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EXPLORING INDIVIDUAL MOTIVATION FOR THE SUSTAINABILITY OF TAKAFUL AGENTS IN MALAYSIA: A QUALITATIVE EVIDENCE OF SUCCESSFUL TAKAFUL AGENTS

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Abstract: *Individual motivation proves to be of paramount significance for Takaful agents. Nevertheless, the study on the imperative role of individual motivation remains infantile for Takaful agents. One of most pivotal of individual motivation in this context is the dual impact of internal and external motivation on the long-term sustainability of Takaful agents. In fact, the knowledge base on individual motivation in relation to sustainability of Takaful agents is scanted. To address this gap, this paper aims to explore the individual motivation which are crucial for the sustainability of the Takaful agents. By adopting qualitative approaches, the data were collected through a semi-structured interview to the twelves successful Takaful agents in Malaysia. This study used case study for in-depth analysis to explore the individual motivation that led to their sustainability in the Takaful industry. This study employs the thematic analysis process to analyze the data. This study discover two main themes on individual motivation which is intrinsic motivation and extrinsic motivation. All two main themes were further divided into sub-themes (1) competence, (2) need for freedom, (3) goal direction (4) religiosity (5) altruistic motivation, (6) technological drives and (7) need for achievement for ample understanding of the Takaful agents' sustainability phenomenon. Extensive research has primarily focused on exploring individual motivation in relation to the performance of Takaful agents, yet there is a scarcity of studies specifically addressing the sustainability of Takaful agents. Thus, this paper delves into a novel aspect within the field, contributing to the existing theoretical framework by exploring the elements of intrinsic and extrinsic motivation that influence the long-term sustainability of Takaful agents. The*

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significance lies in going beyond the intricate of intrinsic and extrinsic motivation from self-determination theory to enrich the broader understanding of the factors influencing the sustainability of Takaful agents in the industry.

Keywords: *Individual Motivation, Intrinsic Motivation, Extrinsic Motivation, Takaful Agents, Sustainability, Self-determination Theory*

Introduction

In Takaful industry, Takaful agent is the main distribution channel to assign Takaful policy. Takaful agent is known as an authorized person who act on behalf of the Takaful company and third person to make a contract between them about insurance policy (Muhamat, Karim, Mainal, Alwi, & Jaafar, 2018). According to Financial service act (2013), Takaful agents is individual who seeks or obtain a Takaful proposal on behalf of a Takaful operator negotiating policies and represents the Takaful operator in the renewal or continuation of a policy. Takaful agents are responsible for providing and disclosing the materials and facts about the product to the potential clients and advise them to decide the policies as needed (Muhamat et al., 2018). One of the primary responsibilities of Takaful agents is to facilitate a comprehensive understanding of Takaful among clients, particularly in terms of its fundamental operation and terms. This imperative arises from the indispensability of Takaful agents' specialization in Takaful concept (Ghani, 2017). Therefore, it is strong evidence that Takaful agents play a crucial role and getting pivotal in Takaful industry (Hamid, Rahman, Ya'amob, & Yakob, 2016).

The essential of Takaful agents' sustainability has been claimed by Malaysian Takaful Association, (2023) that highlighted the advantages of Takaful agents' sustainability in economic perspective as their role is to facilitate the financial security of the public which in turn fosters economic stability and growth. Sustainability Takaful agent practices contribute to job stability and job creation that bolster the country's economy. Besides, the sustainability Takaful agents maintain high service standards, fostering clients' trust which is vital for a thriving Takaful industry and a stable national economy (Zawawi, Salleh, & Fadzil, 2021). Undoubtedly, the significance of sustainable Takaful agents cannot be overlooked, as it offers numerous advantages to the country's economy.

However, Kandelousi & Seong, (2011), justified even though Takaful agents play a vital role in sales, the sustainability rate of the agents is relatively low. A remarkable disparity in the sustainability rates of male and female insurance agents in United States becomes apparent when examining their longevity in the industry over a span of five years. Astonishingly, only 19% of male agents and a mere 15% of female agents manage to sustain their businesses, highlighting the substantial challenges faced by both genders in achieving long-term success in this demanding profession.

Amongst pressing issue of agent sustainability within the global context, Malaysia also experiences a similar situation whereby the dwindling number of agents turns to alarming statistic. The volatile rate of Takaful agents in Malaysia showed the inconsistency of sustainability Takaful agents in their career. According to Bank Negara Malaysia, (2022) recurrent pattern of declining agent may occur once again unless concerted efforts are undertaken. In addition, the fluctuating trend in the number of Takaful agents from 2012 to 2021 is a significant concern as it indicates a challenge in sustaining Takaful agents in Malaysia (Malaysian Takaful Association, 2022). Furthermore, the primary obstacle for Takaful agents

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in achieving sustainability is largely attributed to the pivotal role of individual motivation. The insufficient levels of motivation, including intrinsic and extrinsic motivation have an impact on Takaful agents' performance (Salleh, Awang, Yaakub, Hashim, & Mustafa, 2017) that led to sustainability. Therefore, this study is devoted to exploring the individual motivation that contribute to the sustainability of Takaful agents.

