Influence of Words of Mouth towards Product Satisfaction: A Qualitative Study on Takaful Customers in Pakistan

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Abstract
Life insurance product satisfaction is quite challenging in Pakistan. Customers rarely seem satisfied with the life insurance product offer by insurer. Takaful is the successful channel in Pakistan to achieve customer market but the only tool is the word of mouth which keep the customer satisfied to avail the product. This research will explore the factors influence the product satisfaction of Takaful customer through word of mouth. The rationale of this research is to drive implications for the Takaful system during product pitch and customer services and increase volume of Takaful customers. This study was conducted using a qualitative methodology. Semi-structured interview transcripts have been used as a tool for research using thematic analysis. The findings, which take the shape of a theme made up of the factors that were explored are Word of mouth can have an impact on a Takaful customer to purchase a specific product, Trust is the strategic variable for Takaful distributors to achieve customer market, To ensure that all operations are conducted in accordance with sharia law, trust is crucial, Word of mouth develop customer satisfaction towards product with the element of religiosity. Trust is the strategy that Takaful company should create a plan or make an effort to train their agent or Takaful company representatives on providing effective administrative and communication services to their potential and current Family Takaful customers to ensure that all the Family Takaful participants receive the correct information on their contracts.

Keywords: Word of Mouth, Product satisfaction, Takaful Customers, religiosity.

Introduction
Research substantially backs up the claim that WOM influences behavior more than other sources that marketers can influence. Unbiased print sources like which and Consumer Reports have been found to have less influence than WOM (Herr et al., 1991). There is evidence to suggest that WOM has an impact on a wide range of variables, including awareness, expectancies, perceptions, attitudes, behavioral intentions, and conduct. Sheth (1971) came to the conclusion that word-of-mouth promotion (WOM) was more effective than advertising at promoting innovations and enticing customers to test the products. Making a decision to purchase something requires the integration of knowledge to weigh various choices and make a choice (Said et al., 2020; Fortunata & Toni, 2020). Research on word-of-mouth marketing demonstrates how it affects

consumers' pre- and post-consumption attitudes and behaviors (such as product attitudes and buy intentions) (Kuo & Nakhata, 2019). Customer satisfaction is essentially an assessment of the entire post-purchase experience from the customer's perspective (Mano & Oliver, 1993). It has been linked to brand repurchase, share-of-wallet, cross-buying, enhanced return on investments, and improved stock returns (Anderson et al., 1994; Mittal & Frennea, 2010). It is seen as a crucial driver of favorable business outcomes. Customers' satisfaction—or lack thereof—serves as a feedback mechanism for businesses to pinpoint characteristics that can conceivably improve or detract from the consumer experience (Woodruff & Gardial 1996). Customer happiness is a crucial factor that is difficult to quantify. For those who operate their own enterprises, CEOs, company leaders, or anyone working in related industries, it is crucial. Customer loyalty can be positively impacted by high customer satisfaction (Bowen & Chen, 2001). This is crucial for any kind of business.

Because insurance contains Gharar, Maisir, and Riba, which are forbidden in Islam, it violates Islamic Shari'ah. Islamic and traditional insurance arrangements are philosophically and practically dissimilar (Hamid & Rahman, 2011). In Islam, a type of insurance known as Takaful is used to guarantee one another's financial contributions in the event of a loss or other type of damage in the future. An alternative to traditional insurance is this (Aziz et al., 2020). Takaful companies started operating in Pakistan in 2005. Saudi Arabia, the UAE, and Malaysia are the major Takaful market participants. Takaful businesses in South Asia and Africa make up a small portion of the overall market (Aziz et al., 2020). However, the Securities and Exchange Commission of Pakistan (SECP) approved window Takaful in 2012. There are now five fully functional Takaful organizations working in Pakistan. The majority of Pakistan's traditional insurance providers have a Takaful window (Aziz et al., 2020). For a while now, word-of-mouth (WOM) recommendations have been regarded as one of the fundamental factors influencing how consumers think and behave (Godes & Mayzlin, 2004).

