



The role of electronic word of mouth, conventional media, and subjective norms on the intention to purchase *Sharia* insurance services

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Abstract The aim of this study was to investigate the effect of electronic word of mouth (eWOM) and conventional media on subjective norms and intention to purchase *Sharia* insurance in Indonesian Muslim society. The research data consisted of 458 Muslim clients who were members of an online community and also policy holders of *Sharia* insurance in the three largest cities in Indonesia: Jakarta, Semarang, and Surabaya. This study used purposive sampling and structural equation modeling. The research showed that eWOM and conventional media can affect subjective norms. Additionally, subjective norms have a significant effect on the intention to purchase among *Sharia* insurance customers. This study validated the importance of the variables of eWOM and conventional media in influencing subjective norms and intention to purchase. For *Sharia* insurance company management, this study can serve as a very useful reference in drafting and formulating campaign strategies. This study also justifies the integrated relationship between eWOM and conventional media with subjective norms and intention to purchase *Sharia* insurance.

Keywords *Sharia* insurance · Electronic word of mouth · Media · Norms · Intention to purchase

Introduction

Sharia insurance, commonly called *Takaful*, is a type of insurance that operates using the Islamic *Sharia* foundation and takes Muslims as the main marketing target (Billah 1998; Husin et al. 2016). Ernst and Young (2011) estimated that the contribution of *Sharia* business in 2015 accounted for US\$ 25 bn. Meanwhile, according to Boulanouar and Alqahtani (2016), total *Sharia* insurance premiums in the insurance market in Saudi Arabia reached SR16.4 bn, equivalent to US\$ 4.37 bn in 2010. Indeed, the *Sharia* industry has been growing rapidly in MENA (Middle East and North Africa) regions and also in other parts of the world, including in the countries of Southeast Asia, one of which is Indonesia (Khan and Bhatti 2008 and Husin et al. 2016).

Since *Sharia* insurance has been introduced in Indonesia in the last 25 years, it has recorded encouraging growth. Only two *Sharia* companies operated in 1994. The number rose to 45 *Sharia* insurance companies in 2012. The number later increased again to 51 companies in 2015 (AASI 2015). The total premium income has also increased. In 2013, the acquisition of premiums was \$887 million, and it later increased to \$928 million and \$1048 million in 2014 and 2015, respectively (AASI 2015).

However, the above-mentioned development of Indonesia's *Sharia* insurance seems rather insignificant when compared with the premium income of conventional insurance. This is because the average premium income per year is still small, accounting for less than 7 percent of that of the conventional insurance premium revenue (AASI

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2015). For example, in 2015, the total conventional insurance premium was \$16,003 million, while the total *Sharia* insurance premium was only \$1048 million (6.55 percent). This fact is contradictory considering the main target markets of *Sharia* insurance are Muslims, who make up the majority in Indonesia, reaching more than 200 million people or about 87 percent of the total population of Indonesia (BPS 2010). Indonesia, with such population demographics, should show a very large market share, but, in fact, the intention to purchase *Sharia* insurance products in the Indonesian Muslim community is still very low. Therefore, this research is necessary to investigate the factors that contribute to customers' intentions to purchase *Sharia* insurance products.

One of the variables with a strong effect on the intention to purchase is subjective norms (Ajzen 1991; Byon et al. 2014; Husin and Rahman 2013). The relationship between subjective norms and the intention to purchase in the service sector has been studied previously. For example, Byon et al. (2014) found a strong effect of subjective norms on the intention to purchase in the field of sport services, while Husin and Rahman (2013) found no effect of subjective norms on the intention to purchase of Muslims. On the other hand, Husin et al. (2016) found that conventional media predicts the influence of subjective norms on the intention to purchase insurance services. Furthermore, Jalilvand and Samiei (2012) also validated the relationship of eWOM with subjective norms using the theory of planned behavior. This study analyzes the roles of eWOM and conventional media as antecedents to subjective norms in relation to the intention to purchase *Sharia* insurance products in Indonesia using the theory of planned behavior.

In practice, the research results will be very useful for the management of *Sharia* insurance companies in establishing effective promotional strategies. For marketers, the research results of this study can be used as a reference in maximizing the great market potential of *Sharia* insurance products in Indonesia. Marketers can focus on exploiting the factors that affect the intention to purchase *Sharia* insurance products.