Literature Review

Individual Motivation

This study emphasizes the significance of individual motivation as a crucial factor in the sustainability of Takaful agents, hence self-determination theory has been utilized as the suitable theory for elucidating the phenomenon in this context. Self-determination theory, initially developed by Deci & Ryan, (1985), serves to elucidate the internal motivation of individuals. As highlighted by Ryan & Deci, (2000) self-determination theory is integral to conceptualizing individual motivation in the performance of tasks and duties. Widely recognized and extensively applied, this theory has found considerable use in the realm of individual work and employment (Craig, 2017; Rigby & Ryan, 2018). Essentially, the self-determination theory aims to explicate motivation based on two assumptions: (1) human beings inherently strive for growth, and (2) internal sources of motivation are indispensable (Legault, 2019). Similarly, the success of Takaful agents is grounded in individual motivation, driving them toward achieving success. This motivation, originating from Takaful agents themselves, sustains their longevity in the industry. Motivation proves crucial for their continuous growth and success in their careers. The Self-Determination Theory serves as a bridge between personality, human motivation, and optimal functioning. According to its core tenets proposed by (Deci, Connell, & Ryan, 1989a), Self-Determination Theory suggests that there are two primary types of motivation (1) intrinsic and (2) extrinsic. These motivational forces play a significant role in influencing individual life and performance.

Intrinsic Motivation

Deci, Connell, and Ryan, 1989 were the first to emphasize intrinsic motivation in the self-determination theory. Afterward, many scholars explored intrinsic motivation in various of studies. Intrinsic motivation holds significance in the individual experience regarding their activity toward the outcome, and the experience results in excitement, commitment, and involvement (Deci, Connell, & Ryan, 1989b; Thomas & Jr, 1997). Additionally, intrinsic motivation has been associated with sustainability in work or activities (De Vos, Van der Heijden, & Akkermans, 2018; Quigley & Tymon, 2006; Thomas & Jr, 1997) express four elements to describe intrinsic motivation namely (1) meaningfulness, (2) progress, (3) choice, and (4) competence. Firstly, meaningfulness implies the feeling of content for the time and effort spent to ensure that the tasks that matter are on track and completed. Secondly, progress occurs when the tasks move forward towards being achieved. Thirdly, the choice involves the sense of flexibility to perform the tasks in an appropriate way; in other words, one can feel free to apply own creativity and understanding during the execution of the tasks. Finally, competence refers to one's skilfulness, expertise, and competence in executing the tasks (Quigley & Tymon, 2006). Thomas & Jr, (1997) explored two perspectives on intrinsic motivation in the workplace. The first perspective, as outlined by Deci et al., (1989a), posits that individuals who experience intrinsic rewards, such as positive emotions and a sense of fulfilment, towards their tasks exhibit higher levels of intrinsic motivation. In contrast, the second perspective, presented by (Hackman, 1980),contends that an individual's motivation is contingent on the outcomes of their work, implying that motivation can be evaluated based on

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their performance during activities. Hence, it can be inferred that intrinsic motivators are psychological feeling that derived by individual from engaging in meaningful work and performing it effectively.

According to Kalhoro, Jhatial, & Sameena, (2017), the importance of achievement motivation during performing task was seen as focusing in intrinsic motivation, the level of the "motivational state in which individuals is attracted to and energized by the task itself might be obtained. The individual who has intrinsic motivation drives the spirit to achieve the work performance successfully. In the context of Takaful agents, intrinsic motivation, such as competence which refers to their skills and abilities, empowers them to consistently achieve high performance, meet sales targets, (Salleh, Abdullah, & Razali, 2013) and thereby ensure sustainability in the industry

Extrinsic Motivation

A diverse range of studies has explored the impact of extrinsic motivation on individual outcomes. Tefera, (2014) defines extrinsic motivation as engaged in an activity to achieve a separable outcome, indicated that external encouragement or rewards are obtained from task performance rather than intrinsic enjoyment of the task. Money is recognized as extrinsic motivation that is subject to external control but money is not the sole factor of extrinsic motivation. Taljaard & Sonnenberg, (2019) added extrinsic motivators shift the focus away from executing the task effectively to do what is necessary to attain a reward. Some extrinsic motivations, such as promotions, ultimately contribute to increased intrinsic motivation, but their primary nature remains extrinsic. Obviously, rewards are created by external sources for employees (Ravesangar & Muthuveloo, 2019). Waqar, Jamil, & Fadzil, (2020) justify the importance of need for achievement in extrinsic motivation that contribute to the entrepreneur's succeed in their business. Clearly, extrinsic motivational factors represent a critical part that can impact individual outcomes such as performance, productivity, and sustainability (Ravesangar & Fauzi, 2022).

