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Islamic Ideology in a Training Session of Insurance Agents: Critical Discourse Analysis

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ABSTRACT

Research on insurance has been conducted by economists and experts within the finance and business fields. However, recently the study pertaining to insurance has garnered interest from diverese fields, namely sociology, socio-legal studies and criminology. There are very limited study examining insurance from a sociological perspective involves exploring how social, economic and cultural elements interconnect with various contextual factors. Most studies within the domain of insurance focused on insurance organisations or agencies, only a limited number of studies have focused on the analysis of agents and clients interaction. This study aims to analyse and uncover the ideology behind the use of Islamic ideology by an insurance leader during a sharing session. A qualitative case study was conducted and an insurance leader's verbal speech was transcribed during a sharing session and went through discourse analysis. The transcribed script was analysed using thematic analysis. Based on the findings, it could be concluded that Islamic ideology was included in the insurance leader's speech discourse which was associated to the divinity ideology. Divinity ideology refers to the shared belief among all Muslims that worshipping God is an essential commitment that must never be compromised. It

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was found that there were two types of divinity ideology which were the duty as believers and the principal belief of Islam. To sum up, this study has involved an insurance leader's discourse which can be further investigated in various ways in future by exploring strategies, power and ideology in the insurance leaders' discourse.

Contribution/Originality: This study contributed to the existing literature on the topic of insurance agent discourses which included the Islamic ideology. Exploring the Islamic ideology helps us to understand how ideology of Islam is used in a leader's discourse in the organizational contexts.

1. Introduction

The marketing of insurance has been improving and the policies are created to satisfy particular needs of customers. Insurance companies promoted their products with the idea of giving protection to clients. When people buy cars and houses, they need to buy insurance in order to secure their assets. Everyone wants to be protected nowadays and people like the idea of being protected and secured because people never know what will happen to them in the future. The idea of prevention is better than cure had cause everyone to be cautious with every action taken. The discourse of insurance marketing is relatively new and a variety of topics can be focused on.

Previous studies in the field of insurance were done by economists and researchers in the field of finance and business. Until recently, the study about insurance received attention from other fields of research such as sociology, socio-legal studies and criminology (Baker & Simon, 2002; Ericson & Doyle, 2004). The study of insurance from a sociological perspective is related with the relationship of social, economic, and cultural contexts and factors of the contexts. Furthermore, studies found in the insurance topic focused on the insurance organizations or agencies and very few studies have focused on the analysis of interaction between agents and clients (Wang & Peng, 2016, 2017; Wan Irham, Rafik-Galea & Chan, 2012). The primary goal of past research on insurance is to investigate the economic situations for insurance and suggest ways to increase sales of insurance companies (Wang & Peng, 2017).

The study on the underlying ideology of training sessions among the insurance agents and their leaders seems lacking, particularly in the topic of the religious ideology conveyed in the discourse of insurance marketing. Past studies in insurance marketing discourse were found to be focusing more on television advertising discourse, agents-clients discourse from topic management perspective, identity and social media marketing discourse (Chen, 2016; Wang & Peng, 2016; Wang & Peng, 2017; Brucker, 2022). Past studies related to insurance marketing discourse do not reflect sufficient investigation pertaining to religious ideology. Therefore, there is a need to study the discourse of insurance leaders during the training session. This study aims to analyse and uncover the use of Islamic ideology by an insurance agent leader during a sharing session.

1.1. Objective

To analyse the types of Islamic ideology used by an insurance agent leader during a sharing session among the insurance agents.

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1.2. Research Question

What are the types of Islamic ideology used by the insurance agent leader during a sharing session among the insurance agents?

2. Literature Review

2.1. Critical Discourse Analysis (CDA)

Critical Discourse Analysis (CDA) views language as a social practice. In CDA, language is very powerful in construction of ideologies, identities and it makes culture become dominant in society. The difference between DA and CDA is that CDA studies the social phenomena related to ideology and power which require interdisciplinary and multi-method approach (Wodak, 2009). In addition, CDA has a number of principles, characterised by the same interest in unravelling the ideologies and power through spoken, written and visual. Besides, CDA also critique a social phenomenon in order to make it better; for greater good.

