviour. For some cases, the best way to analyse the social and cultural influences is through understanding individual in-depth interviews (Moisander, Valtonen and Hirsto, 2009).

Related to the previous discussion, this study supports the value of in-depth individual interviews, especially in exploring the rather sensitive topic of religious consumption. This includes examining the different interpretations of Islam in daily consumption practices, the idea of life and death, and life after death. Religion is a highly sensitive personal experience. The level of sacredness in religion is exceptionally difficult to measure in any systematic way (Jafari *et al.*, 2013; Wilson, 2013). Ger and Sandikci (2006) highlighted the challenges in studying religious aspects where participants tend to conceal their true selves. Conducting interpretive research through in-depth interviews offers the researcher the right tools to address such sensitive topics (Liamputtong, 2007). This approach helps the researcher to develop a close researcher-participant relationship, enabling them to build the rapport that is crucial in elucidating knowledge (Dickson-Swift *et al.*, 2009). Therefore, this method is deemed appropriate for exploring the Islamic consumption marketplace, given the nature of the concepts being investigated as well as the shortcomings of other instruments in generating a more systematic analysis. The hope is that this study opens up another direction for researching a complex context filled with the elements of religion, sacredness and consumption. Furthermore, this study responds to the calls for more inductive and naturalistic research within Islamic consumption research (Ger, 2013; Wilson *et al.*, 2013; Jafari and Sandikci, 2016).

At a broader level, this study contributes to the intertwined area between the sacred and the profane in consumption within a religious context in several ways. First, this study is among

a handful of research which explore the sacred and the profane in a religious context. The relationship between the sacred and the profane tends to be more complex and intertwined as compared to mundane consumption (Iacobucci, 2001; Higgins and Hamilton, 2011a; Rinallo *et al.*, 2012; Cova and Rinallo, 2015). Second, this study provides an insight into how the sacred and the profane is consumed within a multireligious and multicultural context in Malaysia. In this country, Islamic life insurance, which is theologically debated in other Muslim countries, is seeing increasing market penetration among the Muslim populace. This provides a good platform to study the sacred and the profane among Malaysian Muslims consuming such services.

Third, this study increases the diversity of the existing literature by suggesting that the sacred and the profane is not only personal stimulated but also social stimulated. It provides a model depicting both the social impartment of such a belief as well as the constant negotiations that consumers undergo in consuming Islamic life insurance. Different social actors are introduced and their roles are described based on the Malaysian Muslim consumer's viewpoints. The social impartment of such an ideology is then constantly negotiated by participants, and a map is used to illustrate how different groups of participants negotiate between the sacred and the profane. This map has two dimensions, namely: (i) acceptance or rejections of the sacred and the profane ideology; and (ii) active or passive role in negotiating the sacred and the profane elements in the marketplace. In relation to these two dimensions, four different groups of Malaysian Muslims are identified based on the different characteristics: the sacred embracer; the following the flock; the in-between the sacred and the profane; and the sacred as not relevant. These findings are fairly new and would help other scholars view the sacred and the profane ideology not just as a dichotomy but as multifaceted beliefs.

Lastly, this thesis also extends the existing understanding of marketplace formation within CCT by providing an insight into how an Islamic marketplace is formed by consumers' belief on what is sacred and what is profane in consumption. A macro, meso and micro view of consumption is provided where the role of different social actors is highlighted as vital in shaping the consumer's views on consuming either Islamic or conventional life insurance. Consumers can actively or passively negotiate the sacred and profane elements in the consumption. Nevertheless, this study provides evidence, as suggested by Jafari and Suerdem (2011), that future research in Islamic consumption should "...provide evidence of

the presence of not only the ‘sacred’ and the ‘profane’..., but also, the Halal (lawful) and Haram (unlawful), the Mustahabb (favoured) and Makruh (disliked), and the Islamic and un-Islamic that may all be juxtaposed to shape Muslims’ mundane consumption practices.”

#### **6.4 Implications for marketing practices and society at large**

According to the Assistant Governor of the Central Bank of Malaysia (Bank Negara Malaysia), Mr Adnan Zaylani Mohamad Zahid, the global halal market is expected to reach USD 9.71 trillion by 2025 – more than 20 times the size of Malaysia’s economy. The global Islamic finance assets, on the other hand, had already surpassed USD2 trillion in 2018. Yet, the global takaful growth is only at around 4% in 2018. Despite an increase in takaful operators to 306 in 2018, the global takaful industry still accounts for less than 1% of the global insurance market (Mohamad Zahid, 2019). This presents a significant opportunity for the takaful industry to provide appropriate protection plans and risk management solutions that can support the progress of Muslim communities.

Malaysia is experiencing continuous demand for takaful from Muslims and non-Muslims alike, which contributed to the industry’s steady growth from 3 per cent market share in 2008 to almost 18 per cent in 2018 (Mohamad Zahid, 2019). In 2018, almost half of the Malaysian population is not protected by any life insurances. A recent demand survey stated that 46 per cent of Malaysian households and 48 per cent of businesses claimed that they are unaware of the comprehensive range of protection and risk solutions that the takaful industry can offer (Mohamad Zahid, 2019). Malaysian consumers represent an attractive market segment for marketing practitioners, and as highlighted in Chapter 2 Section 2.2.3, little is known about its consumption and consumer behaviour. Based on the findings of this research, the following recommendations are made to marketing managers, practitioners, and Malaysian consumers.

- i. *Consumption* is a productive relationship that involves marketers and producers, and consumers who constantly seek meaning in consumption rather than functional values alone (Kozinets, 2002). This research reveals that Malaysian Muslims are not just end-users; instead, they play multiple roles in the marketplace, i.e., active, passive, or neutral in negotiating their presence in the marketplace. By shifting the focus towards the cultural and marketing aspects of Islamic life insurance consumption, this research

can advance marketers' understanding of Malaysian Muslim consumers in why they choose to buy certain services. Also, exploring how the context help in shaping their consumption choices, the action and stand taken by the consumers themselves.

- ii. It was also evident that Malaysian Muslims are susceptible to the religious aspect of consumption and favouring the sacred elements and avoiding the profane elements. Marketers can utilise these religious sensitivities and binary conception effectively in their marketing campaigns. For example, they can construct narratives based on these underlying realities to the advantages of consuming Islamic life insurance. Hence, a better understanding of what is considered sacred in consumption and how it manifests around consumers' lives is crucial to construct a more effective marketing campaign.
- iii. Following the previous recommendation, the findings, through the aspiration of CCT, suggest a multiplicity of overlapping cultural groupings within a broader frame of globalisation and market capitalisation (Arnould and Thompson, 2005). The fundamental goal of marketing has always been to address the psychological aspects of consumption by fulfilling the services' functionality. This research suggests that marketing promotion should go beyond functionalism with sacredness and profaneness and consider the immediate and broader social context where the consumers reside. By considering these elements, marketers can position themselves into the consumers perceived 'realities'. Moreover, Asian consumers, especially those living in a multicultural society such as Malaysia, experience a heterogeneous distribution of meaning (Arnould and Thompson, 2005). As such, greater sensitivity to the multicultural framework in structuring marketing campaign, through the aspiration of CCT, will heighten the receptive responses from multicultural consumers.
- iv. Additionally, the findings also reveal that agents or salespeople from close social circles play a vital role in influencing the consumption decision in choosing a particular service provider. Echoing Bourdieu's (1986) findings suggest that agents who act as the closest interaction with the consumers utilise their 'social capital' to advance the relationship into a commercial one. As a result, consumers willingly and comfortably choose a particular service provider based on the commercial

relationship they have developed (see Section 4.3.4.3). This research suggests that marketers and insurance agents fully utilise these relationships to their advantages as consumers are more open to being approached by familiar agents.

- v. This study also suggests that Muslim consumers are heterogeneous. Different Muslims view their consumption of Islamic life insurance differently. It is the heterogeneity of Muslims that enables marketers to better attract Muslim consumers based on the context they live in. Relevant to the findings is the evidence that there are four different groups of Malaysian Muslim consumers in Islamic life insurance consumption: the 'sacred embracer', the 'following the flock', the 'in-between', and the sacred as not relevant. The level of emphasis towards the sacred and the profane in consuming untainted money and their role differs accordingly. For example, consumers in 'the sacred embracer' group embrace the sacred elements in the consumption. As such, they are meticulously cautious about consuming only from an untainted source of money compared to consumers who belong to the 'sacred as not relevant' group. By understanding these differences, different marketing strategies could be designed to reach them.
- vi. Finally, this study is beneficial to the broader society. The findings allow Malaysian society to gain an informed perspective of Muslim's consumption within the financial services context. This study strongly supports the recommendations of Arnould, Eric and Thompson (2015), who point out that adopting the CCT approach would almost certainly help practitioners, researchers, and consumer society gain a deeper understanding of consumption. In this case, the findings suggest that Malaysian Muslims are heterogeneous. Especially in consuming financial services. The findings help educate society on the different emphasis on the sacredness and profaneness elements that act as the essence of consumption, the advantages of selecting familiar agents from the close social circle, the tensions experienced in consuming the service and, most notably, the different stance that consumers can take in negotiating the sacredness and profaneness in the marketplace. The findings will also help consumers understand what Islamic life insurance is and what needs to be considered before consuming this service.

## **6.5 Limitations of the study and directions for future research**

There are several limitations to this study. First, in terms of sampling. Given the exploratory nature of this research, the researcher interviewed 44 Malaysian Muslims who were living in Selangor and Kuala Lumpur in 2017. As such, it limits the generalisability of the findings to the Muslims who participated in this study. The study does not represent other Muslims in the populace, not to mention Muslims in other countries. However, Braun and Clarke (2013) claimed that: "...generalizability is not a meaningful goal for qualitative research, because of assumption about the context-bound nature of knowledge in qualitative research and an interest in the detail of the phenomenon being investigated" (p. 280). Future research should be conducted to explore the different interpretations of Islam by Muslims from different social and cultural backgrounds and how they translate this into consumption.

This study's findings are limited to the consumption of Islamic life insurance. The nature of Islamic life insurance is likely to be different from consuming other Islamic-compliant products and services such as food and tourism. Nevertheless, it would be insightful to explore how different Muslim consumers would negotiate their religious belief and the sacred and the profane ideology in consuming the other objects, people, places and services. As such, future research should explore other Islamic-compliant financial services or products and look for similar themes across that consumption.

The findings of this study indeed point out different directions and research opportunities in consumer and marketing research. It is apparent from the data that the sacred and the profane elements play an essential role in influencing Muslims to consume Islamic life insurance. However, evidence shows that future researchers should shift their research directions in looking beyond the apparent binary dichotomy of 'the sacred and the profane' or 'the religious and the secular'. The findings suggest that researcher can explore other nuances such as a sense of commercial relationship in consuming Islamic alternative, services consumption, morality or ethical consumption, and even theorising the consumption at a more macro level.

It was evident in the findings that participants relate their consumption as being involved in commercial friendship (see Chapter 4, Section 4.3.4.3). This finding surprised the researcher as it was apparent that each participant recalled having an insurance agent among their

immediate social circles instead of a total stranger. Thus, the concept of friendship becomes another critical role in consuming either Islamic or conventional life insurance. It is understood that commercial friendship would begin when consumers embark on a service or product consumption (Price and Arnould, 1999). Surprisingly, in this case, this friendship begins way beyond consumption and continues throughout consumption. Life insurance is considered personal and private to consumers. As such, an agent, who will be their representative or ‘someone to rely on during mishap’, develops a close relationship and is considered worthy of that trust. This area could further be analysed and explored to expose another perspective, i.e., how commercial friendship is initiated before a commercial transaction occurred. Theorising this could assist marketing scholars in understanding commercial friendship better, for practitioners to tailor specific marketing strategies to capture commercial friendship in marketing their products and services.

In addition, future research could also delve into the concept of morality or ethical consumption. This concept is rooted in Islamic life insurance’s very own nature, which concerns ‘*mutual guaranteeing*’ or ‘*helping others in need*’. This meant that consumers who consume an Islamic alternative perceived that they somehow contributed to helping their social communities. Another aspect of morality is based on the service’s nature that avoids sources of money or investment concerning gambling, pornography, usury, alcohol and other uncertain elements. This is relevant as Islamic life insurance is not only consumed by Muslims but also non-Muslim consumers. The very thought that by consuming this ‘*pure*’ or ‘*untainted*’ source of money, consumers are subject to a certain standard of morality.