The phenomenon of sustainability among Takaful agents is intricately complex to be discussed and further exploring individual motivation can determine the sustainability widely. In order to enhance the sustainability of Takaful agents, intrinsic and extrinsic motivation is needed as the foundation pillar to their sustainability (Zawawi et al., 2021). Motivation drives success and performance that relates to the outcome, not only individual motivation but other motivation such as need for psychological, need for recognition and need for affiliation. In this context, individual motivation is important for Takaful agents to sustain in their career. Therefore, it is essential to explore the individual motivation towards the sustainability of Takaful agents, which was addressed in the current study.

Methodology

Research Design

In this study, a research methodology capable of obtaining comprehensive and authentic data has been utilized to investigate the role of individual motivation in the sustainability of Takaful agents. Hence, a qualitative design is deemed appropriate for this research. The qualitative design entails a semi-structured interview technique which specifically utilized to obtain a comprehensive understanding of the individual motivation for the Takaful agents' sustainability. This type of data provides vital insight and knowledge regarding the actual perspectives and experiences of Takaful agents in Malaysia. As posited by (Sekaran & Bougie,

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2016), the selection of a suitable research method is contingent upon the existing state of knowledge within a specific field of study. As emphasized earlier, individual motivation stands as a pivotal factor for the sustainability of Takaful agents. Consequently, this approach is employed, as it is constrained to thoroughly elucidate a particular phenomenon rather than pursuing generalizations the phenomenon.

To answer the research questions, the researcher combined an in-depth, face-to-face interview with a semi-structured interview. Respondents were able to share their views and feelings and elaborate on their experiences in a safe and professional environment. It has been discourse contends that in-depth interviews stand out as one of the most efficacious methods for gathering qualitative data, enabling interviewers to deeply immerse themselves in the informant's thoughts and experience their reality from the informant's standpoint (Bryman, 2012).

Data collection procedure and selection of respondents

The face-to-face interview transpired from July 2022 to Jan 2023, employing semi-structured questionnaires. The selection of a semi-structured interview format was adopted based on several worded questions but still apply the flexibility to explore the phenomenon of interest (Merriam & Tisdell, 2017). Furthermore, the utilization of the face-to-face interview method facilitated the capture of nonverbal cues from respondents, encompassing gestures, facial expressions, and voice intonation. Purposive sampling was adopted to ensure the richness of data obtained in this study. Initially, this study did not specify the exact number of informants required (Merriam & Tisdell, 2016). However, after data analysis was conducted, it was determined that a total of twelve informants were necessary for this study. The list of successful Takaful agents was obtained from the authorised body that responsible for Takaful agents, Malaysian Takaful Association (MTA). These Takaful agents were selected in various demographic characteristics, which included age, gender, education, location, and Takaful operator affiliation. Table 1 delineates the demographic profile of the study's participants.

Table 1: Demographic profile of participants

Takaful Agents (P)	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P 12
Gender	M	M	F	M	M	F	M	M	M	M	M	M
Age	38	37	56	54	55	55	42	39	54	37	43	44
Year of Involvement	2009	2011	2000	2004	1996	1997	2003	2008	2005	2011	2009	2007
Education	DEG	DIP	DIP	DEG	DEG	DEG	DEG	DEG	DEG	DEG	DEG	DEG
Takaful Operator	PRU	AIA	AIA	Etiqa	AIA	AIA	PRU	PRU	PRU	AIA	AIA	PRU
Location	PUC	KL	SJ	KJ	PJ	PJ	KLG	KLG	PJ	KL	KL	KL
Monthly Income (RM '000)	50	30	100	200	300	400	200	100	80	40	40	100

Note(s): P denotes Informant; M denotes male; F denotes female; DIP denotes Diploma; DEG denotes Degree; PRU denotes Prudential; AIA denotes AIA Public Takaful; Etiqa denotes Etiqa Takaful; PUC denotes Puchong; KL denotes Kuala Lumpur; SJ denotes Subang Jaya; KJ denotes Kajang; PJ denotes Petaling Jaya; KLG denotes Klang.