Literature review

Sharia insurance

Insurance Law No. 40 of 2014, in force in Indonesia, defines *Sharia* insurance as "a collection of agreements; the agreements between *Sharia* insurance companies and *Sharia* policyholders, and the agreement between policyholders, in the management of the contribution based on *Sharia* principles in order to help and protect each other." The characteristic of *Sharia* insurance is that *Sharia*

business is operated using the principles of Islam, which do not allow any elements of gambling (*maisir*), uncertainty (*gharar*), or interest (*riba*). Gambling and uncertainty are not allowed because both can lead to injustice for one or both parties involved in a transaction (Gustina and Nurdianawati 2012; Husin et al. 2016). *Sharia* insurance uses the concept of donation (*tabarru*) to avoid *maisir* and *gharar*. *Tabarru* is the concept of collecting funds together from insurance participants in the form of sincere charity by insurance participants if it is at any time used to pay claims or other insurance benefits (Salman 2013).

Riba (interest) is defined as a measure to add, exaggerate, or grow (Billah 1998). In conventional insurance, *riba* is performed through an investment in the form of the inclusion of funds involved in certain financial instruments in order to earn interest income. In *Sharia* insurance, the element of *riba* is not allowed because it affects transaction quality (Olson and Zoubi 2008; Amron and Mursid 2018). *Sharia* insurance replaces *riba* with the concept of profit sharing (*mudharabah*). The concept of *mudharabah* allows participants to make profits from an investment with a predetermined percentage of profit sharing, and the type of investment must be agreed upon in advance. Moreover, the type of investment must be in accordance with *Sharia* principles (Billah 1998; Amron and Mursid 2018).

Consumers' intentions to purchase and subjective norms

The concept of consumers' intentions to purchase is often associated with the theory of planned behavior derived from the theory of reasoned action (Fishbein and Ajzen 1975; Ajzen 1991). The planned behavior theory is often used in the field of marketing to explain the formation of intention to purchase by a consumer (Ajzen 1991). The theory is in the category of well-established social and psychological theories widely used to study how consumers determine their perceptions of confidence (Byon et al. 2014; Amron and Usman 2016). The theory was formed by behavioral intention, which consists of: attitudes, behavior control, and subjective norms. Evaluational-related attitudes are performed individually, either positively or negatively, in relation to behavior (Ajzen 1988). Behavioral control is the level of one's confidence toward an individual behavior in a particular environment, and subjective norms are a form of social pressure felt by others which are able to significantly influence behavior (Ajzen 1991).

Many previous studies have used the theory of planned behavior to test consumers' intentions to purchase in the service sector (Harrison et al. 2014; Byon et al. 2014; Husin et al. 2016; and Weisberg et al. 2011). For example, Harrison et al. (2014) explored the theory of planned



behavior to examine adoption of Internet banking. Byon et al. (2014) explored the theory of planned behavior to determine the factors that affect consumers' intention to purchase in the organization of the FIFA World Cup event. The results showed that attitude and subjective norms had an effect on consumers' intention to purchase. In addition, Husin et al. (2016) explored the factors that influence consumers' decisions to buy services of *takaful* in Malaysia using the theory of planned behavior. The results indicated that subjective norms were associated with intention to purchase.

Subjective norms

According to Fishbein and Ajzen (1975), a subjective norm is a form of social pressure on an individual which compels the person to want to do something. The pressure received by each individual may vary in level, in accordance with the existing social level of society where the individual lives (Taylor and Todd 1995). Husin and Rahman (2013) reported that subjective norms have a significant effect on people, especially when associated with intention to purchase. Subjective norms play a very substantial role in influencing consumer behavior, for example, in the influence of important people, age and religious groups, and members of organizations that contribute to consumers' purchase intentions. In line with this issue, Taylor and Todd (1995) defined a subjective norm as an antecedent with the ability to influence consumers' purchasing intentions.