Similarly, the data could further be theorised from the service marketing perspective. This data could provide an alternative view of the potential nexus between Consumer Culture Theory (CCT) and Service-Dominant logic in understanding service consumption and its landscape. Pinning on the evolving notion of Service-Dominant logic (Vargo and Lusch, 2004, 2008; Lusch and Vargo, 2006; Lusch, Vargo and O’Brien, 2007) where one of its most recent axioms is that ‘value is always uniquely and phenomenologically determined by the beneficiary’ (Vargo and Lusch, 2017, p. 47). The data suggested that service consumption could be understood by looking into consumers’ meaning to consuming a particular service. These meanings are peculiar to each consumer, and together, it forms a pattern of collective or shared meanings. This notion of searching meanings in consumption is a synonym to CCT’s typical research. Following Arnould’s (2007) statement of the potential alliances in



exploring service consumption from the CCT's perspective, this study provides evidence of how a particular service, in this case, Islamic life insurance, can best be understood from this point of view.

Another area that is not explored entirely in this research is the role of different marketing promotion in portraying the consumption of Islamic life insurance. It will be beneficial to explore how consumption is being Islamised or marketized by different social actors that imposed a particular perception of how a '*Muslim should consume things*'. Future research could explore the role of social media and advertisements in shaping Muslim consumers' perception of the '*appropriate way*' to consume in a multicultural context like Malaysia. For example, how insurance companies advertise Islamic life insurance in comparison to conventional ones? Is it religious-oriented? Also, how does social media play a role in shaping one's view of such consumption?

Last but not least, this study focuses only on the consumer's perspective and not the marketer or organisation's point of view, which can further contribute to the understanding of Islamic consumption and marketplace formation in multicultural and multireligious contexts. In addition, future research could potentially contribute by utilising the different macro perspectives to provide a more holistic view of Islamic consumption and its marketplace formation. This includes the political history, power struggles, social class, Islamisation, religious cults in Malaysian society that help to shape an Islamic consumption and marketplace. How do consumers in different social class view their consumption? Does consuming only Islamic product and services involve the process of Islamisation by different market actors? If so, how is it shaped by these actors? What about the consumption history of these Malaysian Muslim consumers? How did their cultural and ethnic history shaped Malaysian Muslim consumers?

The next chapter provides the concluding remarks over the whole thesis on Islamic consumption and its marketplace formation in Malaysia.

## CHAPTER 7: CONCLUDING REMARKS

In conclusion, the findings of this study help to provide another insight into the intersection between religious belief and material consumption. This intersection is neither unusual nor unimportant in understanding consumers and their consumption (O'Guinn and Belk, 1989; Muñiz Jr. and Schau, 2005). It is acknowledged that religion is a crucial element in shaping and sustaining cultures, helping to frame a general conception of the world and self (Tillich, 1946; O'Guinn and Belk, 1989). Yet, there remains limited understanding of this overlapping area of religion and consumption (Drenten and McManus, 2016).

Despite Islamic marketing receiving an upsurge in interest in researching religious consumers and their consumption in recent years, the growing literature in exploring Islamic consumption, marketing and scholarship remain restricted to various criticisms and has failed to gain mainstream recognition (Alserhan and Alserhan, 2012; Jafari, 2012; Wilson *et al.*, 2013). Past scholarship in Islamic consumption and marketing has been criticised for treating Muslim consumers as a homogeneous consumer segment; for mainly adopting a reductionist approach; and for oversimplifying Islam as the distinguishing factor in the consumption, thereby overlooking consumers' unique sociocultural environment (Sandikci, 2011; Sandikci and Ger, 2011; Jafari, 2012; Jafari and Suerdem, 2012; Sandikci and Jafari, 2013; Wilson *et al.*, 2013).

Consistent with these arguments, this study primarily aimed to contribute additional knowledge on the intersection between the religious, the sacred and the profane consumption through the context of Islamic life insurance consumption in Malaysia. For this purpose, several research questions were raised, namely: (i) what does it mean to consume Islamic life insurance among Malaysian Muslims?; (ii) how does the sacred and the profane help to shape the Islamic life insurance marketplace?; and (iii) how do Malaysian Muslims negotiate between the sacred and the profane in consuming Islamic life insurance?

In order to answer these research questions, 44 semi-structured in-depth interviews were conducted with five different groups of participants. The interviews produced nearly 2000 minutes of thick description comprising participants' own thoughts, stories and experiences about their life insurance consumption. The data was then analysed through Braun and

Clarke's (2006, 2013) six-step thematic analysis with the assistance of NVivo software in exploring the meanings behind this consumption.

The findings of this study contribute to the understanding of Islamic consumption, religious consumption, the sacred and the profane consumption as well as marketplace formation in several ways:

- i. It provides evidence on the heterogeneity of Muslim consumers. Unlike previous scholars who treated 'Muslims' as a distinct consumer segment, this study reveals that Muslims, just like any other consumers, are embedded in their social and cultural environment. As such, they interpret Islam through their consumption practices, reflective of their social environment. This finding is crucial to both Islamic scholars and marketers in highlighting the diversity of Muslims and their consumption practices that are specific to a particular context. It emphasises the importance of situating Muslim consumers within their social and cultural settings in order to understand their consumption practices in a more meaningful way.
- ii. It discovers that participants associate their consumption of Islamic life insurance with not only utilitarian reasons but also with other symbolic reasons. The findings reveal that there are four symbolic meanings associated with the consumption of Islamic life insurance, namely religious meanings; the sacred and the profane meanings; familial and friendship meanings; and societal meanings. These findings widen the existing Islamic consumption literature towards more social and cultural perspectives.
- iii. It addresses past criticisms on the need for further inductive research in exploring Islamic consumption and marketing (Jafari, 2012). This study adopts semi-structured in-depth interviews with five different groups of participants, taking an interpretive stance throughout the project. It enables the researcher to provide multiple perspectives about the consumption and expand the existing literature from an interpretive lens. Moreover, this study uses the CCT lens in approaching the consumption phenomenon, enabling the researcher to explore the consumption from micro, meso and macro levels. By doing so, this allows the researcher to study participants from their own 'reality' without ignoring their social and cultural environment.

- iv. It also discovers that Malaysian Muslims attach the sacred and profane meanings to their consumption of Islamic life insurance. An interesting discovery is made on what these participants consider as sacred. The findings reveal how belief in the importance of consuming only from an untainted source of money becomes the essence of their consumption. The findings also show how the sacred and the profane is not only personal oriented but also socially instilled by different layers of social actors in the marketplace. These findings provide additional insight into how the sacred and the profane are manifested in a religious context; an area claimed to be relatively understudied (Higgins and Hamilton, 2011a; Jafari and Suerdem, 2011, 2012; Rinallo *et al.*, 2012; Cova and Rinallo, 2015).
- v. It provides an insight into how the sacred and the profane ideology helps to shape an Islamic life insurance marketplace. The findings propose that in this context, the sacred and profane meanings are formed bi-directionally. From the macro level, the elements are instilled by multiple social actors in the marketplace while on the micro level, they are negotiated continuously by consumers. This study further extends the current understanding of the sacred and the profane in a religious context by mapping how participants negotiate these elements. Four groups of participants were introduced based on two dimensions: (i) acceptance or rejection of the sacred and the profane ideology; and (ii) active or passive role in negotiating the elements of the sacred and the profane in the marketplace. Each group of participants were then discussed based how they negotiated between self versus social tensions and material versus non-material tensions as well as the way they accommodated these tensions.

It is imperative to understand religious consumption without separating it from its lived context, as both religion and culture have significant implications in shaping consumers' consumption practices. That said, attempts to understand religious consumption remain a challenge even until today, as "no single theory was able to capture the immense complexity involved in modern religious consumption" (Fischer, 2008, p. 226). This study does not intend to come up with a single theory in explaining Islamic or religious consumption. Instead, it proposes the aspects of the sacred and the profane that shape Islamic life insurance consumption as experienced by Muslims in Malaysia. This study also encourages other marketing scholars to explore this complex intersection by incorporating and highlighting the diverse aspects of consumption as practised by consumers without ignoring their context. As

such, this will provide varied practices and perspectives from different contexts and help to expand the current understanding of religious consumption. This is utterly important, as Miller (1995) said:

*“There is no single or proper way to consume. The imperatives of consumption may be varied as the cultural contexts from which consumers act. Consumption stands for the diversity of ‘local’ social networks that maintain their differences in the face of the homogenization of institutions and mechanisms of production and distribution”*  
(Miller, 1995, p. 41)

Finally, reflecting upon the current pandemic situation, the coronavirus has given rise to various new businesses and markets. Consumers’ fear of contracting the virus has created a booming marketplace for health and hygiene-related products and services. A majority of companies are now forced to modify their business models by incorporating digital aspects in order to meet the new demand for contactless and virtual modes of transaction. Homes have become sacred places in which consumers protect themselves from the profane virus. Consumers now religiously adhere to prescribed hygiene routines and social distancing; it has become a new norm of living. Attending Sunday prayers at churches is now forbidden, so is performing Friday prayers in large congregations. This invoked various contradicting concerns among the Muslims of whether they should protect their lives or leave their fate to God while performing their religious activities considering the pandemic situation. Religious institutions are now working their way towards ‘virtual worshipping’ mediums to continue with their religious activities. Religious consumers are seeking ways to fulfil their spiritual needs. The elements of the sacred and the profane are negotiated continuously in their lives and their consumption. Thus, a good understanding of these negotiations and how they help to form a marketplace is key to marketers.

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## **LIST OF APPENDICES**

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## Appendix 1 Research ethic form checklist (E1 form)

NBS-REC / E1

UNIVERSITY OF EAST ANGLIA  
NORWICH BUSINESS SCHOOL  
RESEARCH ETHICS COMMITTEE

## RESEARCH ETHICS CHECKLIST

This form should be completed by all staff and students planning to conduct research that involves collecting data from human participants.

Before completing this form please read the University research ethics principles at:

[http://www.uea.ac.uk/research/research\\_policies](http://www.uea.ac.uk/research/research_policies)

Students should also discuss the ethical aspects of their proposed research with their supervisor before completing the form.

## 1. Applicant Details

**Name:** Nur Nadia Adjrina Kamarruddin

Student no. (if applicable): 100143230

Status (circle appropriate): PGT student / PGR student / Staff / Other

**Course (if applicable):** PhD in Management Research

**Contact telephone number:** +44 7934 55 1324

**E-mail address:** N.Kamarruddin@uea.ac.uk

Primary supervisor's name (if applicable): Dr Nick Yip

## 2. Project Details

**Working title of project:** Exploring Islamic consumption and marketplace- A phenomenological study of Islamic life insurance consumption among Muslims in Malaysia

### 3. Research Ethics Checklist

Please answer all questions by ticking the appropriate box:

	Yes	No
1. Does the study involve participants who are particularly vulnerable or unable to give informed consent? (e.g. people under 18; people with learning disabilities; students you teach/assess)		✓
2. Will it be necessary for participants to take part in the study without their informed consent at the time? (e.g. covert observation)		✓
3. Will any financial inducements (other than reasonable expenses / compensation for time) be offered to participants?		✓
4. Will the study involve discussion of sensitive topics in a personal, social, cultural, or commercial sense? (e.g. sexual activity, bereavement, drug use, illegal activities, whistleblowing)		✓
5. Could the study place participants at risk of physical or psychological harm, distress, or negative consequences beyond the risks encountered in normal life?		✓
6. Will the research involve any appreciable threat to the health and safety of the researcher(s)?		✓
7. Will the study involve any incitement to, encouragement of, or participation in, an illegal act? (by participant or researcher)		✓
8. Will the study involve recruitment of patients or staff through the NHS?		✓
9. Will participants be informed about the purpose of the research and the nature of the research procedures?	✓	
10. Will participants be debriefed after taking part in the research?	✓	
11. Will arrangements be made to ensure that data obtained from/about participants remains confidential?	✓	
12. Will participants be informed about the use to which the data will be put?	✓	
13. Will the consent of participants be obtained?	✓	
14. Will it be made clear to participants that they are free to withdraw from the research at any time, without negative consequences?	✓	

If you ticked a **WHITE** box for **ALL** questions in the checklist, further ethical approval from the NBS Research Ethics Committee is not required. Simply sign and return this form as indicated on page 3.

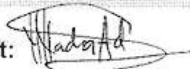
If you ticked a **GREY** (i.e. shaded) box for **ANY** question, you will also need to complete form **E2: NBS ETHICAL APPROVAL FORM**. The form asks you to provide more information about how you plan to deal with the 'grey area' ethical issues raised by your research. This does not mean that you cannot do the research but your proposal will have to be considered and approved by the NBS Research Ethics Committee.