The data collection process commenced with the distribution of an invitation letter to potential participants, about the purpose of the study. After the participants provided their consent to be involved in the interview session, the dates were scheduled based on their availability. Participants were explicitly informed that all interview sessions would be recorded solely for the purpose of data collection, by using a tape recorder. Each interview averaged around two hours per session. NVivo 12 Plus software was used to analyse the data, and thematic analysis was employed for further analysis.

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Conducting Thematic Analysis

Essentially, within qualitative data analysis, there exists a range of techniques. The most widely adopted method in social science research is the "thematic coding" procedure, commonly referred to as thematic analysis based on grounded theory. However, this study adopted a part of the grounded theory technique, which is thematic analysis without incorporating the entire grounded theory process. Gerald Holton pioneered the approach, which eventually evolved into thematic coding (Patton, 2002). Over time, qualitative research embraced this approach as thematic analysis, emphasizing the identification of themes through coding (Merriam & Tisdell, 2016). The thematic analysis consists of four steps, beginning with transcription in open coding and ending with constructing the themes.

All collected data in this study were analysed through a tentative thematic category with respect to the study's research questions (Merriam & Tisdell, 2016). In the initial stage of data analysis, themes that emerged inductively were identified. The analysis started with open coding, whereby the interview transcripts were analysed. Any similarities in the open coding across the second, third, or subsequent transcripts indicated the emergence of common categories or themes. These categories represented themes identified from multiple transcripts. Once the categories were formed, essential or primary categories were then selected in the process of selective coding. Finally, a proposition by naming themes and subthemes was developed based on the selective coding. Figure 1 below shows these steps in thematic analysis:

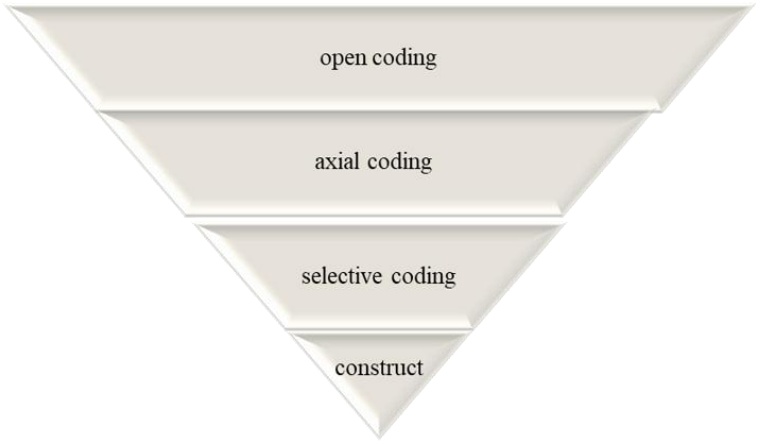


Figure 1. Steps in Thematic Analysis

Each of the twelve interviews underwent meticulous transcription to mitigate the loss of data, aiming to maintain fidelity to the original interview dialogue. This involved representing pauses as three full-stops (..., by symbols of conversation analysis), and documenting non-semantic sounds, such as "emm," given the researcher's uncertainty about their potential relevance to the analysis. The verbatim analysis of the primary documents was conducted using Nvivo12 Plus software.

According to Merriam and Tisdell (2016) open coding, axial coding, and selective coding are guidelines for qualitative researchers who are unfamiliar with the software Nvivo 12 Plus. Nvivo 12 Plus proves highly beneficial in discerning patterns of meaning within a dataset, facilitating the development of robust qualitative reasoning for drawing inferences, constructing models, or generating theories. Additionally, the software has demonstrated its capability to unveil concealed connections among concepts and relationships between ostensibly unrelated ideas (A. F. M. Fadzil, Salleh, Yaacob, Yazid, & Sallehudin, 2020).

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Finding

The results of this study emphasize the vital role of individual motivation in ensuring the sustainability of Takaful agents. There are two prominent themes, each comprise of specific sub-themes, emerged from the analysis. The first major theme explores intrinsic motivation, which includes four sub-themes: competence, the need for freedom, goal direction, and religiosity. The second major theme delves into extrinsic motivation, consist of altruistic motivation, technological drives, and the need for achievement. Table 2 provides a summary of the intrinsic and extrinsic motivation required for the sustainability of Takaful agents. The discussion of each theme by participants involved throughout the interview process strongly indicates the interrelationship connection between individual motivation and the sustainability of Takaful agents.

Table 2. Themes of individual motivation for Takaful agents' sustainability.

Takaful Agents	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12
Intrinsic Motivation												
Competence	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Need for Freedom	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓
Goal Direction	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
Religiosity	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓
Extrinsic Motivation												
Altruistic Motivation	✓	✓	✓	✓			✓	✓		✓		✓
Technology Drives	✓		✓	✓			✓	✓	✓	✓	✓	✓
Need for Achievement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Intrinsic Motivation

Based on the study, there are four sub-themes revealed in intrinsic motivation namely competence, need for freedom, goal direction and religiosity. Table 3, presented the several dominant quotations from the informants, categorized according to these subthemes.