There have been many studies with results proving a significant relationship between subjective norms and intention to purchase in the service field (Riquelme et al. 2012; Byon et al. 2014; Weisberg et al. 2011; Husin et al. 2016). For example, Riquelme et al. (2012) investigated the effect of subjective norms on the purchasing behavior of people in Kuwait. They found that subjective norms had a significant effect on intention to purchase. Byon et al. (2014) examined the effect of subjective norms on intention to purchase among consumers of sport services. They reported that subjective norms have a significant impact on intention to purchase virtual online service. As for the relationship with the intention to purchase *Sharia* insurance products, the consumers who receive positive social pressure from external parties are expected to perceive positive subjective norms, thus increasing the intention to purchase *Sharia* insurance. Therefore, the hypothesis formulated in this study is:

H1 There is a positive association between subjective norms and intention to purchase *Sharia* insurance service.

Electronic word of mouth (eWOM)

Word of mouth (WOM) first refers to communication among consumers assessing a product or service (Silverman 2001 and Sen and Lerman 2007). With the development of Internet technology that connects each individual online, word of mouth (WOM) has taken on a new role with electronic word of mouth, commonly referred to as eWOM (Chatterjee 2001; Davis and Khazanchi 2008). Hennig-Thurau et al. (2004) defined eWOM as a positive or negative statement about a product or company made by customers using Internet media. Meanwhile, Chatterjee (2001) and Fong and Burton (2008) discussed more details in terms of the differences between eWOM and WOM. They argued that eWOM is more effective than WOM due to the ease of use and the width of range.

In the field of service, the effect of eWOM on subjective norms cannot be ignored. The research conducted by Jalilvand and Samiei (2012), Viglia et al. (2016), Rossmann et al. (2016) proved that eWOM has a positive effect on subjective norms. For example, Jalilvand and Samiei (2012) tested the effect of eWOM on 296 respondents from an online community. According to the results, eWOM had a positive and significant effect on subjective norms. Viglia et al. (2016) also examined eWOM in hotel booking services. The result showed that eWOM has a positive and significant effect on subjective norms. Based on the above findings, we suspect that there is a positive relationship between subjective norms and eWOM in the purchasing of *Sharia* insurance.

H2 There is a positive relationship between eWOM and subjective norms in the purchasing of *Sharia* insurance service.

Conventional media

Conventional media is media that existed before the Internet era (Palmer and Koenig-Lewis 2009; Mortazavi et al. 2014). Furthermore, Palmer and Koenig-Lewis (2009) argued that despite the decline in conventional media such as TV, radio, magazines, and newspapers, their percentage is still quite high. The above study revealed there is a decline in conventional media among citizens of Europe, where online use is still below 50 percent. Husin and Rahman (2013) confirmed that conventional media still plays a strong role in the formation of subjective norms in the service sector.

Many previous studies have tested the effects of conventional media on subjective norms (Mafé et al. 2010; Husin et al. 2016; and Feiz et al. 2013). For example, Mafé et al. (2010) examined the effectiveness of TV programs among citizens of Spain and Colombia. The result showed



that TV programs have an effect on subjective norms. In another study, Husin et al. (2016) investigated family life insurance services in Malaysia. The result proved that conventional media (TV, magazines, and newspapers) have a positive and significant impact on subjective norms.

This study measured the impact of conventional media on subjective norms to show whether conventional media puts social pressure on consumers, which in turn affects the intention to purchase. As such, we propose the following hypothesis:

H3 There is a positive relationship between conventional media and subjective norms among *Sharia* insurance customers.

Methodology

Sample

The research sample consisted of Muslims aged 25–55 years' old who are *Sharia* insurance policy holders and belong to online communities. A total of 600 questionnaires were distributed to the respondents in the three largest cities in Indonesia: Jakarta, Semarang, and Surabaya. A total of 555 questionnaires were returned, but only 458 of them could be used for the analysis, so the response rate obtained was 76.3 percent. This is considered an excellent response rate according to the standard of Babbie (2007).

Questionnaire development

We developed the questionnaires in two parts; the first section comprised questions to gather demographic information about the respondents, such as: gender, age, and occupation. The second part consisted of a number of statements to measure the characteristics of respondents for each variable of the study. We used a 9-point scale for this purpose, starting from the responses of strongly disagree (1) to strongly agree (9). Furthermore, we used *structural equation modeling* (SEM) for the analysis of the research data.