**Important:** Please note that it is your responsibility to follow the University research ethics principles and any relevant academic or professional guidelines in the conduct of your study. This includes providing participants with appropriate information sheets and consent forms, and ensuring confidentiality in the use and storage of data in accordance with the Data Protection Act. Any significant change in the research question or design of the study may require completion of new E1 and/or E2 forms.

#### 4. Signatures

Signature of Applicant:



Date:

25/11/2016

#### Supervisor declaration (for student research only)

Please tick as appropriate:

- ☒ I have discussed the checklist and ethical implications of the proposed research with the student and am satisfied that the study does not raise ethical problems that must be considered by the NBS Research Ethics Committee.
- ☐ I have discussed the checklist and ethical implications of the proposed research with the student. One or more potential ethical issues have been identified which require completion of form E2: Ethical Approval Form for consideration by the NBS Research Ethics Committee.

Signature of Supervisor:



Date:

25/11/16

#### Submitting your Form(s)

PLEASE PHOTOCOPY THIS FORM FOR YOUR OWN RECORDS  
AND SUBMIT THE ORIGINAL

IF YOU ALSO NEED TO COMPLETE AN ETHICAL APPROVAL FORM (E2), PLEASE  
SUBMIT IT WITH THIS FORM (E1)

Please return your completed form(s) as follows:

PGT Students: NBS Teaching Office

PGR Students: SSF Postgraduate Research Office

NBS Staff: HoS Secretary

## Appendix 2 Approved ethical committee's email

E1 Ethical Form submission (student id: 100143230)

0 1 ▾



Nur Kamarruddin (NBS) <N.Kamarruddin@uea.ac.uk>  
Dear Zografia, Thank you so much for your prompt res... Mon 28/11/2016, 11:30



Zografia Bika (NBS)  
Mon 28/11/2016, 10:52

👍

↩ Reply | ▾

Nur Kamarruddin (NBS) <N.Kamarruddin@uea.ac.uk> ▾

Inbox

Der Nur

Thank you for completing all the required documents to seek research ethics approval from NBS REC. I can now confirm that your PhD project titled “Exploring Islamic consumption and market-place: A phenomenological study of Islamic life insurance consumption among Muslims in Malaysia” satisfies all the requirements and NBS REC approval is granted.  
For my record keeping, please let me know if this is study is self-funded or has the financial sponsorship of an official body. Many thanks.  
Wishing you all the best for this project.

Kind regards, Zografia.

Zografia

1 of 10 ▴ ▾

### Appendix 3 Local supervisor appointment letter



Norwich Business School

University of East Anglia  
Norwich NR4 7TJ  
England

5th January 2017

Dr Hasnizam Bin Shaari  
Head of Marketing Department  
School of Business Management  
College of Business  
Universiti Utara Malaysia  
06010 Sintok Kedah

Dear Sir,

#### **Temporary Local Supervisor Appointment**

Following our email conversation, I am writing to confirm your appointment as a temporary local supervisor for student Mrs Nur Nadia Adjrina Kamarruddin (student id: 100143230) starting 1 March 2017 until 1 July 2017. Any changes in the supervisory duration period will be informed accordingly.

This research aims to explore the premise of culture, religion, the sacred and the profane in consuming Islamic life insurance among Muslims in Malaysia. Face-to-face in-depth interviews will be conducted among existing, potential and non-existing consumers as well as agents in Islamic life insurance (Family Takaful) with regard to their meanings, thoughts, feelings, experiences and actions in consuming the service. The interview session will be held at the participants' place of convenience within the area of Kuala Lumpur and Selangor.

The purpose of the appointment of local supervisor is:

- To have an appropriate contact with the student, monitor needs and achievements, assist in fulfilling the work schedule and provide timely feedback when requested.
- To provide local support and ensure the student is aware of the sources of independent academic in Malaysia.
- To provide local advice and support during the data collection course.

In order to assist your local supervision, the student will:

- Report to the local supervisor once arrived in Malaysia.
- Report on the data collection plan for the whole period
- Provide a monthly brief report on data collection progress or any issues (when necessary)
- Update the progress and any uprising issues during the data collection period with UEA's supervisory team.

If there is any further enquiries or request, please do not hesitate to contact:

Researcher : Mrs Nur Nadia Adjrina Kamarruddin (N.Kamarruddin@uea.ac.uk)  
Main supervisor : Dr Nick Yip (N.Yip@uea.ac.uk@uea.ac.uk)  
Co-supervisor : Dr. Jasmin Baumann (J.Baumann@uea.ac.uk@uea.ac.uk)

For the purpose of confirming your agreement, please kindly sign in the provided section B below.

Please note that this appointment is on a voluntary basis.

Thank you for your time and cooperation.

Yours truly,



Nur Nadia Adjrina Kamarruddin  
PhD candidate,  
Norwich Business School,  
University of East Anglia  
United Kingdom

This page is to be signed by all parties in confirming the appointment.

**Section A: To be signed by student and main supervisor**

Student's signature and date:

Main supervisor's signature and date:



5/1/2017

Nur Nadia Adjrina Bt Kamarruddin  
PhD Candidate in Management Research,  
Norwich Business School,  
University of East Anglia, England  
(<http://www.uea.ac.uk/nbs>)  
Tel: +44 7934 551324



5/1/2017

Dr Nick Yip,  
Lecturer in Marketing,  
Norwich Business School,  
University of East Anglia, England  
Email: N.Yip@uea.ac.uk  
Tel: +44 (0)1603 59 2185

**Section B: To be signed by the assigned local supervisor.**

By signing here, you agree to provide the above mentioned support and supervision to the student.

Signature:


Date and official stamp: 15/1/2017



DR. HASNIZAM SHAARI  
Head of Department Marketing Program  
School of Business Management  
College Of Business,  
Universiti Utara Malaysia

Dr Hasnizam Bin Shaari  
Head of Marketing Department  
School of Business Management  
College of Business  
Universiti Utara Malaysia  
06010 Sintok Kedah

## Appendix 4 Research/fieldwork absence approval form

 University of East Anglia		
<b>Postgraduate Research Service</b> <b>Research/Fieldwork Absence Approval Form</b>		
As part of their research plan students may agree with their supervisors a programme of absence from UEA for fieldwork data collection or other absence associated with their research. Please note that completion and submission of this form does not represent official approval for the absence.		
<b>Student name:</b> Nur Nadia Adjrina Kamarruddin	<b>Registration no:</b> 1001432320	
<b>School of study:</b> Norwich Business School	<b>Primary Supervisor:</b> Dr Nick Yip	
<b>Are you funded?</b> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> <b>If YES please state funder:</b> Ministry of Higher Education Malaysia		
<b>Research topic:</b> Exploring Islamic consumption and marketplace- A phenomenological study of Islamic life insurance consumption among Muslims in Malaysia		
<b>I plan to be away for research/fieldwork:</b>	<b>From:</b> March 2017	<b>To:</b> July 2017
<b>Give details of research/fieldwork location:</b> The purpose of the research is to explore the premise of culture, religion, the sacred and the profane in the consumption of Islamic life insurance among Muslims in Malaysia. This will involve interviewing existing, potential, non-existing consumers as well as experts or agents of Islamic life insurance. The interviews will be conducted in Kuala Lumpur and Selangor, Malaysia.		
<b>What facilities (including IT) will be available to you?</b> The facilities involved accommodation, transportation, workstation, computer and internet service.		
<b>During my absence supervision will be as follows (complete/delete as appropriate)</b>		
a) My UEA supervisor(s) will continue to supervise me. We will keep in contact as follows:  Email/ <del>face-to-face meetings</del> /Skype/phone.....  Monthly/ <del>Quarterly</del> /..... (delete/add as appropriate)	b) I have arranged for a local supervisor to advise me on my research during my absence*. Her/his contact details are:  Name: Dr Hasnizam Bin Shaari  Address: Head of Marketing Department, School of Business Management, Universiti Utara Malaysia, 06010 Sintok Kedah  Email: zamree@uum.edu.my  *to be a formal contractual arrangement. (as per attached)	

**During my absence my contact details will be:**


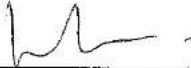
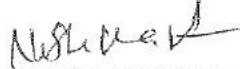
Telephone numbers (mobile and landline if possible):

mobile: +60 129458934

Your UEA email address will be used for University business during your absence so you must check your account regularly, but it is helpful for us to have an alternative email address:

adjrina88@yahoo.com

Has a risk assessment been undertaken? YES ☒ NO ☐ Give details:

Student Signature: 	Date: 5/1/2017
Primary Supervisor Signature: 	Date: 5/1/2017
PGR Director Signature: 	Date: 12/1/2017

Once completed in full and signed, please return this form to:

Postgraduate Research Service  
Elizabeth Fry Building Room 2.30  
University of East Anglia, Norwich Research Park  
NORWICH NR4 7TJ

**NOTES:**

- You must keep the PGR Office informed of any changes to your dates of absence and contact details.
- You must contact the PGR Office on your return so that your record can be updated.
- Fieldwork may result in student fees being recalculated.
- Under the UEA PGR Code of Practice you are required to have a formal contractual arrangement with any external/local supervisor, which details the level and nature of the supervision which they are expected to provide.
- If you are living in University accommodation and wish to continue to after your absence you should advise the Accommodation Service as soon as possible of your expected dates of departure and return.

**FOR SSF FIELDWORK APPLICATIONS:**

- Before any fieldwork data research is undertaken students must obtain ethical approval from their School Ethics Committee and also complete a risk analysis assessment which must be approved by the School Health & Safety Officer.
- Students will not be allowed to commence fieldwork research until both have been approved.

## Appendix 5 Fieldwork risk assessment form

### Appendix 1: Fieldwork Risk Assessment Form

Before leaving for fieldwork all students must undertake their own risk assessment, discuss it with their supervisors and have the assessment approved by the School Health & Safety Officer (please see your School Handbook for information). Then return a copy of this form to the SSF PGR Students Office (2.30 Elizabeth Fry Building) for retaining on your student file.

Completed by (print name): Nur Nadia Adfina Kamaruddin Age: 28 years old  
 Dates of travel: February 2017 – June 2017 Country: Malaysia

**Important:** Please discuss with your supervisor(s) before completing the form.

Risks/requirements:		Risk status - please tick and/or comment in applicable box			
		1. Checked and not a concern or n/a	2. Checked and organised - OK	3. Not yet checked or organised	4. A problem (explain)
Access	Travel to and within place of study		<input checked="" type="checkbox"/>		
	Permission from host institution, national park, village, etc. to study	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
	Insurance for FW period		Malaysian citizen. Fully covered for Malaysian healthcare		
	Accommodation in host country		<input checked="" type="checkbox"/>		
	FO advice re country*	<input checked="" type="checkbox"/>			
Pre-planning	Visa	<input checked="" type="checkbox"/>			
	Individual special needs (including medical conditions)**	<input checked="" type="checkbox"/>			



	Vaccinations***	✓			
--	-----------------	---	--	--	--

Health Risks		Risk status – please check and comment if necessary			
		High Risk	Moderate Risk	Low risk	Problem
Diseases	Typhoid, Malaria, Hepatitis, HIV infection			✓	
Food and Drink	Food poisoning; Food allergies			✓	
	Drinking water diseases			✓	
	Washing water diseases			✓	

Risks/requirements:		Risk status - please tick and/or comment in applicable box			
		1. Checked and not a concern or n/a	2. Checked and organised - OK	3. Not yet checked or organised	4. A problem (explain)
Training	First aid/health advice		✓		
	Languages - if host country is non English-speaking indicate your level of proficiency with the native tongue: fluent, intermediate or basic		(Very fluent)		
	Country background awareness (culture, economy, etcetera.)		✓		
	Technical skills for equipment		✓		
Personal safety	Culture/dress code	✓			
	Civil unrest - emergency plans	✓			

Biological hazards	Ease of routine contact with UEA 'base'		✓		
	Ease of contact for help in emergencies		✓		
	Specific risks of research location (if any, give details and explain whether there is adequate friendship or institutional support in case of something happening)		✓ (I will bring a chaperon along with me to safeguard my wellbeing during the data collection)		
	Domestic & wild animals	✓			
	Venomous reptiles And Poisonous plants	✓			
	Insects/pathogens HIV, Hepatitis B	✓			

Physical hazards	Climatic extremes		✓		
	Hazardous substances	✓			
	Severe terrain	✓			
	Natural disasters		✓		
	Local transport		✓		

\*Information on Foreign Office website <http://www.fco.gov.uk/travel/>

\*\* will be treated confidentially

\*\*\*Information obtainable from UEA Medical Centre ([www.umsuea.co.uk](http://www.umsuea.co.uk) , tel 01603 251600, email [umsuea@nhs.net](mailto:umsuea@nhs.net))

## Appendix 6 Participant invitation letter



### Participant Invitation Letter

**Research title:** Exploring Islamic consumption and marketplace- A phenomenological study of Islamic life insurance consumption among Muslims in Malaysia

Dear Sir/Madam,

You are invited to participate in a study to explore the meanings behind Islamic consumption among Malaysian Muslims. This study is part of a PhD research project under the Norwich Business School, University of East Anglia, United Kingdom. This would be a good opportunity for you to share your own thoughts, experiences, views or voices with regards to consuming Family Takaful or Islamic life insurance in Malaysia.