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Table 3. List of Quotations from subthemes of Intrinsic Motivations

Subthemes	Quotations
Competence	**Informants 1** "I guess I can say that my talent to speak well is one of my strengths, and that's why I believe I can sustain my career as a Takaful agent..."
	Informants 6 "...and speaking of critical thinking, it's a skill that all successful agents need to have."
	Informants 8 "When we speak, we know how to attract the customer through their body language, and I deliver product explanations clearly and confidently."
	Informant 9 "To survive and become more successful, we need to polish our skills and not just sit and wait."
	Informant 10 "Time is extremely important to succeed as an agent, and that's why time management is crucial."
Need for freedom	**Informants 1** "...with this freedom, I can stay as an agent for a long time."
	Informants 3 "I have the freedom to try out new things that can benefit my career, and that's what makes me more optimistic about my future career in the Takaful industry."
	Informants 4 "I believe that this sense of freedom has helped me to stay in this line of work for a long time because I am not tied down to any fixed schedule or work style."
	Informants 6 "So, I have control over my time."
	Informants 8 "I feel that I can stay in this line of work for a long time because I am free to express my ideas."
Goal Direction	**Informants 1** "I believe that when we have a clear vision of our goals and work hard towards them, we can achieve anything that we set."
	Informants 3 "As agents, we need to have specific and clear goals to succeed in this career."
	Informants 7 "...for me, if you want to succeed in the Takaful industry and maintain your career for years, you need to have a clear direction and goal."
	Informants 10 "...the reason why I'm still in this line of work is that I have clear goals that I want to achieve."
	Informants 12 "So, having a clear goal is what motivates me to keep sustaining in this industry as an agent..."
Religiosity	**Informants 4** "I can feel the importance of Barakah when I personally experience how it leads to my success."
	Informants 5 "I just have faith and trust in Allah's plan, and He rewards me even more."
	Informants 10 "And I truly think that the concept of blessings can help me sustain my success."
	Informants 11 "I strongly believe in the power of Allah's provision, and it keeps me confident that I can survive in this industry."
	Informants 12 "...from there, I feel like it helped me to sustain, and the spirit of believing inqada and qadar made me successful today."

Extrinsic Motivation

Based on the study, there are three sub-themes revealed in extrinsic motivation namely altruistic motivation, technological drives and need for achievement. Table 4, highlighted the several dominant quotations from the informants, categorized according to these subthemes.

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Table 4. List of Quotations from subthemes of Extrinsic Motivations.

Subthemes	Quotations
Altruistic Motivation	**Informant 2** "In my experience, that's why I'm committed to staying in this industry, to help them have Takaful policy."
	Informant 4 "...because I know there are people out there who need my help, it motivates me to keep sustain in this career."
	Informant 7 "There's nothing more fulfilling than lending a hand to those in need, which is why I'm motivated to stay in this industry."
	Informant 8 "Takaful policy can help them, so I want to help them get a Takaful plan."
	Informant 10 "I want to help people have a Takaful plan as their savior in case anything happens..."
Technological Drives	**Informant 3** "This advanced technology allows us to achieve better performance and motivates us to succeed."
	Informant 7 "Honestly, it's one of the things that motivates me to stick with this job because it's just so efficient."
	Informant 8 "For me, the use of gadgets and advanced systems can encourage us Takaful agents to stay longer in the industry because it gives us peace of mind."
	Informant 9 "The utilization of modern technology in the Takaful industry has motivated me to stay on as a Takaful agent."
	Informant 11 "With an iPad, I even feel more motivated to find clients, and it increases my desire to succeed"
Need for Achievement	**Informant 4** "The reasons I can't leave being a Takaful agent is because of the financial rewards."
	Informant 5 "Recognition is a part of motivation that may not be visible, but it has an impact on my success."
	Informant 6 "Money is great, but getting recognized like this is also important to boost my motivation."
	Informant 11 "These rewards make being an agent more enjoyable for me."

Discussion

Entirely, this study identified a total of 7 components related to individual motivation for the sustainability of Takaful agents in Malaysia. The study pinpointed two primary forms of individual motivation that bolster Takaful agents to sustain their careers in the industry: intrinsic motivation and extrinsic motivation. Intrinsic motivation encompasses factors such as competence, the need for freedom, goal direction, and religiosity, which empowers Takaful agents to sustain in the industry. On the other hand, extrinsic motivation, comprised of altruistic motivation, technological drives, and the need for achievement, contributes to the sustainability of Takaful agents in the industry. Aligned with the purpose of the study, the following provides an in-depth exploration of these components.