Problem and Research Statement
Life insurance product satisfaction is quite challenging in Pakistan. Customers rarely seem satisfied with the life insurance product offer by insurer. Takaful is the successful channel in Pakistan to achieve customer market but the only tool is the word of mouth which keep the customer satisfied to avail the product. This research will explore the factors influence the product satisfaction of Takaful customer through word of mouth.

Significance of Research
The rationale of this research is to drive implications for the Takaful system during product pitch and customer services and increase volume of Takaful customers. This research helps in identifying the effects of word-of-mouth on customer satisfaction can offer important insights into the behavior and decision-making processes of Takaful clients. Enhancing customer happiness in Takaful businesses that can take steps to raise customer satisfaction and establish a solid reputation by knowing the elements that go into it and the impact that word-of-mouth plays. Building brand reputation: Takaful businesses can draw in more clients and take a larger proportion of the market by cultivating a solid reputation through positive word of mouth. Research on word-of-mouth recommendations can assist Takaful companies in assessing the success of their marketing initiatives and identifying areas for development. Addressing negative word of mouth: Takaful businesses can take action to resolve problems and raise customer

satisfaction by identifying the reasons behind negative word of mouth.

Research Objectives
Following are the research objectives.
1. To explore the factors influence the product satisfaction of Takaful customer through word of mouth.
2. To indentify the implications that needs to drive for Takaful system during product pitch and customer services and increase volume of Takaful customers.

Research Question
Following are the research questions.
1. What are the factors influence the product satisfaction of Takaful customer through word of mouth?
2. What are the implications that need to drive for Takaful system during product pitch and customer services and increase volume of Takaful customers?

Literature Review
Word of mouth can have an impact on a person's decision to purchase a specific product (Mangold, 1999). It is an unofficial exchange of information between two or more consumers on a good or service (Lang, 2011). The important factor in WOM is not how much information has been shared, but rather whether the information is positive or negative (Bravo et al., 2012). Consumer expectations and perceived quality are similarly impacted by WOM. There is a connection between WOM and customer satisfaction because of these two crucial components of customer happiness. Trust is One of the key components of Takaful is the relationship between the client, employee, or agent acting in a representative capacity for the Takaful company and the Takaful company itself. Trust is crucial since it affects not only one decision-making process but also a party's long-term connection with another. Takaful is a highly involved service that requires a long-term commitment from both the participants and the Takaful organization itself, especially in the industry. A long-term relationship requires trust in order to be established and sustained (Kundu & Datta, 2015). The level of trust increases with increased involvement. For instance, A Malaysian Takaful company could concentrate on making an effort to provide better services in order to build a positive word-of-mouth reputation, or conduct a poll to find out what customers' expectations are for Family Takaful's services (Ishak & Saraih, 2021). Similar to trust, the Takaful company should develop strategies or an effort to train their agent or Takaful company representatives on delivering effective administrative and communication services to their prospective and current Takaful customers to ensure that all the family Takaful participants get the correct information on their Takaful contracts, package and the management of the Takaful fund, as these will increase customer satisfaction (Ishak & Saraih, 2021). word of mouth referents refers to personal referents such family members and friends (Zolait & Sulaiman, 2009). In other words, customers may be persuaded to buy insurance and Takaful by their friends, family members, or even religious leaders. On the other hand, the mass media, including newspapers, television, magazines, and any other relevant sources, can also persuade people to use Takaful and insurance.
According to earlier research (Bhattacherjee, 2000; Limayem et al., 2000; Zolait, 2008; Zolait & Sulaiman, 2009), there is a substantial correlation between media and word-of-mouth referents and subjective norm. Bhattacherjee (2000) focused on e-brokerage

consumers' reasons for using business-to-consumer (B2C) electronic commerce services and discovered that both external (mass media) and interpersonal (word of mouth) factors are important predictors of subjective norm. Both standards have an impact on people's intentions to use IB, the study found. Although the effects of media and word-of-mouth referrals have not yet been studied in the context of financial services, the relevance of these determinants cannot be discounted. Therefore, the researchers recommended that the framework incorporate both of these characteristics (Husin & Rahman, 2013).