We are currently scheduling participants for a 30-60 minutes interview session in Kuala Lumpur and Selangor. The interviews will take place between March and May 2017. During this interview, you will be invited to share your experiences, thoughts, feelings and actions pertaining to the Islamic life insurance consumption as detailed as you can. The questions are worded with the sensitive nature of this subject matter in mind and if you do not wish to answer a specific question, it can of course be skipped.

Please note that all information received will be anonymised and kept confidential in accordance to UK Data Protection Act 1998.

It is entirely up to you to decide whether or not to participate. If you agree to participate, you may either confirm your participation by contacting me directly at 012-9458934 for verbal confirmation or email me at N.Kamarruddin@uea.ac.uk. The interview will be conducted at either your place of work or at your home. Both face-to-face or telephone interviews are possible. Whichever is more convenient to you!

Please note that there is no financial compensation for responding to our interview. However, your shared experiences and thoughts will contribute to improving marketing strategy and practice aimed at Islamic consumers and ensure that the Islamic life insurance services offered by insurance companies are as meaningful and relevant to Malaysian Muslim consumers as possible!

Yours sincerely,

Nur Nadia Adjrina Bt Kamarruddin  
PhD Candidate in Management Research,  
Norwich Business School,  
University of East Anglia, England (<http://www.uea.ac.uk/nbs>)

## Appendix 7 Project information sheet



### Project Information Sheet

*Thank you for your interest in this study. Please read the following information about the study before deciding your participation. If you would like more information about the study, please do not hesitate to contact me.*

#### **What is the purpose of this study?**

This interview is part of a PhD research project under Norwich Business School, University of East Anglia in Norwich, England. The purpose of the whole project is to explore meanings behind Islamic life insurance consumption among Malaysian Muslim.

#### **Do I have to take part?**

You are not obliged to participate in this interview. It is your decision whether you choose to participate or not. Participation is entirely voluntary.

#### **What will happen if I agree to take part?**

If you agree to take part, you will be asked to participate in an audio-recorded interview for approximately 30-60 minutes based on several interview questions. During this interview, you will be invited to share your experiences, thoughts, feelings and actions pertaining to Islamic life insurance consumption as detailed as you can. The questions are worded with the sensitive nature of this subject matter in mind and if you do not wish to answer a specific question, it can of course be skipped!

However, if you would like to withdraw your participation, please bring this to my attention and I will bring the interview to an end. Should you wish the information you provided during the interview be destroyed, you simply need to inform the researcher. However, if you withdraw AFTER THREE (3) MONTHS from the date of the interview, your interview will still be used as part of the research but no direct quotes will be used in any publications or in the final thesis.

#### **How will my information be stored and used?**

All data will be stored in accordance with the UK Data Protection Act 1998. Your information will remain confidential and anonymous. Any relevant information obtained from the interview will be used as part of my PhD research thesis. Additionally, there may also be publications in academic journals, conference posters, and presentations.

If you have any questions about the study, please contact:

Researcher	: Mrs Nur Nadia Adjrina Kamarruddin (N.Kamarruddin@uea.ac.uk)
Main supervisor	: Dr Nick Yip (N.Yip@uea.ac.uk@uea.ac.uk)
Co-supervisor	: Dr. Jasmin Baumann (J.Baumann@uea.ac.uk@uea.ac.uk)

Thank you again for your time and interest in this study!

## Appendix 8 Informed consent form



### Informed Consent Form

Exploring Islamic consumption and marketplace- A phenomenological study of Islamic life insurance consumption among Muslims in Malaysia

#### Instruction:

Please carefully read the statements below and indicate your agreement by ticking (✓) the box next to the statement.

I have read and understood the information provided about the study and have had the opportunity to ask questions ☒

I understand that the interview will be audio-recorded and I give permission for this to be done. ☒

I understand that I do not have to answer any particular questions if I do not want to ☒

I give permission for my statements/words to be used anonymously in the research report ☒

I understand that all information that I gave will be treated in a confidential manner ☒

I am willing to take part in this study ☒

[Redacted Participant Name]

Participant's name

Contact No.

[Signature]

Signature & Date

The researcher confirms that the details of the study and interview process have been explained and described in writing to the person named above and have been understood by her.

[Signature]  
Researcher's name

[Signature]  
Signature

9/3/2017  
Date



## Appendix 9 Debrief form



### Debrief Sheet

**Research title:** Exploring Islamic consumption and marketplace- A phenomenological study of Islamic life insurance consumption among Muslims in Malaysia

**Name of researcher:** Nur Nadia Adjrina Kamarruddin  
Norwich Business School, University of East Anglia, United Kingdom.

Thank you for participating in this study. Your time and efforts are much appreciated.

This study will explore the premise of culture, religion, the sacred and the profane in consuming Islamic life insurance among Muslims in Malaysia. In particular, this research explore the meanings, thoughts, experiences and actions that Malaysian Muslim's would associate in consuming Islamic life insurance and how the culture, religion, the sacred and profanity would influence these experiences.

If you have any questions regarding this study, please feel free to ask or contact the researcher or supervisor of this study now, or at a later date. If you wish to withdraw your data please contact the researcher immediately.

If you would like to receive a report of the main findings of the study (or a summary of the findings) when it is completed, please contact the researcher. However, individual feedback on your result would only be given upon request.

- Researcher : Nur Nadia Adjrina Kamarruddin  
(N.Kamarruddin@uea.ac.uk/ + 60129458934)
- Main supervisor : Dr Nick Yip (N.Yip@uea.ac.uk@uea.ac.uk)
- Co-supervisor : Dr. Jasmin Baumann (J.Baumann@uea.ac.uk@uea.ac.uk)

Do also contact the ethics committee below if you have any worries or concerns about this research.

Norwich Business School Ethics Committee:

Dr Zografia Bika (z.bika@uea.ac.uk)

Committee website: <http://business.uea.ac.uk/research>

Thank you again for your participation.

## Appendix 10 Interview guide

### INTERVIEW PROTOCOL

**Date:**

**Place:**

**Interviewer:**

**Interviewee:**

#### Instructions for interviewer:

##### **1. Opening a conversation:**

###### **i. Express appreciation**

*Thank you so much for your time to participate in this interview and allowing me to ask you some questions. Well, my name is Nadia and I'm currently a second year PhD student from Norwich Business School, University of East Anglia UK.*

###### **ii. Explain reason for interview**

*The reason I conducted this interview is to understand deeper how the Islamic finance market specifically Islamic life insurance is shaped. But I will be looking from the consumer point of view and see how the market is shaped based on your experience.*

###### **iii. Goal of interview**

*Hence, at the end of this interview I would hope that I would be able to understand:*

- *Your perception of insurance and Islamic life insurance*
- *What makes you decide to purchase or not the Islamic life insurance*
- *How do you make the decision and what do you feel about it?*

###### **iv. Determine duration**

*So, this interview will take about 45-60 minutes of your time. But it depends on what you would want to share with me.*

###### **v. Increase confidence**

*Just to reassure you that this interview will be anonymous and be kept confidential according to UK Data Protection. So, whatever you say today will only be between you and me and your real name will not be used. Instead it will only be coded.*

###### **vi. Recording**

*I would also like to ask if it is okay for me to record our conversation? This is only to help me remember what we have discussed today.*

###### **vii. Check for questions**

*Do you have any other questions that you would like to know from me?*

##### **2. Proceed with signing the informed consent**

*So, before we proceed you may read this information sheet. It is basically the same as what I've briefed you just now. And if you are okay with this you could sign the informed consent form here. Thank you.*

*Now can we start the interview?*

##### **3. Start interview session**

<p><b>a. Background</b> (Possible probes)</p> <ul style="list-style-type: none"> <li>• Can you tell me a bit about your background? <ul style="list-style-type: none"> <li>◦ i.e. your family background, educational background, nature of occupation, hobby.</li> </ul> </li> </ul>	<p><b>Notes:</b></p>
<p><b>b. Insurance in general</b> (Possible probes)</p> <ul style="list-style-type: none"> <li>• Perhaps you can share what does insurance in general mean to you?</li> <li>• Do you believe in insurance?</li> </ul>	
<p><b>c. life insurance and Islamic life insurance</b> (Possible probes)</p> <ul style="list-style-type: none"> <li>• Do you have life insurance?</li> <li>• <b>If you do</b>, is it conventional or Islamic insurance? From which company? How long have you had it?</li> <li>• <b>If you don't</b>, what was the reason? Have you considered having one?</li> <li>• From your understanding what does Islamic life insurance mean to you?</li> <li>• Have you ever heard of Islamic life insurance?</li> <li>• When did you start aware of Islamic life insurance?</li> <li>• If I could take you back to when you purchased the insurance, can you describe to me what made you consider purchasing the insurance?</li> <li>• How did you know about Islamic life insurance?</li> <li>• How did you feel about having or not having Islamic life insurance?</li> <li>• Who did you buy the Islamic life insurance for? Who are the beneficiaries?</li> <li>• What did you think of yourself when you buy the insurance?</li> <li>• Do you think that having Islamic life insurance is important to you? What makes you think of it that way?</li> <li>• Is it something that you want to do?</li> <li>• Now that you already have the insurance, how do you feel about it? What makes you feel that way? Do you feel the same way as when you first bought it?</li> </ul>	
<p><b>d. Belief: 'Halal' or 'Islamic' or 'Sacred' in financial services</b> (Possible probes)</p> <ul style="list-style-type: none"> <li>• What does be a Muslim mean to you?</li> <li>• What does halal mean to you?</li> </ul>	



<ul style="list-style-type: none"> <li>• What about halal in financial services mean to you?</li> <li>• Was there any different between halal in tangible product and services?</li> <li>• Do you feel that your belief influences your decision? How would it influence you?</li> <li>• How would you negotiate your belief in making decision to choose a life insurance? Would you do the same for other financial services? Why? Why not? What did you feel?</li> <li>• If you were not given a choice would you buy the conventional life insurance? What will you feel if you are to buy a non-Islamic life insurance?</li> </ul>	
<p><b>e. Reference group (family and society influence)</b> <b>(Possible probes)</b></p> <ul style="list-style-type: none"> <li>• Did you consult anyone before making decision? i.e. your family or your wife, friends, online search, any religious figure?</li> <li>• What was their feedback or response?</li> <li>• How do you feel about it?</li> <li>• Is it common among your friends to have an Islamic life insurance?</li> </ul>	
<p><b>g. Closing</b></p> <ul style="list-style-type: none"> <li>• Okay, are there any more issues or thoughts that you would want to share before we end this interview?</li> </ul>	

Possible probe as according to Kvale and Brinkman 2009

- Can you describe it to me? What happened?
- What did you do? How do you remember it? How did you experience it?
- What do you feel about it? How was your emotional reaction to this event?
- What do you think about it now?
- What is your opinion of what happened?