Intrinsic Motivation

Intrinsic motivation refers to the internal facets that emerge in individual that result to the outcome for instance performance, productivity and sustainability. The sustainability of the Takaful agents is derived from the inner motivation named intrinsic. According to the results of this study, four intrinsic motivation facets were recognized as substantial contributors to the sustainability of Takaful agents: competence, need for freedom, goal direction and religiosity.

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Competence

Since this study applied qualitative study, in depth discussion on competence has been done which leads to the Takaful agents' sustainability. Competence refers to the proficiency and skill set possessed by Takaful agents, enabling them to thrive in the industry. Zhang et al., (2022), confirmed in empirical result that there is a directly positive impact between competence and career sustainability which similar to this study's finding. The sustainability of Takaful agents depends on their skill and competencies to perform as successful Takaful agents.

The current study's findings revealed five components in competence for successful Takaful agents: communication skills, organizational skills, analytical skills, financial literacy and Takaful literacy. It becomes imperative for Takaful agents to possess a diverse range of skills to maintain longevity in the industry, as inadequacy in competency may jeopardize their sustainability and lead to failure. Possessing strong communication abilities empowers Takaful agents to address customer inquiries promptly and accurately, including guiding customers through the claims filing process. Effectively organizational skills during work allow Takaful agents to keep track of clients' information, policy details, and contact data in a structured and efficient manner. With deep analytical abilities, Takaful agents can thoroughly evaluate various options, to navigate complex situations and offer optimal solutions to clients. To successfully guide and advise the clients, Takaful agents must possess expert knowledge in financial literacy. The continuous acquisition and up-to-date awareness of takaful literacy empower Takaful agents to confidently and accurately address clients' inquiries, reinforcing their position in the industry and contributing to their long-term success and sustainability as Takaful agents.

Need for freedom

Need for freedom is a privilege unrestricted by any constraints. The need for freedom is crucial for Takaful agents as it enhances productivity and enables them to sustain successfully in the industry. This study presented original findings on the significance of the need for freedom, as no other study explored or identified the need for freedom as a factor that influences Takaful agents' sustainability. Based on the current study's findings, the participants believed that Takaful agents enjoy freedom during their task performance because they feel free and can do unlimited tasks. The need for freedom may not be significantly essential when one works in a company, but Takaful agents certainly need to have the freedom to think beyond the limit and be optimistic to try new techniques without having to worry the company restrictions. Past experience can guide entrepreneurs on how to manage situational problems and make effective decisions.

In this study, two types of need for freedom were derived: creativity and time flexibility. Creativity in this study pertains to the ability to leverage imagination and ingenuity to devise new and innovative approaches for Takaful marketing. Limitless creativity empowers Takaful agents to explore fresh avenues for promoting Takaful services and contributes to the success and sustainability of Takaful agents. Meanwhile, time flexibility is about the ability of Takaful agents to establish their own work hours and operate from diverse locations. Furthermore, time flexibility permits Takaful agents to harmonize their professional obligations with personal commitments, particularly in managing familial responsibilities outside of work. Takaful agents' motivation increases when they have the freedom to carry out their duties, without any constraints, which empowers them to achieve optimal performance that leads to sustainability.

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Goal direction

Goal direction refers to the objective guidance for the Takaful agents to keep motivated. Goal direction is important to ensure the Takaful agents have targets and objectives to achieve in the future. The Takaful agents with a complete goal direction have the power to be successful in their careers. Gogoi and Baruah, (2021) expressed that goal direction has a positive correlation to individual outcomes in a quantitative study which supports this study's finding. Similar findings by Akinlabi, Dogo, & Asikhia, (2021) established that there is a direct link between goal attainment and employee performance that contributes to individual sustainability.

This study's findings revealed goal specific and achievable goal as two components that relate to the sustainability of Takaful agents in Malaysia. Specific goals play a crucial role with distinct characteristics that make the goal clear, measurable, and attainable. These specific goals provide Takaful agents with a tangible and purposeful target to pursue, fostering a direction to achieve the goal. Meanwhile, an achievable goal is a goal that is realistic and attainable. Setting achievable goals is essential for Takaful agents to maintain motivation and prevent feelings of discouragement. When a goal is within reach, Takaful agents feel motivated to achieve it, which can lead to accomplishment and sustainability.