The measurement items for the constructs of eWOM and conventional media, respectively, referred to the research results of Jalilvand and Samiei (2012) and Husin et al. (2016). Meanwhile, for the constructs of subjective norms and intention to purchase, we referred to Byon et al. (2014) and Husin and Rahman (2013). We made the necessary modifications to the measurement items to better correspond to the study of the intention to purchase *Sharia* insurance. We also conducted a pre-test in advance to avoid any misinterpretation of statements on each

measurement item and to ensure the fulfillment of face validity. Minor adjustments were carried out based on the feedback we received so that the questionnaires were easy to complete.

Validity and reliability

We used confirmatory factor analysis (CFA) to establish convergent validity, discriminant validity, and reliability. Convergent validity indicates the extent to which indicators of a specific construct converge or share a high proportion of variance in common. To ensure the fulfillment of convergent validity, the standardized loading estimates should be 0.5 or higher, and ideally 0.7 or higher. In addition, all factor loadings should be statistically significant (Hair et al. 2014).

Reliability explains the internal consistency of measurement items in the measure of each latent construct. The statistics of Cronbach's alpha, composite reliability (CR), and the average variance extracted (AVE) can be used to evaluate the reliability (Cronbach 1951). Each latent construct must have at least Cronbach's α and CR statistics of 0.7 or higher and an AVE of 0.5 or higher (Hair et al. 2014).

Meanwhile, a construct that fulfills the discriminant validity is totally different from other constructs when the indicators do not show high intercorrelations with the other indicators that measure different constructs. To evaluate the discriminant validity, we compared the AVE of any two constructs with the square of the correlation estimate between these two constructs. The AVE should be greater than the squared correlation estimate (Hair et al. 2014).

Results

Demographic information and respondent characteristics

According to the results of the census conducted in Indonesia in 2010, the demographic information obtained shows that out of 237,641,326 residents, 87 percent are Muslims (BPS 2010). Meanwhile, Christianity ranks second. Although Christianity is the second largest religion in Indonesia, Christians are a minority in Indonesia making up about 10 percent of the Indonesian population with around 23.7 million people. The remaining Indonesians are 1.69 percent Hindu, 0.72 percent Buddhist, and 0.05 percent Confucian, with rest following other religions. As many as 70 percent of Indonesians live on Java Island, spread across cities such as Surabaya, Semarang, and Jakarta (BPS 2010).



A total of 53 percent of the respondents were women. Of the total sample, 29 percent of the respondents were aged 25–30 years old, 24 percent were aged 31–35 years old, 21 percent were aged 36–40 years old, 11 percent were aged 41–45 years old, 9 percent were aged 46–50 years old, and the remaining 6 percent were aged 51–55 years old. By status, 26 percent of them were single, 67 percent were married, and the remaining 7 percent were widow/widowers. By occupation, 25 percent worked for the government, 58 percent worked in the private sector, and the remaining 17 percent had their own businesses. Seventy-eight percent of them had been active in online communities for more than 3 years and were active for periods ranging from 1 to 3 years (Fig. 1).

The analysis results have shown that all indicators measuring each latent construct have a *loading* factor of > 0.7 , and all of them are significant at the 1 percent level. This means that convergent validity has been met. From Table 1, it can be seen that all unobserved variables in this study are reliable for the three reliability measurements. Table 1 shows that there are no squares of the correlation estimate between two constructs which are greater than the two constructs' AVE. Thus, discriminant validity has been met.

To measure the absolute fit of the model, we used normed χ^2 (NC), goodness fit index (GFI), adjusted goodness fit index (AGFI), and root mean square error approximation (RMSEA) in addition to the χ^2 value and the associated degrees of freedom (*df*). As for the size of the fit incremental, we used the Tucker–Lewis Index (TLI), comparative fit index (CFI), and normed fit index (NFI). NC should be smaller than 3 and ideally smaller than 2. GFI, AGFI, TLI, CFI, and NFI must be > 0.9 , while RMSEA should be smaller than 0.08. From Fig. 2, it can be seen that all index values indicate that the models are a very good fit although the *p* value of χ^2 resulted in a moderate level, which is smaller than 0.05 but greater than 0.01. Meanwhile, the Hoelter index is intended to estimate the sample size that is sufficient to result in an appropriate fit model for χ^2 test (Hu and Bentler 1999). Because the sample size of this study was 458 (< 472), the model of this research is acceptable at the significance level of 0.01.