When deciding between general and family Takaful contracts, the reputation of the Takaful operator is a crucial factor (insurance policies). For those services with a higher selection risk, it is thought that the impact of business reputation on client views is greater. Customers rely more on reputation since there are more bad outcomes from selecting the incorrect high-risk service provider (Walsh et al., 2006). Takaful clients are more likely to choose those businesses that have a superior reputation. Reputation has been found to be a key factor in increasing a firm's value (Gregory, 1991) by enhancing customer perception of product and service quality (Grewal, Monroe & Krishnan, 1998), luring customers (Fombrun, 1996), establishing competitive advantages (Deephouse, 2000), enhancing financial performance, and boosting word-of-mouth and customer loyalty.

From the viewpoint of the customer, company reputation is strongly influenced by customer satisfaction. Corporate reputation and satisfaction are related. Wang, Lo, and Hui (2003) discovered a substantial link between customer happiness and a bank's reputation. As reputation serves as a vital anchor for the feeling of satisfaction, particularly in sectors where surrogates are significant, it may be predicted that this kind of beneficial influence will also apply to the Takaful sector. Utility services were the subject of a similar discovery by Walsh, Dinnie, and Wiedmann (2006). These studies, however, do not examine the impact of customer satisfaction on customer-based reputation in a Takaful environment. Customers will be satisfied if insurance claims are processed in a way that meets or exceeds their expectations, which will lead to good word of mouth and a solid reputation. According to research (Anderson & Sullivan, 1993), satisfaction boosts reputation and enhances one's image. Customer happiness and corporate reputation have been linked, according to research by Bontis, Booker, and Serenko (2007).

Methodology

Thematic analysis is a tool used in qualitative data analysis to find patterns or themes in data, such as interview transcripts. In a qualitative research study that used semi-structured interview transcripts using a qualitative approach, this research would probably examine the transcripts to find themes or patterns in the participants' responses. The transcripts must be carefully read and coded, essential lines or sections that are relevant to the themes must be found, and the information must then be arranged into themes. The themes would then be interpreted and analyzed by the researcher in order to get insights and conclusions on the research topic. For this research, 10 interviews has been conducted.

Triangulation

In qualitative research, the technique of triangulation is used to lessen bias and improve the veracity and dependability of the results. Triangulation is the process of gathering and comparing data from many sources or by applying various data gathering and

analysis techniques. Triangulation is based on the premise that if the same results are acquired utilizing various sources or techniques, they are more likely to be reliable and unaffected by biasness. By using a variety of viewpoints and data sources, triangulation can also give the research issue a more thorough knowledge.

Thematic Analysis
Thematic analysis is a technique for looking for patterns or themes in qualitative data, such as interview transcripts, focus group transcripts, and field notes. The goal of thematic analysis is to distil and arrange the data into insightful themes that may be used to gain new perspectives and comprehension of the study's subject.

Preparing the data, creating initial codes, developing themes, and refining themes are all common processes in the thematic analysis process. The researcher reads the data as part of the preparation process to become comfortable with the information. The researcher uses codes to find and categorize meaningful words or sentences in the data during the coding stage. The researcher aggregates related codes into overarching themes throughout the topic generation phase. The researcher goes through and revises the themes in the refining stage to make sure they are thorough and appropriately reflect the data.

It is a popular technique for analyzing qualitative data and can offer a rich and in-depth understanding of intricate social processes. It is especially helpful for examining subjective experiences and for learning about participants' viewpoints and motivations.

Thematic Coding
In qualitative research, thematic coding is a method frequently used to analyze interview transcripts and other qualitative data. The goal of thematic coding is to isolate and categorize the data into these themes after identifying patterns, motifs, and categories within the data. Thematic coding entails reading the transcripts or qualitative data carefully, spotting and underlining significant phrases or sentences, then collecting these phrases or sentences into larger themes. In order to identify and categorize the data, the researcher then creates codes for each theme. The researcher may edit or combine codes as necessary as the coding procedure moves forward. A series of themes that offer a thorough understanding of the data are the process's end outcome.