## INTERVIEW PROTOCOL IN BAHASA MALAYSIA

### **1. Memulakan perbualan**

#### **i. Menyatakan penghargaan**

*Terima kasih sebab sudi meluangkan masa untuk turut serta dalam temubual ini. Baiklah, nama saya Nadia dan sekarang saya adalah pelajar PhD tahun kedua dari Norwich Business School, University of East Anglia.*

#### **ii. Menerangkan tujuan temubual**

*Tujuan saya menjalankan temubual ini adalah untuk memahami dan mengkaji dengan lebih mendalam bagaimana kewangan Islam atau lebih spesifik Insurans Takaful Keluarga dibentuk. Tetapi, saya akan melihat dari perspektif budaya dan agama melalui pengalaman pengguna.*

#### **iii. Matlamat temubual**

*Oleh itu, di akhir temubual ini saya berharap dapat memahami:*

- Tanggapan anda berkenaan Insurans Takaful Keluarga*
- Apakah yang mempengaruhi keputusan anda untuk membeli atau tidak Insurans Takaful Keluarga*
- Bagaimana anda membuat keputusan dan apakah perasaan anda?*

#### **iv. Menetapkan tempoh waktu**

*Temubual ini akan mengambil masa selama 45-60 minit bergantung kepada apa yang anda ingin kongsikan bersama saya.*

#### **v. Meningkatkan keyakinan**

*Untuk makluman anda temubual ini akan disulitkan dan tiada nama sebenar akan digunakan berdasarkan UK Data Protection Act 1998.*

#### **vi. Rakaman audio**

*Saya ingin memohon kebenaran anda untuk merakam perbualan kita pada hari ini. Ini akan membantu saya untuk menhingat kembali apa yang kitelah bincangkan pada hari ini.*

#### **vii. Memastikan persoalan**

*Adakah anda mempunyai sebarang persoalan yang anda ingin ketahui daripada saya?*

### **2. Teruskan dengan menandatangani Borang Persetujuan**

Sebelum kita meneruskan perbualan, anda boleh membaca helaian maklumat ini. Ini adalah sama dengan apa yang saya terangkan sebentar tadi. Dan sekiranya anda setuju dengan ini, anda boleh menandatangani Borang persetujuan disini.

Terima kasih.

Sekarang boleh kita mulakan temubual?

### **3. Mulakan sesi temubual**

<b>a. Latar Belakang</b> <b>(Soalan lanjut yang boleh ditanya)</b> <ul style="list-style-type: none"><li>• Boleh kongsi sedikit tentang latar belakang anda?<ul style="list-style-type: none"><li>○ Cth: Latar belakang keluarga, pendidikan, pekerjaan, hobi.</li></ul></li></ul>	<b>Nota:</b>
<b>b. Insurans secara umum</b> <b>(Soalan lanjut yang boleh ditanya)</b> <ul style="list-style-type: none"><li>• Mungkin boleh kongsi apakah makna insurans secara umum kepada anda?</li><li>• Adakah anda percaya insurans?</li></ul>	
<b>c. Insurans hayat dan Takaful Keluarga</b> <b>(Soalan lanjut yang boleh ditanya)</b> <ul style="list-style-type: none"><li>• Adakah anda mempunyai insurans hayat?</li><li>• <b>Jika ada</b>, adakah ia konvensional atau Islamik? Organisasi apa? Berapa lama sudah membelinya?</li><li>• <b>Jika tiada</b>, apakah sebabnya? Pernahkah terfikir untuk mengambil satu?</li><li>• Daripada pemahaman anda, apakah yang anda faham tentang Takaful keluarga?</li><li>• Pernahkah anda mendengar Takaful keluarga?</li><li>• Bilakah anda mula peka tentang Takaful keluarga?</li><li>• Jika saya boleh membawa anda ke waktu mula membeli, boleh anda cerikan apa yang menyebabkan anda membeli takaful ini?</li><li>• Apakah yang anda rasa tentang memiliki atau tidak memiliki Takaful Keluarga?</li><li>• Untuk siapakah anda membeli insurans?</li><li>• Apakah yang anda fikirkan tentang diri anda ketika membeli insurans?</li><li>• Adakah anda rasa memiliki Takaful keluarga penting buat anda?</li><li>• Adakah ia sesuatu yang anda inginkan?</li><li>• Sekarang anda sudah memiliki Takaful keluarga/ insurans, apakah perasaan anda? adakah perasaan yang sama anda rasa ketika mula membeli dahulu?</li></ul>	
<b>d. Kepercayaan: ‘Halal’ atau ‘Islamik’ atau ‘suci’ di dalam servis kewangan</b> <b>(Soalan lanjut yang boleh ditanya)</b>	

<ul style="list-style-type: none"> <li>• Apakah makna menjadi seorang beragama Islam kepada anda?</li> <li>• Apakah makna halal dalam kewangan bagi anda?</li> <li>• Adakah terdapat perbezaan diantara halal bagi makanan dan kewangan?</li> <li>• Adakah anda rasa kepercayaan anda mempengaruhi keputusan anda?</li> <li>• Bagaiman anda merunding kepercayaan anda dalam membuat keputusan memilih insurans? Adakah ia sama dengan servis kewangan lain?</li> <li>• Sekiranya anda tidak diberikan pilihan, adakah anda akan membeli insurans hayat konvensional? Apakah yang akan anda rasa sekiranya anda membelinya?</li> </ul>	
<p><b>e. Reference group (family and society influence)</b> <b>(Soalan lanjut yang boleh ditanya)</b></p> <ul style="list-style-type: none"> <li>• Adakah anda meminta nasihat sesiapa sebelum membuat keputusan? Cth: kawan, keluarga, isteri, suami atau lain-lain.</li> <li>• Apakah pandangan mereka?</li> <li>• Apakah perasaan anda tentang pandangan mereka?</li> <li>• Adakah perkara biasa di kalangan kawan-kawan untuk mengambil insurans Islamik?</li> </ul>	
<p><b>g. Penutup</b></p> <ul style="list-style-type: none"> <li>• Okay, adakah anda mempunyai soalan lain atau pandangan yang ingin dikongsikan sebelum kita mengakhiri temubual ini?</li> </ul>	

Soal siasat yang boleh digunakan mengikut Kvale and Brinkman (2009)

- Boleh anda nyatakan kepada saya? Apa yang terjadi?
- Apa yang anda lakukan? Apa yang anda ingat tentang perkara itu? Apa pengalaman anda melaluinya?
- Apa yang anda rasakan tentang perkara itu? Bagaimanakah reaksi emosi tentang perkara ini?
- Apa yang anda fikirkan tentang ia sekarang?
- Apa pandangan anda tentang apa yang terjadi?

## Appendix 11 Participants' selection criteria

<b>A) For consumers: (target 40 participants)</b>		
<b>Who do you want to talk to?</b>	<b>What exact criteria are you looking for in your participants?</b>	<b>What screening questions will you ask?</b>
People who have purchased Islamic life insurance	-Have purchased Islamic life insurance at least once in their life	I have purchased Islamic life insurance (If so, from which company?)
People who are interested in purchasing Islamic life insurance	- People who have considered or expressed interest in purchasing Islamic life insurance	I am interested in purchasing Islamic life insurance
People who do not have or refuse to purchase Islamic life insurance	- People who expressed their refusal in purchasing Islamic life insurance	I am not interested in purchasing Islamic life insurance
Aged 18 and above	[Quota]: [5] <u>Gen Y/ first job in 20s (1998-1987)</u> 18-29 years old [30] <u>Gen X/ married with children in 30s-40s (1986 -1967):</u> 30 – 49 years old [5] <u>Baby Boomers/retirements in 50s (1966 and earlier)</u> 50 and above  (Adapted from Malaysia Takaful Association 2015 and Solomon 2015)	Age: _____
Live in the area of Kuala Lumpur, Selangor	Kuala Lumpur 30, Selangor 30	Which area are you currently living?
Muslim	All Muslim	Are you a Muslim? Y,N
Malaysian	All Malaysian	Are you Malaysian? Y, N
Mix of men and women	50% men, 50% women	Gender: M, F
Mix Marital status	Single and married with kids or none	Marital status: S, M(If married, how many kids)
Mix of occupational background	Unemployed, private sector, government sector, student, self-employed	If you're currently working, what is your occupation? (If you are studying or not working, please indicate so)
<b>Who do you want to EXCLUDE?</b>	<b>What exact criteria will NOT identify your participants?</b>	<b>What screening questions will you ask?</b>
Minor	less than 18 years old	Age: _____
Non-Muslim	Other religion	Are you a Muslim? Y,N
Non-Malaysian citizen	Other citizenship	Are you Malaysian? Y, N
<b>B) For agents: (target 10 participants)</b>		
<b>Who do you want to talk to?</b>	<b>What exact criteria are you looking for in your participants?</b>	<b>What screening questions will you ask?</b>
Agents/ Islamic life insurance service provider	Have been a takaful agents either full or part time	I am: full time agent part time agent others: _____
Aged 18 and above	no specific quota	Age: _____
Live in the area of Kuala Lumpur, Selangor	Kuala Lumpur, Selangor	Which area are you currently living?

Muslim	All Muslim	Are you a Muslim? Y,N
Malaysian	All Malaysian	Are you Malaysian? Y, N
Mix of company	mix of various takaful company	Which company are you representing? _____
Mix of experience	less than a year, 2-5 years, more than 5 years	How long have you been involved in Islamic life insurance? _____
<b>Who do you want to EXCLUDE?</b>	<b>What exact criteria will NOT identify your participants?</b>	<b>What screening questions will you ask?</b>
Minor	less than 18 years old	Age: _____
Non-Muslim	Other religion	Are you a Muslim? Y,N
Non-Malaysian citizen	Other citizenship	Are you Malaysian? Y, N

## Appendix 12 Overview of codes for data analysis

1st Level Coding	2nd Level Coding	3rd Level Coding	4rd Level Coding
Formative experience	Formal learnings	- Learn at universities	- As part of their financial courses
		- On the job exposure	- Employer provided good insurance coverage - Employer provided minimal to none insurance coverage
	Direct experience/heuristic experience	- Negative vs positive associations	
		- Mundane vs critical direct experience	
Definition of life insurance	As necessity		
	Associate positively	- to enforce saving discipline - As financial protection	
	Associate negatively	- A scam, waste of money, or trying to take away their money	
Different meanings to the consumption	Functional meanings	Financial cushion	-To cover critical illnesses, death and permanent disabilities
		Comfort hospitalisation	- Shorter waiting times, better hospitalisation services and reimbursement upon admission
		Wealth management	- As a way to enforce a saving habit. - As a form of investment where they can expect some profit at the end of the policy period. - As a way to avoid paying a large amount of income tax
	Religious meanings	Seeking halalness as obligation	- Syariah compliant money and halal money are used interchangeably. - Syariah compliant money refers to: (i) how the money is invested; (ii) the absence of riba' (usury), gharar (uncertainty) or maisir (gambling) elements - Definition of halal in tangible (food) vs intangible (services) - Seeking halalness spectrum (highly relevant to irrelevant)

		Religiocentrism	- Level of emphasis towards religiocentrism spectrum (highly to not emphasised)
		Consuming for the hereafter	
		Reliance on God (Allah)	
	The sacred and the profane meanings	Money as sacred	- Sacred money - Profane money - Sacredness and religion
		Properties of sacredness within Islamic life insurance consumption	- Strong avoidance and strong approach elements - Devotion - Sacrifice - Contamination - Seeking for blessed money - Ensuring purity of one's own flesh and blood
	Familial and friendship meanings	Continuing family norm	
		Consuming for children	
		Commercial friendship	
	Societal meanings	Caring community	
		Conforming to the societal value	
The shaping of the sacred and the profane in Malaysian marketplace	The different actors involved in the consumption of Islamic life insurance	Malaysian society	
		Religious leader	
		Service provider	
		Agent	
		Friend	
		Family	
	The shaping of sacred and profane ideology in the marketplace	The establishment of the sacred and profane ideologies among Malaysian Muslims	
		Religious leaders act as advocates of the sacred and profane money	
		Service provider sacralise the service through acquisition of 'Takaful' status	



Negotiation of the sacred and profane within the consumption of Islamic life insurance		Agents act as preachers	
		Family and friends instilling the sacred and profane stories and norm	
	<p><b><u>The sacred embracer</u></b>  <i>(Getting the best of akhirah)</i></p> <p>Summary:</p> <ol style="list-style-type: none"> <li>1. Knowledgeable in both life insurance</li> <li>2. See source of money as highly sacred</li> <li>3. Active role in negotiating sacred and profane in marketplace</li> <li>4. Use sacred ideology across other financial services</li> <li>5. Self-stimulated</li> <li>6. Considering non-material tensions more than material benefits</li> </ol>	Emphasis on the sacred	Highly emphasise the sacred
		Active/passive role in negotiating the sacred and profane in marketplace	Active role in negotiation
		Negotiation between self and social tensions	<i>i. Tensions within self:</i> - Associates consumption with Muslim identity- becomes an obligation <i>ii. Social tensions:</i> - Conforming to family's norm - Finding trusted agents within immediate social network
		Negotiation between material and non-material tensions	<i>i. Material tensions</i> - lesser return on earning - Less cost saving <i>ii. Accommodate with non-material benefits/tensions</i> <i>iii. non-material tensions:</i> a. <u>negative consequences</u> - Committing sins - Retribution from Allah - Questioned in the afterlife b. <u>positive consequences</u> - Making good deeds - Consuming for a blessed life
	<p><b><u>Following the flock</u></b>  <i>(Herd mentality)</i></p> <p>Summary:</p> <ol style="list-style-type: none"> <li>1. Lack of knowledge on the difference between the two</li> <li>2. Moderately to highly see source of money as sacred</li> <li>3. Moderately to extremely passive role in negotiating the sacred and</li> </ol>	Emphasis on the sacred	High and moderate emphasis on the sacred
		Active /passive role in negotiating the sacred and profane in marketplace	Different range on the passiveness role participants played (moderately passive, extremely passive)
		Negotiation between self and social tensions	<i>i. Tensions within self:</i> Associates consumption with Muslim identity- becomes an obligation <i>ii. Social tensions:</i> - <b>Religious leader advocacy</b> - Conforming to family norms - Finding trusted agents within immediate social network - <b>Social image</b>