Religiosity

Religiosity encompasses the thoughts and beliefs of Takaful agents with respect to Islamic practices which denotes a strong connection and adherence to the principles of the religion. The term "Takaful" itself is rooted in Islamic principles; religiosity contributes a significant role in the operations of Takaful. Religiosity plays a crucial role in the sustainability of Takaful agents since majority of them prioritize and experienced benefit with the practice. The value of religiosity extends beyond mere belief to the way Takaful agents conduct themselves in their professional roles. Brien, Suhartanto, Sarah and Suhaeni, (2021) considered religiosity internal factor of motivation that directly affect the employee performance. Ramadhan & Eryandra, (2022)also found religiosity has a significant positive effect on individual performance. with a conclusion the higher the level of religiosity of an employee, the higher the performance.

In the current study, most participants revealed that they were motivated by their family to sustain their family business. Based on the obtained findings, barakah, Islamic value and faith are the three main components discussed by participants in religiosity. Barakah originated from the Arabic root word, indicates a divine favour or blessing from God, and flows through those who are close to Him. Takaful agents firmly believe in the significance of barakah leading righteous lives and adhering to the teachings of Islam, which can enhance the flow of blessings in their professional lives that contribute to their sustainability in the industry. Besides, Islamic values encompass virtuous deeds applied by Muslims and Takaful agents believe that by practicing Islamic values, Allah will provide help and reward in the future. Faith is the guiding force that empowers Muslims to lead their lives following the teachings of Islam. Takaful agents firmly believe that when faced with unfavourable circumstances, such as encountering injustice while carrying out their duties, they entrust themselves to the will of Allah. They firmly hold that whoever endured hardship will ultimately be rewarded with goodness and ease in the future. Embracing this faith, Takaful agents are empowered to sustain their careers as successful agents.

Extrinsic Motivation

Extrinsic motivation refers to the external facets that influence Takaful agent's behaviour and influence their sustainability in the industry. Similar to intrinsic motivation, the participants of

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this study highlighted that extrinsically motivated Takaful agents are more successful than less extrinsically motivated Takaful agents. For this study, it can be summarized that extrinsic motivation has three types that influence the Takaful agents' sustainability, namely altruistic motivation, technological advance, and need for achievement.

Altruistic motivation.

Altruistic motivation is closely related to the tendency to assist others, driven by a genuine concern for their well-being without seeking personal gain. The desire to assist individuals in need focuses Takaful agents on promoting the awareness and importance of Takaful policies that provide valuable risk coverage for the future. The current study presented novelty findings on altruistic motivation within the context of Takaful agents' sustainability, as no other study explored the relationship between altruistic motivation and Takaful agents' sustainability. This study presented clear evidence of altruistic motivation and Takaful agents' sustainability in Malaysia and demonstrated the originality of these findings which reaffirmed its novelty.

Based on the obtained findings, social responsibility is one crucial component in altruistic motivation which leads to the sustainability of successful Takaful agents. Takaful agents are influenced by the desire to help the community and the existence of feelings of sympathy directly encourages Takaful agents' actions to ensure that the goal of helping the community can be achieved. Social responsibility contributes to the altruistic since it is the concern of Takaful agents to spread awareness about the importance of having a Takaful policy. The feeling of pity for the people who are unaware of the Takaful is one of the reasons to keep sustaining in the industry and spread the benefit of having Takaful is one of action to help others.

Technological drives.

This study stated a technology drive as the utilization of new systems or gadgets that significantly benefit Takaful agents, leading to their increased satisfaction and, in turn, contributing to the sustainability of Takaful agents in the industry. The technological drive gives external motivation to the Takaful agents to sustain themselves in the industry. The current study's findings showed the positive influence of technological drive on the sustainability of Takaful agents. Technology drive presented novelty in this study as a crucial factor contributing to the sustainability of Takaful agents. Despite its significance, previous studies have not thoroughly examined the correlation between technological drive and the sustainability of Takaful agents. However, it has been observed that Takaful agents with a strong inclination towards embracing technological drive tend to achieve higher levels of success compared to those with a limited interest in utilizing modern tools and systems in their business operations. The convenience and effectiveness provided by advanced technology serve as a motivating force for Takaful agents to improve their performance and ensure long-term success in their careers.

Through the detailed information of the participants in this study, Takaful agents associate technological advances with two components; new technology and application systems. The adoption of new technology enables Takaful agents to work seamlessly from any location, as portable and lightweight gadgets facilitate mobility. Additionally, the application system facilitates sales tracking and enables agents to promptly register deals online after meeting with clients, which further boosts their performance and the long-term sustainability of Takaful agents within the industry.

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Need of achievement.