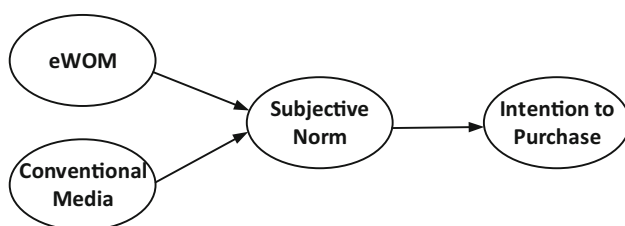


Fig. 1 The research model

The squared multiple correlations (SMC) represent the value of the proportion of variance that is explained by the predictors of the variable in question. The SMC for eWOM predictors and conventional media to subjective norms is 0.62. This means that 62 percent of the variance associated with subjective norms is accounted for by its two predictors. Figure 2 also shows that 37 percent of the variance of intention to purchase can be explained when the construct of subjective norms serves as the predictor.

Hypothesis test results of structural relations are presented in Table 2. In accordance with the expectations, all relationships are statistically significant. The test results indicate that subjective norms have a positive effect on intention to purchase ($\beta = 0.53$, $R^2 = 0.37$, $\rho < 0.001$) so that H1 is accepted. Furthermore, subjective norms were significantly determined by eWOM ($\beta = 0.27$, $\rho < 0.001$) and conventional media ($\beta = 0.59$, $\rho < 0.001$) with $R^2 = 0.67$, so H2 and H3 are accepted.

Discussion

This study examined the effects of eWOM and conventional media on subjective norms and the intention to purchase *Sharia* insurance products. The results of this study show that all the hypotheses (H1, H2, and H3) are accepted. H1 examines the relationship between subjective norms and interest in buying *Sharia* insurance. The results show that the subjective norms had significant positive effects on the intention to purchase *Sharia* insurance. This is in line with the studies conducted by Byon et al. (2014) and Husin and Rahman (2013), which revealed that subjective norms have a close relationship with intention to purchase in the field of service. Thus, subjective norms are a very important variable influencing the intention to purchase *Sharia* insurance. The more positive the subjective norm, the stronger the customer's intention to purchase *Sharia* insurance products. This study provides strong support suggesting that *Sharia* insurance companies should pay greater attention to social pressure when they offer their customers their products.

The research results also show the significant effect of eWOM and conventional media on subjective norms. This means that the respondents believed that the references of online and conventional media have implications toward the social pressure on consumers when deciding to make *Sharia* insurance purchases. On the other hand, these findings are also consistent with the results of previous studies conducted by Jalilvand and Samiei (2012) and Husin et al. (2016). These results provide a practical reference for insurance companies in developing marketing strategies for *Sharia* insurance products.



Table 1 Reliability and discriminant validity

Variables	No. of items	Composite reliability	Cronbach's α	eWOM	CM	SN	ItP
eWOM	5	0.92	0.92	<i>0.70</i>			
CM	4	0.90	0.90	0.58	<i>0.69</i>		
SN	5	0.92	0.93	0.50	0.56	<i>0.71</i>	
ItP	5	0.88	0.88	0.23	0.36	0.35	<i>0.60</i>

The main diagonals (the italicized parts) represent AVE, while the off-diagonals represent the square of the correlation estimates between two constructs