Interview Characteristics
Following are the interview Characteristics

Respondent Code	Gender	Method
UH_1	Male	In person
KI_2	Male	In person
RZ_3	Male	In person
AUH_4	Female	In person
WD_5	Male	In person
SF_6	Male	In person
MKH_7	Female	In person
NQ_8	Female	In person
JBN_9	Male	In person
AS_10	Male	In person

Results

The themes discovered through data transcription are: Word of mouth can have an impact on a Takaful customer to purchase a specific product, Trust is the strategic variable for Takaful distributors to achieve customer market, To ensure that all operations are conducted in accordance with sharia law, trust is crucial, Word of mouth develop customer satisfaction towards product with the element of religiosity.

Theme 1: Word of mouth can have an impact on a Takaful customer to purchase a specific product
*"…Word-of-mouth (WOM) is an effective tactic that can significantly influence a Takaful customer's choice to buy a particular product…"*MKH_7.
According to a study by Ching-Hsien Hsu and Chia-Ling Chiang (2008) WOM was found to be a strong predictor of customer happiness and loyalty in the insurance business. WOM was found to be an effective technique for disseminating information about insurance products and to have a significant influence on consumer purchasing behavior in another study by Muhsin Kilic and Adem Kocaarslan (2017).
*"…WOM can be especially powerful in the context of Takaful because consumers are more likely to believe the recommendations of their friends, family, and acquaintances…"*JBN_9.
According to a study by Ching-Hsien Hsu and Chia-Ling Chiang (2008), WOM was a reliable indicator of client happiness and loyalty in the insurance sector. The authors observed that when WOM came from persons who was close to the consumer, such as relatives or close friends, its impact was particularly noticeable.
These results imply that Takaful businesses should place a high priority on cultivating solid relationships with their clients and fostering great word-of-mouth publicity. Takaful businesses can boost demand for their goods and customer happiness by doing this since people are more likely to trust and act upon the advice of their friends, family, and acquaintances.

Theme 2: Trust is the strategic variable for Takaful distributors to achieve customer market
*"…Customers must have faith that their contributions to the Takaful pool will be used responsibly and that their claims will be treated equitably because Takaful is based on the concepts of reciprocal cooperation and solidarity…"*RZ_3.
In a study, Shaiful Azhar Yahya and Mahyuddin Khalid (2015), discovered that trust was a crucial factor in determining how satisfied customers were with Takaful products. Customers must have faith that the Takaful provider will work in their best interests and that the monies in the Takaful pool will be managed skillfully, according to the authors.
In a separate study, Abdullatif Al Foulshi and Ismail Al Farsi (2013) discovered that trust was a crucial element in people using Takaful goods. Customers must have faith that the Takaful provider would behave in accordance with sharia law and that the claims process will be just and open, according to the writers.
*"…Takaful distributors may gain customers' trust by showcasing their industry experience, understanding of the Takaful market, and dedication to offering top-notch goods and services…"*SF_6.
In a study, Shaiful Azhar Yahya and Mahyuddin Khalid (2015) discovered a positive correlation between industry experience and client trust in Takaful providers. Customers were more inclined to trust Takaful providers who had a lengthy history in the business and a thorough understanding of the Takaful market, according to the authors.

Customers rewarded Takaful suppliers who delivered high-quality goods and services, according to another study by Abdullatif Al Foulshi and Ismail Al Farsi (2013). Customers were more inclined to trust Takaful providers who were committed to giving their clients value and who showed a dedication to offering top-notch products and services, according to the authors.

Theme 3: To ensure that all operations are conducted in accordance with sharia law

*"...A committee of Islamic academics known as a sharia board is in charge of ensuring that all Takaful operations adhere to sharia law..."*AUH_4.