<p>profane in marketplace</p> <p>4. To some extent use sacred ideology across other financial services</p> <p>5. Social-stimulated</p> <p>6. Considering non-material tensions more than material benefits</p>			<p><b>- Following the broader social norm</b></p> <p><b>- Enforced choice</b></p>
	Negotiation between material and non-material tensions		<p><i>i. Material tensions</i></p> <ul style="list-style-type: none"> <li>- lesser return on earning</li> <li>- Less cost saving</li> </ul> <p><i>ii. Accommodate with non-material benefits/tensions</i></p> <p><i>iii. non-material tensions:</i></p> <p>a. <u>negative consequences</u></p> <ul style="list-style-type: none"> <li>- Committing sins</li> <li>- Retribution from Allah</li> </ul> <p>b. <u>positive consequences</u></p> <ul style="list-style-type: none"> <li>- Consuming for a blessed life</li> </ul> <p><b>- Religiocentrism</b></p>
	<b><u>In between sacred and profane</u></b> <b><i>(Getting the best of both world)</i></b>	Emphasis on the sacred	Emphasis on getting the best of both world
	Summary: 1. Limited knowledge on the difference between the two 2. Moderately see source of money as sacred but aim to get the best in both world 3. Moderately passive role in negotiating the sacred and profane in the marketplace 4. Mixed use of financial services based on the material benefits 5. Balancing both self and social stimulated 6. Considering material benefits and non-material tensions at the same time	Active/passive role in negotiating the sacred and profane in marketplace	Different range on the role participants played (moderately passive)
		Negotiation between self and social tensions	<p><i>i. Tensions within self:</i></p> <p>Muslim identity-<b>trying to be a better Muslim</b></p> <p><i>ii. Social tensions:</i></p> <p><b>- Religious leader advocacy</b></p> <ul style="list-style-type: none"> <li>- Conforming to family norms - Finding trusted agents within immediate social network</li> <li>- Friends' recommendation</li> <li>- Social image</li> <li>- Pressure to follow the broader social norm</li> <li>- Somewhat enforced choice</li> </ul>
		Negotiation between material and non-material tensions	<p><i>i. Material tensions</i></p> <ul style="list-style-type: none"> <li>- Higher return</li> <li>- Cost saving</li> </ul> <p><i>ii. Accommodate with material and non-material benefits</i></p> <p><i>iii. Non-material tensions:</i></p> <ul style="list-style-type: none"> <li>- Getting a balance in both world</li> </ul> <p>a. <u>Negative consequences</u></p> <ul style="list-style-type: none"> <li>- Committing sins</li> <li>- Retribution from Allah</li> <li>- Questioned in the afterlife</li> </ul> <p>b. <u>Positive consequences</u></p> <ul style="list-style-type: none"> <li>- Consuming for a blessed life</li> </ul> <p>iv. Accommodate non-material tensions:</p>

			<ul style="list-style-type: none"> <li>- Do not use the money gained from conventional life insurance</li> <li>- Cleansing tainted money</li> </ul>
<p><b>Sacred as not relevant</b>  <i>(Getting the best in this world)</i></p> <p>Summary:</p> <ol style="list-style-type: none"> <li>1. Limited knowledge on the difference between the two life insurance</li> <li>2. Doesn't see source of money as sacred in consumption of life insurance</li> <li>3. Active role in negotiating the sacred and profane in marketplace</li> <li>4. Mixed use of financial services based on the material benefits</li> <li>5. Self and social stimulated</li> <li>6. Considering material benefits tensions more</li> </ol>	Emphasis on the sacred		Doesn't see source of money as sacred in the consumption of life insurance
	Active role in negotiating the sacred and profane in marketplace		Active role in negotiating the sacred and profane in the marketplace
	Negotiation between self and social tensions		<p><i>i. Tensions within self:</i></p> <ul style="list-style-type: none"> <li>- Muslim identity-<b>Does not define their Muslim identity</b></li> </ul> <p><i>ii. Social tensions:</i></p> <ul style="list-style-type: none"> <li>- Following family's norm</li> <li>- Availability of agents within immediate social network</li> <li>- <b>Against the broader social norm</b></li> <li>- <b>Against enforced choice</b></li> </ul>
	Negotiation between material and non-material tensions		<p><i>i. Material tensions</i></p> <ul style="list-style-type: none"> <li>- Higher return</li> <li>- Cost saving</li> </ul> <p><i>ii. Accommodate:</i></p> <ul style="list-style-type: none"> <li>- Reason with material benefits</li> </ul> <p><i>iii. Non-material tensions:</i></p> <ul style="list-style-type: none"> <li>- Does not concern on non-material reason</li> </ul>

## Appendix 13 Certificate from professional translator

### CERTIFICATE OF TRANSLATION

I, Zahirah Binti Zubir, attest that I am competent to translate from Malay into English. I do hereby certify to the best of my knowledge, belief and ability that the translation for the following document is true and accurate:

- i. The interview transcript's quotes for the thesis titled "An Exploration of Islamic Consumption and Marketplace through Consumer Culture Theory Lens: Demystifying the Sacred and the Profane in Malaysian Marketplace"

SIGNATURE:



NAME: Zahirah Binti Zubir

QUALIFICATION:

1. General Translation Course Certificate, Malaysian Institute of Translation & Books (ITBM) (Serial No: 5080)
2. Bachelor of Languages and Linguistics (English Language), University of Malaya

## Appendix 14 Summary of past research within Islamic consumption and marketing

Author	Theoretical Context	Site context	Method	Points of theoretical contribution
(Aksoy and Abdulfatai, 2019)	Consumer behaviour, TRA	Nigerian Muslims	Survey	Shows that cultural values, reference groups and consumers' beliefs critically matter. Not just religious belief.
(Bukhari <i>et al.</i> , 2019)	Religiosity, Consumer behaviour	Pakistani	Interview	Provide a basic understanding of how religiosity influence Muslims in Pakistan purchase behaviour.
(Hamzah and Mustafa, 2019)	Boycott	Malaysian Muslims	Online survey	Provide insight of consumer boycott in Malaysia .
(Hong <i>et al.</i> , 2019)	Consumer behaviour	Chinese Muslims	Survey	Show faithfulness, reliability of recommendations, product price, product availability and halal authenticity influence halal purchasing among Chinese Muslims.
(Karoui and Khemakhem, 2019)	Purchase behaviour	Tunisian Muslims	Interview	Demonstrate the role of identity, nostalgia and hedonism in the intention to purchase halal products and services.
(Maison <i>et al.</i> , 2019)	Religious symbols and consumption	Indonesian Muslims	Experiment	Results demonstrate the role of religiosity in consumption, especially in consumers' responses to halal label.
(Nickerson and Nandialath, 2019)	Advertising and promotions	Emirati Muslims	Survey	Contribute to the understanding of consumer behaviour related to the context of retail hubs in Muslim majority country.
(Rauf, Prasad and Ahmed, 2019)	Desire, religion and social order	Pakistani	Multi-sided ethnography	Show how religion (and religious ideology) dictates consumption practices. The pursuit of desire does not contravene the pre-existing social order.
(Torlak <i>et al.</i> , 2019)	Religious consumption and rituals	Turkish Muslims	Ethnography, observation and interview	Discussed the meanings of Qurban, preparation of the ritual, Qurban choice, meat consumption, Qurban ritual, marketplace and framing of discourses.
(Rehman, Samad and Kashif, 2018)	Religious symbols and services	Pakistani	Interview	The consumption typology of low and high religious services and symbols in services context.
(El-Bassiouny, 2018)	Hijab culture and consumption	Egyptian Hijabista	Qualitative ethnography	Through consumer culture theory, self-transformations and authenticity lens, this study explored hijab consumption phenomenon.
(Shahid, Ahmed and Hasan, 2018)	Halal cosmetic consumption	Muslims in Delhi, Mumbai and Hyderabad	Focus group and in-depth interview	Provide insight on religiosity and an increasing awareness about halal products as determinant for halal product consumption. The results also show that halal certification and education level of Muslim consumers influence the consumption.
(Sherwani <i>et al.</i> , 2018)	Halal meat consumption	Turkish Muslims in Germany	Survey	Positive personal attitude, motivation to comply with the opinion of important persons and institution influence halal meat consumption.
(Dekhil, Boulebech and Bouslama, 2017)	Religiosity and luxury consumption	Tunisian Muslims	Survey	Religiosity does not hinder the consumption of luxury brands. The effect of religiosity on attitude and personal orientation is stronger for persons having higher incomes.
(El-Bassiouny, 2017)	Halal and conspicuous consumption	UAE	Observation, visual content analysis	Illustrate how authenticity and modernity where highly savvy cosmopolitan consumers incorporated the global values within the halal parameters.
(Omar <i>et al.</i> , 2017)	Boycott and consumption	Malaysian Muslims	Questionnaire, PLS	Examine the effect of halal violation on the relationship between trust recovery and negative consumer behaviours (avoidance, boycott and revenge).
(Yeniartas and Akarsu, 2017)	Frugal and consumption	Turkish Muslims	Face-to-face structured surveys	Highlighted the importance of not equating frugality and religiosity to low levels of consumption and abstinence from consuming.

(Jafari and Sandikci, 2016)	Islamic consumption and marketing	El-Bassiouny (2014; 2015), Jafari and Sandikci, (2015a)	Critical argument	i) Reappraised the oversimplification of the marginalization discourse; ii) Reiterated the pitfalls of Islamic exceptionalism at an ontological level; iii) Re-emphasised the importance of understanding identity dynamics in the analysis of the complex intersections between Islam, marketing and consumption.
(El-Bassiouny, 2016)	Islamic consumption and marketing	Jafari and Sandikci's (2015) commentary on El-Bassiouny (2014)	Critical argument	i) Questioned the underlying religion, morality, and sustainable society in marketing. ii) Addressed Islamic marketing concept iii) Highlighted the different philosophical approaches to knowledge in Islamic marketing studies. iv) Supported with Jafari and Sandikci's (2015) in opening new doors to scholarship in this field.
(Muhamad, Leong and Mizerski, 2016)	Fatwa and purchase intention (TPB)	Malaysian university students	Survey	Provide evidence on the relationship between fatwa and product purchase intention among young Muslims.
(Sharif, 2016)	Ethical and consumption	Qatari Muslim students	Survey	Insights on ethical consumption among Islamic community.
(Yeniars, 2016)	Materialism and status consumption	Turkish Muslims	Survey	Religiosity does not reject consumption but intensified status consumption and attitude towards debt for those with Islamist dispositions.
(Aoun and Tournois, 2015)	Halal cosmetics	Malaysian Muslims	Documentation, archival records, direct observations and artefacts	Contributed to Halal branding by proposing that spiritual dimension needed to be considered to have a holistic branding.
(Jafari and Sandikci, 2015)	Islamic consumption and marketing	El-Bassiouny (2014) paper	Critical review	i) Problematised the notions of marginalization, exceptionalism and Islamness. ii) Expanded the analytical focus to the multiplicities, fluidities, and complexities of global political economy, socio-historical and cultural forces in shaping contemporary marketplaces.
(El-Bassiouny, 2014)	Islamic consumption and marketing	Islamic marketing literature	Critical review	Conceptualised Islamic marketing and its foundational principles within the context of Islamic faith.
(Koku and Jusoh, 2014)	Islamic consumption and marketing	Islamic marketing literature	Critical review	Suggested that scholars in the area of Islamic marketing should start working towards the development of a theory of 'Islamic marketing'.
(Ger, 2013)	Islamic consumption and marketing	literature on the intersection of global Islamic marketing and global capitalism	Critical review	i) Suggested that the emerging arena of Islamic marketing is ready for studies grounded in history as well as social perspective. ii) Suggested marketing scholars to view Islamic marketing as part and parcel of the market logics, capitalism, globalization, markets, and politics. iii) Critical ethnography and political economy analysis are some of the promising approaches.
(Karatas and Sandikci, 2013)	Religious community and consumption	Turkish based Gullen community- a Sufi-based	Observation, semi-structured interviews	i) Showed that consumption played an important role in attracting individuals to the community, socializing them to the communal ethos, and created symbolic boundaries between the community members and outsiders.