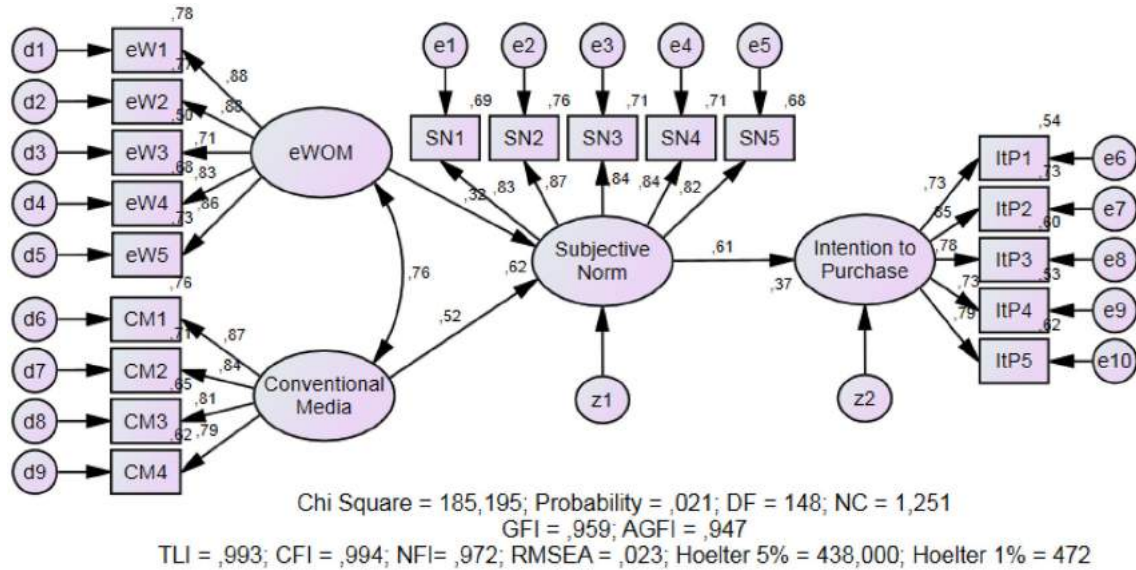


Fig. 2 The structural model of intention to purchase *Sharia* insurance marketing-standardized estimates

Table 2 Hypothesis testing results

Hypothesis	Path	Estimate	Result
H1	SN → ItP	0.53***	Supported
H2	eWOM → SN	0.27***	Supported
H3	CM → SN	0.59***	Supported

*** $p < 0.001$

Theoretical implications

This study contributes strongly to the body of knowledge as it provides insight into the effects of eWOM, conventional media, and subjective norms on customers' intention to purchase. No previous studies in the field of service have investigated the effects of these two factors on subjective norms and intention to purchase. In addition, by explaining the effects of these factors in the consumer context, this study does not only assist insurers in improving their marketing programs, but it also provides new insights on how to promote insurance services to specific customers, such as *Sharia* insurance.

Practical implications

The practical implications of the study refer to the research findings that subjective norms were shown to have a positive and significant effect on intention to purchase. In this regard, *Sharia* insurance management should always improve various aspects that can increase positive social pressure through either eWOM or conventional media. The first way is for marketers to concentrate on the things that can increase positive impressions of customers, such as providing high-quality online services, especially in the process of claim handling and payments. Quality service will form a positive image of *Sharia* insurance in the minds of customers. Customers who have a positive experience with *Sharia* insurance services will spread the positive information about the experience of buying *Sharia* insurance services. This is a means of spreading eWOM positively online to potential customers and other potential customers. Online media are not limited by time and space, making eWOM more effective, so it is very useful for *Sharia* insurance companies in reaching potential buyers. The second way is to reinvigorate advertising strategies in the media, such as TV, radio, and newspapers because, in



addition to eWOM, conventional media is one factor that is also important in affecting customers' intention to purchase *Sharia* insurance services. Through both of these ways, in the end, management of *Sharia* insurance companies should no longer rely solely on the symbols of religion in their promotional programs.

Limitations and future research

The limitation of this study was that we only considered the effects of eWOM and conventional media on subjective norms. Future studies could incorporate other factors that influence subjective norms, such as electronic media. Another limitation is that we focused only using samples of customer who bought *Sharia* insurance in Indonesia. Therefore, future research could consider other Muslim countries, such as Malaysia and Brunei Darussalam.

Conclusions

It is clear that in promoting Islamic financial service products, it is important to accentuate the aspects of Islam, such as the product's compliance with *Sharia* requirements. Moreover, the intended targets are Muslim consumers. Nevertheless, the results of this study lead to the conclusion that the marketing of Islamic financial service products, particularly *Sharia* insurance products, should not merely put forward the Islamic aspects. The marketing effectiveness of these products should be supported by putting social pressure on Muslim consumers, particularly through eWOM and conventional media, so that the interest in buying *Sharia* insurance products increases significantly.

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