Due to the sharia board's assurance that the Takaful provider is conducting business in accordance with moral principles and sharia law, customers of Takaful are more likely to trust the provider. The sharia board supports the integrity and credibility of the Takaful sector by ensuring that Takaful operations adhere to sharia law. This helps to draw in and keep consumers who are looking for a more socially and ethically conscious kind of insurance (Foulshi, & Farsi, 2013).

*"...Takaful businesses should be accountable for their conduct and honest about their operations and finances. Customers can be assured that the business is operating ethically and in accordance with sharia law thanks to this..."*WD_5.

Customers are reassured that the Takaful firm is conducting itself in a responsible and ethical manner thanks to transparency and accountability, which also contribute to this process. Takaful firms show their dedication to the values of reciprocal cooperation, fairness, and equity that are at the core of the Takaful concept by being open and honest about their operations and finances (Foulshi, & Farsi, 2013).

Trust 4: Word of mouth develop customer satisfaction towards product with the element of religiosity

*"...Customers who buy Takaful products may be more likely to do so if they feel that the products are consistent with their religious principles and beliefs..."*AS_10.

According to studies, customers are more inclined to prefer Takaful products over traditional insurance products if they are more religious and value their religion more (Foulshi, & Farsi, 2013).

Customers' choices to buy Takaful goods may be significantly influenced by their religious convictions and morals. The foundation of Takaful is mutual cooperation, fairness, and equity, which are ideals and ideas that many clients in the Islamic community hold dear (Iqbal & Mirakhor, 2007).

*"...WOM can be an effective strategy for disseminating knowledge and establishing reputation, especially in societies where religion is highly valued..."*NQ_8

Takaful providers might gain from a favorable reputation in cultures where religion is highly valued if they are recognized for their dedication to ethical and responsible business practices as well as for operating in line with sharia law (Aljifri, 2012).
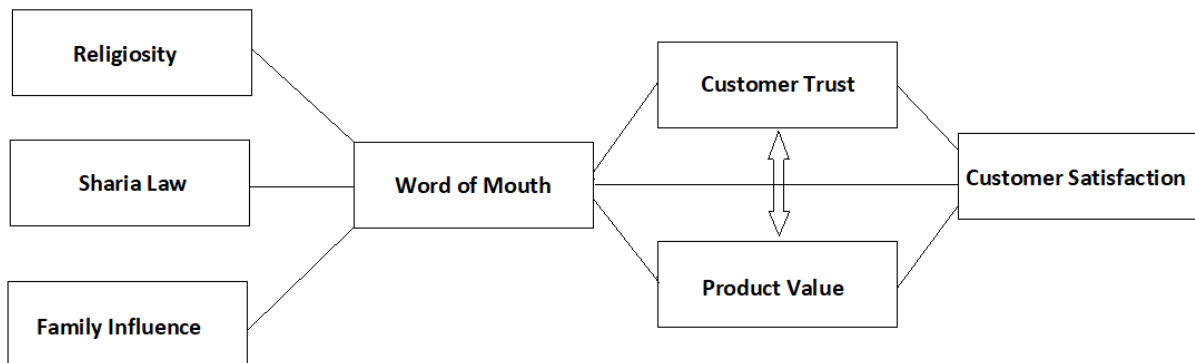
Figure 1: Customer product Influence Model

Conclusion

In Pakistan's Takaful market, word-of-mouth has a significant impact on consumer satisfaction. Negative word of mouth can damage a company's reputation and turn away potential clients, while positive word of mouth can boost trust and credibility. Customers who buy Takaful are more inclined to rely on the advice of friends and family, thus word-of-mouth can have a big impact on their choices and overall happiness with the product. By offering high-quality goods and services as well as actively seeking out and responding to consumer feedback, businesses in the Takaful sector can increase customer satisfaction.

Word of mouth can have a big impact on what Takaful clients decide to buy. If a customer has a satisfying experience with a Takaful product and tells others about it, this can build brand credibility and trust and persuade additional customers to buy the product. On the other hand, if a customer has a bad experience and tells others about it, it can damage the reputation of the business and put off potential customers. In the Takaful sector, word-of-mouth can be particularly effective because customers frequently rely on the advice of friends and family when making decisions.

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