The need for achievement is also another crucial factor of extrinsic motivation in relation to Takaful agents' sustainability. The need for achievement contributes substantial impact on the sustainability of Takaful agents. Takaful agents are generally enthusiastic about achievement to sustain in the industry. The study conducted by Shukla, Kumar, Dedhia, & Srivastava, (2022) explained that the need for achievement plays a vital role in the achievements of employee. Fadzil et al. (2022) also stated that need for achievement is the essential elements in motivation for a successful entrepreneur in Malaysia. The same factor is also obtained from the results of this study, which is necessary and can motivate Takaful agents to make efforts to sustain their careers in the industry.

The current study highlighted two components related to the need for achievement: monetary reward and non-monetary reward. Monetary reward refers to tangible financial incentives given to individuals as recognition for their performance and achievement such as a bonus, commission, cash prize, voucher and travel package. Non-monetary reward encompasses intangible incentives provided to individuals to acknowledge and appreciate accomplishments including recognition, medal and certificate. Through this study, Takaful agents collectively expressed the significance of the need for achievement as a key factor influencing their sustainability in the industry.

Overall, the current study identified 7 individual motivation needed for Takaful agents' sustainability: competence, need for freedom, goal direction, religiosity, altruistic motivation, technological drives, and need for achievement. Successful Takaful agents demonstrate all the components. Figure 2 presents the framework of individual motivation required for the sustainability of Takaful agents in Malaysia.

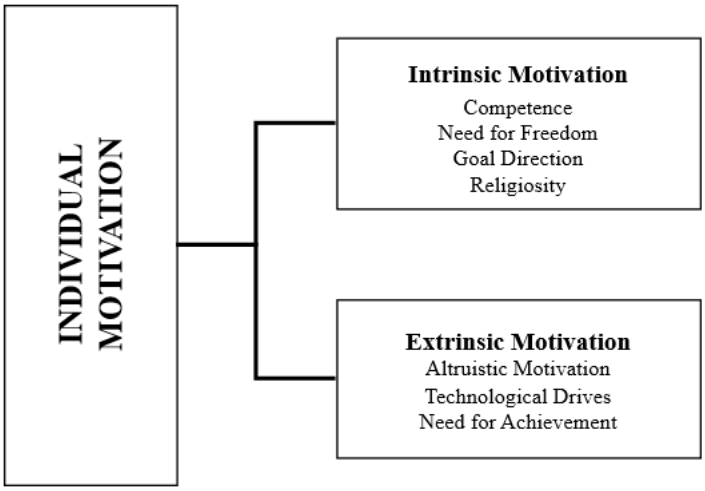


Figure 2. Framework of individual motivation for the Takaful agents' sustainability in Malaysia.

Recommendation

Certainly, it is undeniable that individual motivation plays a crucial role in sustaining Takaful agents in the industry. This study emphasizes that individual motivation significantly contributes to their performance as the primary driving force for Takaful agents to successfully carry out their tasks and sustain in the industry. Nevertheless, it is worth noting to future researchers to explore various motivation theories, such as expectancy theory and equity theory

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that this study has not focused on. Though not specifically emphasized in this study, these theories offer unique elements to explain the concept of sustainability among Takaful agents. In addition, Takaful agents' personality traits, such as locus of control, self-efficacy, and self-monitoring, influence their performance and contribute to their long-term success (Salleh & Kamaruddin, 2011). Exploring these personality traits further is encouraged for future researchers to enlighten the understanding the phenomenon of Takaful agents' sustainability.

Even though homogeneous purposive sampling allows for a detailed exploration of the phenomenon, a limitation of this study is its inability to generalize findings to all successful Takaful agents across every state in Malaysia. Consequently, future research could delve into the sustainability of Takaful agents in each state to offer a more comprehensive understanding. Additionally, to corroborate the current findings, a large-scale quantitative study could be conducted on a diverse population of successful Takaful agents in Malaysia. Subsequent research endeavours should also investigate other motivational factors inherent in successful Takaful agents, potentially fostering cross-disciplinary research by integrating established motivational theories with social phenomena.

Conclusion

Past studies devoted Takaful agents with motivation, but disregard the concept of sustainability in the context of the individual motivation. Hence, this current study seeks to address this gap and emphasizes the individual motivation which essential for the sustainability of Takaful agents in Malaysia. The findings discover the significance of individual motivation and identify two key individual motivation; (1) intrinsic motivation and (2) extrinsic motivation that crucial for Takaful agents to thrive in the industry. Intrinsic motivation propels Takaful agents to exert additional effort and attain success, ensuring their sustainability in the industry. The inherent strength of individual motivation serves as a powerful driver for positive outcomes. Similarly, extrinsic motivation enhances Takaful agents' determination to execute tasks in their careers, contributing to their sustainability. In conclusion, individual motivation emerges as a pivotal attribute for the sustainability of Takaful agents, with both intrinsic and extrinsic motivation playing crucial roles in sustaining their professional careers.

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