		globally connected Islamic network	ii) Discussed how the communal religious ethos shaped consumption practices and brand relationships of members and influences the marketplace dynamics.	
(Kurt and Ozgen, 2013)	Holy Feast and New Year in Turkey	Females in urban and rural areas of Turkey	In-depth interviews	Assessing the changing natures of both the sacred and Christian oriented non-sacred occasions in Turkey as a hybrid society between urban and rural.
(Moufahim, 2013)	Pilgrimage	Muslim pilgrimage	Ethnography	Provide insights of gift giving in Muslims pilgrimage
(Sandikci and Jafari, 2013)	Islamic consumption and marketing	Islamic and marketing literature	Critical review	Critical suggestion for Muslim scholars to explore Islamic encounters in Islamic consumption and marketplace.
(Wilson and Grant, 2013)	Islamic consumption and marketing	Marketing, cultural studies, anthropology, contemporary religion, post-structuralism and natural philosophy	Key case examples from 40 years of the authors' collective professional experiences; field notes investigating approximately 1,000 brand marketing media reports, 32 in-depth interviews	i) Islamic Marketing is (while connected to the Islamic faith, heritage and cultural milieu) most usefully described and analysed as a differentiated wave within marketing activities and consumption, spearheaded currently by Muslims and non-Muslims alike ii) Related the developments in the marketing field, where marketing moves through evolutionary and revolutionary phases of meaning and practice, while grappling with new challenges and channels, in order to maintain its relevance and efficacy
(Wilson <i>et al.</i> , 2013)	Islamic consumption and marketing	Literature, experts, observation	An "eagle eye" method to investigate this phenomenon: - iterative process when analysing longitudinal and contemporary phenomenological data	Discussed diverse set of expert opinions, reflections and comments on peers' views of the current state of Islamic marketing literature. The term Crescent marketing was introduced to highlight how critical cultural factors are in shaping perceptions and Islamic practises.
(Al-Hyari <i>et al.</i> , 2012)	Consumer boycott	Saudi students live/study in the UK.	qualitative techniques	Showed a strong relationship and a clear link between religiosity in Arabic/Islamic collectivist cultures and consumer behaviour (mainly boycotting). It also showed that consumers in such societies are collectively influenced by these factors when formulating their purchase decisions, particularly for international brands.
(Alserhan and Alserhan, 2012)	Islamic consumption and marketing	A review of articles and conference papers in the field of Islamic marketing	Critical review	Presented empirical evidence about the amount of research Muslim consumers received within the last eight decades.

(Jafari, 2012)	Islamic consumption and marketing	Literature in Islamic marketing	Critical approach	
				i) Argued that scholars need to adopt a pluralistic approach which acknowledges multiplicity of Islam and Islamic interpretations. ii) Emphasised that Islam is a resource (not a tool) and the ability to extend the lifespan of this resource lies in making sense of Islam and extending the knowledge of the religion. iii) Sacralisation of Islam is a dangerous act, which will inevitably deprive the ability to critique and being reflexive
(Jafari and Suerdem, 2012)	Islamic consumption and marketing	Literature on Muslim consumption	Conceptual and narrative	i) Differentiated between institutionalized religion and religion as culture ii) Contested orientalist portrayal of Islam as a fanatic ideology as opposed to western modernity's features of secularism, individualism and pluralism. iii) Proposed the term 'authorised selection' perspective to denote the fact that with reference to religion itself, individuals authorize themselves to selectively interpret Islam and justify their own choices of lifestyle and everyday life practices.
(Alam, Mohd and Hisham, 2011)	Religiosity and purchase intention	Malaysian Muslims	Survey	The findings suggested that entrepreneurs should not neglect the element of religion in marketing activities, particularly in the development of products.
(Karababa and Ger, 2011)	Consumer subject formation and coffeehouse	Turkish Muslims	Historical	Provide a thorough and multi-sources of historical data. Contribute to the understanding of active consumer subject's formation through the consumption of coffeehouse in Turkey.
(Sandikci and Ger, 2011)(Sandikci and Ger, 2011)	Islamic consumption and marketing	Based on past literature on Islamic and consumption	Narrative	Provide suggestions and directions for future research to go beyond essentialism of Islam
(Sandikci and Ger, 2010)	Veiling and stigma	Turkish covered women	Ethnography	i) Shifted the directions for Muslim scholars to view consumption of veiling is being routinised and the formation of new elites. ii) Demonstrated how Muslims are heterogeneous and interpret Islam differently based on their social and cultural background.





Time: 10am  
 Place: Bangwan Forting  
 Name: [REDACTED]  
 Date:  
 Age: 52  
 Hometown:  
 Family background:  
 Marital status: Married 3 children.  
 Edu: deg. mass comm.  
 Work experience:  
 Divorce:  
 - 15 years.  
 - young old age.  
 - tax deduction.  
 Insurance - you are covered!  
 - life - 30 <sup>area</sup> <sup>diversity</sup> <sup>death</sup>  
 - medical. - for your free.  
 - better option. medical care

help a family. (can assist)  
 - 'lucky' cheaper. 'used'  
 - began faster. - medical faster.  
 What do you feel?  
 How do you come to him  
 or practice his?  
 3D.  
 conventional 'great eastern'.  
 offered to Islamic.  
 - comply to Islamic?  
 What does Islamic as you see? <sup>Armed</sup>  
 'Clean money' <sup>already pay what. 3D life.</sup>  
 don't go for profit. £m 145  
 ↓  
 kindly  
 feel that 'you are already additional annually  
 offered help!!!' <sup>2600</sup>  
 week. end.  
 290.

After the meeting she was actually thinking  
 of converting back to conventional insurance  
 and perhaps buy another Islamic insurance.  
 Were she felt that she gave the way offered  
 she would need to purchase it. Then,  
 she would feel safe when she was  
 given a choice of either Islamic and  
 non-Islamic, she would opt for Islamic.  
 To her, there is not much difference between  
 Islamic and conventional insurance but  
 if offered she would choose Islamic with  
 the thought that Allah would open up more  
 media cars for her in other areas.

Date: 12/11/17

Time: 9 pm

Place: Garut.

Name: [REDACTED]

Bemo:

Age: 30

Home town: Lelintan, Jlg., Setra Ham

Marital: married

Work: Pulau Indah, IT, WCC, IT.

- Insurance Takaful.

- 2014, Part time probin Takaful.

Insurance

'protection'

'nau cepat'

ptg 9.

MLM

agency mgr. Kelang.

- Aziz Rizaldi.com

'takaful' (yang 'karam'

'approach' - 'cert' label'

's. compliant' - 'compliance'.

'mencari' y' label adlh 'fadhul' ein'

'takaful' beral' -> 'kecillian' dunia,  
bersele' a'uraf'.

'penggunaan' sy'ndi' - 'farafad'  
(limas 1 divisab)

'label' b'g'f'ad' label' rasa' j'g'ka' tale  
b'le'k' n'alam'.

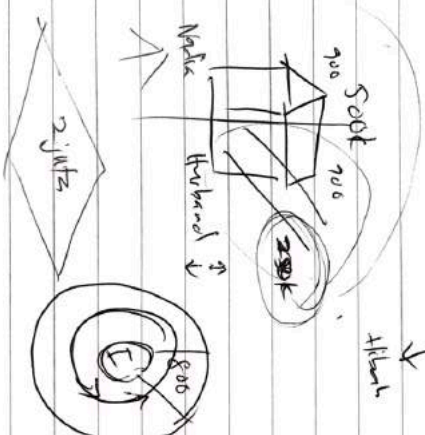
ctu: 'merg'ang' (thard) not  
k'awan' n'alam' n'alam' to  
nabi' + n'alam' up'rn' label.

In surau

Konvensional Tak-fil

Pagdi' in'urus  
Premium = 200

2000  
10k  
2000



0 1 2 3 4

14/1/17

Female Pk student UUM 3  
wanted, Melaka, no wife.

personal no → pin body 6 acik  
(converted) 100.  
2008  
change of ethnic - 20 - 50%  
reduced.  
self influence family - 25.

Not something a want to do  
negotiate agent.

never pakai agutane.  
Bank as a good neighbor?

importance  
↑ good friend  
↑ 1/100.

buy just no instruction  
- attract buyer.  
- 100 wts.

money?  
falan. - non-main.

What is a product of?  
Wusu? → invest in  
Wusu - dose 1/  
Source of \$.

Sources

data patela.  
manul di m badan.

mulia badan jati di dgr

→ effect Neway  
of thinking,  
kon' body, criteria,  
kehidupan, X

by become a to  
later must!

- process of "Conversion" need  
getting jaman/bayar.  
cut. celaka"

- new sic.  
- agutane. "Paling murah"

X sama label product & (sue) - the way of  
getting ne  
sic.

(IMB) gawad. is a must!

alternatives → open & any  
beres tapi (sue).

beres tapi (sue).

Sue → source of money roll

just DOL di (sue)

Wusu, (sue) X user friendly

glad as a matter, Wusu, user X (sue)

old end. need. not -  
monday. putative web.

\* conventional. - 20 min. - melaju 1st cap

(sue) ng sds,  
meny tawar.

\* "Gut. Wusu" - increased badan tawar tawar

\* "dulu" m. badan  
falan Wusu' sbp portel.

typical minus nyunt to  
avoid.

\* Insurans = needs & (sue) bdk

\* (sue) needs tapi (sue).

- ada agent dca, mgs, conventional,  
baga, papa (sue)

- sesama melaju = lebih suka cap  
pin agutane.

framing - cluster group.

ada guna fb. →

gi join ATM. - recruit melaju.

early.

team nonetata → quarters - find



## Appendix 16 Photos from fieldwork

### 16.0 News article on Takaful in Malaysia

#### 16.1 Family Takaful contributes to Islamic finance's growth in Malaysia

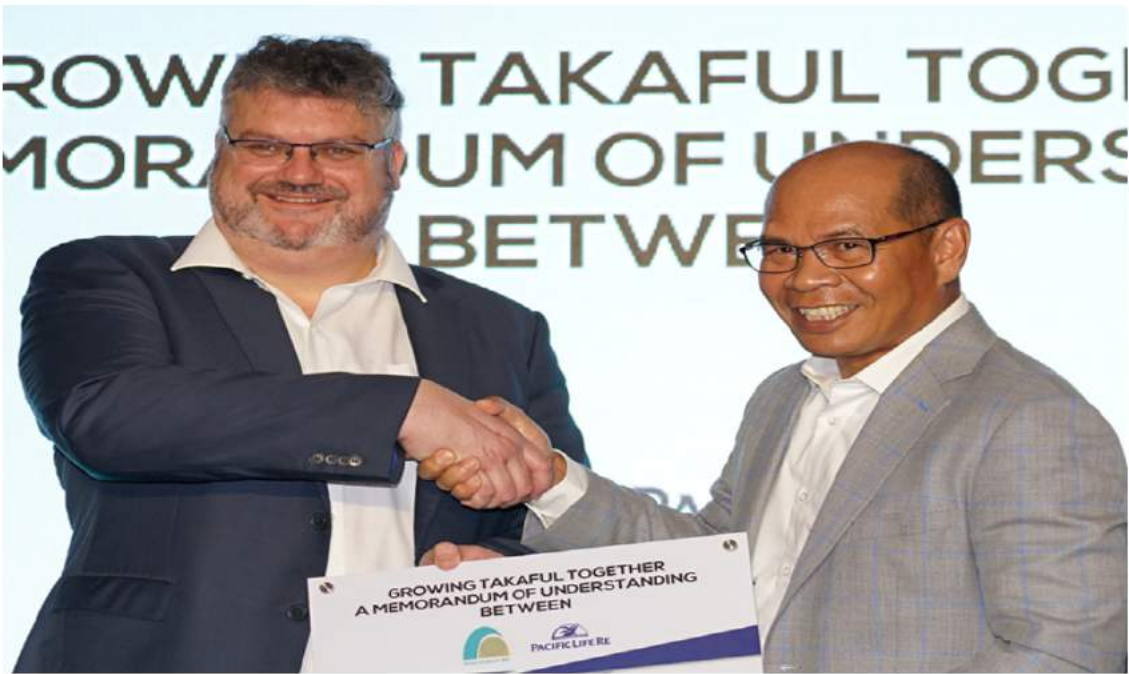
**The Malaysian Reserve**  
Sunday, July 5th, 2020

News Economy Business Money Opinion Markets World Property Sports  
Wheels TMRtv Gallery

**BREAKING NEWS** » noon, 3 July | New positive cases = 5 | Total positive cases = 8,648 | Recovered & discharged = 1,000

Home » Islamic Finance » News » Islamic finance sector to benefit from rapid family takaful growth

### Islamic finance sector to benefit from rapid family takaful growth



Monday, December 16th, 2019 at , Islamic Finance | News



*The family takaful certificate in force is forecast to reach 14.3m in comparison to 13.8m for life insurance*

**by SHAZNI ONG/ pic by MUHD AMIN NAHARUL**

THE Islamic finance industry as a whole is poised to benefit from the rapid growth of family takaful into a dominant position, said Malaysian Reinsurance Bhd (Malaysian Re) president and CEO Zainudin Ishak.

Through its collaboration with the Singapore branch of Pacific Life Re Ltd, the company aims to attain a sustainable long-term growth through the capability to write both family and general retakaful businesses.

"Family takaful certificate in force is forecast to reach 14.3 million in comparison to 13.8 million for life insurance, which translates to a family takaful penetration rate of 37.1% compared to 35.8% for life insurance penetration, according to statistics from Insurance Services Malaysia Bhd.

Source: the Malaysian reserve, December 16<sup>th</sup> 2019 online

<https://themalaysianreserve.com/2019/12/16/islamic-finance-sector-to-benefit-from-rapid-family-takaful-growth/>

retrieved on 5<sup>th</sup> July

## 16.2 The Malaysian Government aims to insure 75% of Malaysian by 2020

**The Malaysian Reserve**JOIN THE REAL CONVERSATION

Sunday, July 5th, 2020

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[Wheels](#) [TMRtv](#) [Gallery](#)

**BREAKING NEWS** » [5](#) | Total positive cases = 8,648 | Recovered & discharged cases = 9 | Total recovered = 9

[Home](#) » [Business](#) » [News](#) » Govt aims 75% takaful penetration by 2020

### Govt aims 75% takaful penetration by 2020



Wednesday, July 31st, 2019 at , Business | News



by LYDIA NATHAN / pic by TMR FILE

THE government aims for the national Islamic insurance penetration rate to hit 75% by 2020.

Finance Minister Lim Guan Eng said Malaysia is a growing family takaful market with much potential and had grown 13.1% from RM4.35 billion in 2017 to RM4.91 billion last year.

"We need to raise awareness of the benefits of takaful protection for Malaysians so they would not be burdened by unfortunate circumstances in the future," he said at the FWD Takaful Bhd brand launch recently.


FWD Takaful aims to change the public's perception on takaful and introduce new visions to leverage its strength and expertise to cement its position locally as a family takaful operator.

According to Bank Negara Malaysia, 41% of Malaysians have only one type of insurance policy.

Lim said FWD Takaful's entry into the country bodes well for the domestic takaful industry, with a total investment of RM1.06 billion over the next five years.

Source: the Malaysian reserve, July 31<sup>st</sup> 2019 online at <https://themalaysianreserve.com/2019/07/31/govt-aims-75-takaful-penetration-by-2020/> retrieved on 5<sup>th</sup> July 2020









## 16.3 Malaysia's Takaful growth outpacing conventional insurance

  
**(HTTPS://THEMALAYSIANRESERVE.COM/)**  
Home (<https://themalaysianreserve.com>)  
» Islamic Finance (<https://themalaysianreserve.com/category/islamic-finance-2/>)  
» Malaysia's takaful growth outpacing conventional insurance

### Malaysia's takaful growth outpacing conventional insurance

Monday, February 5th, 2018 at , Islamic Finance (<https://themalaysianreserve.com/category/islamic-finance-2/>)

0  
SHARES



*In Indonesia, takaful penetration remains relatively low despite them having a larger Muslim population than regional peer Malaysia*

**by HABHAJAN SINGH / pic source: Fitch Ratings**

Takaful is playing out differently in Malaysia compared to neighbouring Indonesia — two nations with a large Muslim population.

Malaysia is witnessing a commendable takaful growth as the segment continues to outpace the conventional insurance. In Indonesia, though, takaful penetration remains relatively low despite them having a larger Muslim population than regional peer Malaysia.

"This is attributable to a lacklustre demand due to low consumer awareness and weak product differentiation compared to conventional peers," said Fitch Ratings Inc in a recent report on the sector.

The same international rating agency was more upbeat on Malaysia, expecting Malaysia's takaful industry to "continue its healthy growth momentum and remain poised to further strengthen its position as the leading takaful market in Asean".

On the Malaysian side, family and general takaful grew by 7.5% and 5.9% respectively, in the first half of 2017 (1H17), compared to 5.2% and -1.8% in life and general insurance respectively, according to a Fitch Ratings report.

It noted that Malaysia has 11 takaful operators, with eight of them holding composite licences. They include Syarikat Takaful Malaysia Bhd, the only pure takaful operator listed on the Malaysian stock exchange Bursa Malaysia.

In that period, the report said takaful in Malaysia continues to gain ground from its conventional counterparts, with family takaful accounting for 30.5% of the overall life market based on new business premiums in 1H17, up from 28.8% at end-2016.

Source: the Malaysian reserve, February 5<sup>th</sup> online at <https://themalaysianreserve.com/2018/02/05/malaysias-takaful-growth-outpacing-conventional-insurance/>  
retrieved on 5<sup>th</sup> July 2020



## 16.4 Various conventional insurance companies strives for 'Takaful' status

### a) Manulife venturing into Malaysia's Takaful business

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Sunday, July 5th, 2020

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**BREAKING NEWS** » charged cases = 9 | Total recovered cases = 8,446 | Death case(s) = 0 | Total death ca

Home » Business » Corporate Malaysia » Manulife keen to venture into Malaysia's takaful business

## Manulife keen to venture into Malaysia's takaful business

Friday, March 31st, 2017 at , Business | Corporate Malaysia

Manulife Holdings Bhd, part of Canada-based Manulife Financial, wants to go into Malaysian takaful scene either in an organic or inorganic way to complement its existing suite of financial products.

"We want to go into takaful (picture)," Manulife Group CEO Mark O'Dell told The Malaysian Reserve in February although he declined to say whether it will be done via getting a new licence or through merger and acquisition (M&A).

The company, whose latest acquisition was in early November 2013 for a 100% stake in MAAKL Mutual Bhd for RM96.5 million, cited its rationale as wanting to expand its mutual fund and asset management business.

According to Manulife, transferring most of the investment management responsibility for MAAKL's funds allows Manulife to achieve scale augmenting the existing organic growth plan of its investment franchise while at the same time offers MAAKL the opportunity to execute its business strategy by growing agency distribution by leveraging on Manulife access to global and regional expertise.

The acquisition was finalised on Dec 31, 2013. The purchase brought a captive distribution force of more than 1,100 professional unit trust advisors as well as 27 unit trust funds, of which 19 are approved by Employees Provident Fund.

"We have 1,100 captive unit trust advisors that we could use to crosssell our other products," said O'Dell during the interview.

In another development for the company, its subsidiary Manulife Insurance (M) Bhd announced in June 2013, a 10-year strategic bancassurance agreement with Alliance Bank Malaysia Bhd, costing its insurance arm RM70 million in bancassurance fees which will be amortised equally over the 10-year period.

O'Dell said during the bancassurance signing ceremony: "Our market share is about 2.5% but together with our new partner, we are going to make it bigger. This partnership will enable us to get 3% to 4% within six to 12 months time."

Last week, when asked how its insurance arm will fare for the financial year 2013, O'Dell said he expected it to be ranked ninth or 10th among the 14 life insurance companies operating in Malaysia.

In an earlier development, Manulife, through another subsidiary Manulife Asset Management (M) Sdn Bhd, became the second of the eight private retirement scheme (PRS) providers to launch its retirement scheme with three funds launched in November 2012.

The funds cater to the different risk appetite of the investors and a RM90 million first year target has been reported but the PRS progress has been slow.

Source: : the Malaysian reserve, March 31<sup>st</sup>, 2017 online

<https://themalaysianreserve.com/2017/03/31/manulife-keen-to-venture-into-malaysias-takaful-business/>

retrieved on 4<sup>th</sup> July 2020



b) Ongoing consolidation for Takaful operators

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**BREAKING NEWS** » July | New positive cases = 5 | Total positive cases = 8,648 | Recovered & discharged c

Home » Business » Corporate Malaysia » Ongoing consolidation for takaful operators

## Ongoing consolidation for takaful operators

Monday, April 3rd, 2017 at , Business | Corporate Malaysia



NEW regulations and policies to enhance the takaful sector may force more consolidation and the exit of smaller takaful operators.

Marsh Takaful Brokers Malaysia Sdn Bhd CEO Ahmad Mahfuz Ismail said consolidation, joint ventures and acquisitions have been happening in the Islamic insurance sector for the last five years.

He said the new rulings and regulations, which are aimed at making the sector more globally competitive and dynamic, would require operators to boost their capital base, improve compliance and enhance their operations.

"Takaful operators had to take on many adjustments, such as compliance works regarding the takaful operation framework and more compliance for risk-based capital for takaful.

"Some companies may feel they can no longer cope with these requirements. They either have to seek partnerships to relinquish their business or dilute their shares, or exit the industry.

"It's not an easy period, but this in-house enhancement is a good preparation for 2020 when we declare ourselves as a developed nation and have to compete globally," Ahmad Mahfuz told *The Malaysian Reserve*.

"You hardly find any pure takaful companies anymore, as most (of the companies) have converted into international players through M&As (mergers and acquisitions)."

This year, Zurich Insurance Co Ltd acquired MAA Takaful Bhd from MAA Group Bhd and Solidarity Group Holding BSC for RM525 million. Allianz Malaysia Bhd has been looking to acquire an Islamic insurance business for several years and is said to be eyeing HSBC Amanah Takaful (M) Bhd.

Recently, Hong Leong Financial Group Bhd's (HLFG) plans to dispose its stake in the insurance and takaful businesses fell through after the related parties failed to reach a commercial agreement.

Ahmad Mahfuz said the country's Islamic insurance industry recorded a compound annual growth rate (CAGR) of over 20% for the last four years.

As the sector progresses, he said the relevant authority has been enhancing the takaful regulatory framework to boost the sector's global competitiveness amid market liberalisation.

"Taking a long-term view, however, these regulations are necessary to ensure a firm foundation for the country's takaful insurance industry," he added.

The Marsh Takaful CEO said a life insurance takaful framework issued in November 2015 by Bank Negara Malaysia was aimed at increasing the insurance penetration rate from 54% to 75% by 2020.

Source: the Malaysian reserve, April 3<sup>rd</sup> 2017 online

<https://themalaysianreserve.com/2017/04/03/ongoing-consolidation-for-takaful-operators/>

retrieved on 5<sup>th</sup> July 2020

c) Zurich launched new products in 2018

**The Malaysian Reserve**

Sunday, July 5th, 2020

News Economy Business Money Opinion Markets World Property Sports  
Wheels TMRtv Gallery

**BREAKING NEWS** » Cases = 9 | Total recovered cases = 8,446 | Death case(s) = 0 | Total death cases = 121 | A

Home » Business » News » Zurich to launch takaful products in 2018

## Zurich to launch takaful products in 2018



Monday, July 31st, 2017 at , Business | News



**Zurich** Insurance (M) Bhd (ZIMB) expects to launch new takaful products in early 2018 and hopes the Shariah-compliant insurance products to be its growth engine.

President of general insurance David Fike said the company is working with partners to create affordable takaful products.

"Takaful currently contributes only a small percentage to our revenue. Moving forward, we expect it to be the growth engine not only for ZIMB, but also worldwide," he told *Bernama* on the sidelines of the company's community week themed "Zutopia" in Kuala Lumpur recently.

Fike added that the company was focusing on increasing its insurance penetration and believed that takaful would enable it to do so.

Source: the Malaysian reserve, July 31<sup>st</sup> 2017 online

<https://themalaysianreserve.com/2017/04/03/ongoing-consolidation-for-takaful-operators/>

retrieved on 5<sup>th</sup> July 2020