Works in CDA often characterized by problem-oriented rather than paradigm oriented (Van Dijk, 1995). It means that any approach is appropriate if it is able to study the relevant problems related to racism, sexism and other forms of social inequality. Next, CDA is about the critical approach, position or stance in the study of text and talk. CDA work is usually inter or multidisciplinary due to its aim which is to critically investigate the issues. Aside from that, CDA does not just focus on text and talk; it also focuses on semantic dimensions of communicative events such as film, picture, and music. CDA is known as an approach that uncovers or reveals what is not obvious, something rather hidden and implicit.

2.2. Ideology and Power in CDA

Ideology is a system of idea, concept and belief. Ideology is neither good nor bad (Jones, 2012). It is the consequences of the ideology that is judged as good or bad. Ideology guides actions and thoughts of individuals and society. Regardless of any kind of discourse; spoken or written, particular ideologies underlie them whether it is hidden or explicit. That is how CDA's role comes together; to investigate certain ideologies behind any text or spoken discourse. The ideologies can be identified through discourse strategies such as foregrounding, back grounding, presupposition and also identity construction. These strategies can be investigated through the way the language is presented and the speaker's actions. Ideologies help to create a shared worldview, sense of purpose, limit how we view reality and tend to marginalise the things or ideas that do not fit into the models of how the world is "supposed to be" (Jones, 2012).

Power is the ability to make or control changes whether it is initiated by neither individuals nor groups. In CDA, past researches also investigated power as in its relation with gender; such as how different the usage of language between male and female. Aside from that, there are a few approaches related to usage of language by gender such as dominance approach and difference approach (Allen, 2012). This approach guides the research of how male and female use language such as in terms of dominance, men are more dominant than women based on their speech patterns.

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Ideology and power often come together. It is hard to neglect power when it comes to studying the ideology. However, this study puts the focus on the ideology only and sees how the ideology is manipulated in the discourse.

2.3. The Discourse of Marketing and Insurance

Insurance is a fast-growing business, so the discourse in this field of business is vast and a variety of settings can be investigated. Previous studies had analysed insurance advertisements' discourse and how agents and clients reacted during the conversation or better understood by a situation where insurance agents are selling their products.

A study from Wan Irham, Rafik-Galea and Chan (2012) analysed the language alternation in a closing presentation by the insurance agent with the client. They investigated why the insurance agent chose a certain language in their discourse and how the agent used language alternation to structure and manage the interaction with the client. They reported that the agent alternate language between Malay and English due to the factors from client, products and the agents themselves. They found that Malay is the preferred language by the agents due to the ethnicity of the agents that attract clients from the same ethnicity, so talking in the mother tongue could create a good rapport with the clients.

A study conducted by Chen (2016) on the marketing of insurance business aimed to reveal the ideological content behind the insurance advertisements that targeted Over 50s individuals. The results reported that the ideology behind the life insurance advertisement that targeted over 50s to buy insurance products was to legitimate the particular products especially when the advertisers emphasized on the advantages of the products and the consumption of lifestyles. Aside from that, the marketers patronize the communication constructions by using images of the advertised products. However, the representation of death was not explicitly advertised as it is sensitive and inappropriate.
Another investigation by Wang and Peng (2016) studied how the insurance agent and client manage the topic based on three types of talk such as friendship talk, institutional talk and task oriented talk. In the friendship talk, the client controlled the topic when the agent asked personal questions by using the strategy of counter-question. In institutional talk, the findings reported that turn-taking was initiated and maintained by the agent who wanted to sell their products which means that the agent has more control on the topic. As for the task-oriented talk, it was found that there were equal turn-taking distribution, mutual topic initiation and cooperative interruptions.

In addition, the following study in the topic of insurance sales discourse conducted by Wang and Peng (2017) investigated the interactive frames and discourse identities among Chinese in the rural China. They analyzed the discourse identities of client and agent in three types of talk which are friendship talk, institutional talk and task-oriented talk. Based on the three types of talk they have found that the agent and client construct different identities. In friendship talk, the agent showed intimacy based on the greeting and casual question such as "where are you going", it is considered as a private topic among Chinese. For the institutional talk, the agent presented a professional image while the client acted more as a recipient. As for the task-oriented talk, they found that there was a negotiation of identity when the agent did not force the client to buy their products, so the client has an option to buy or decline the offer. The agent gave some sort of option such as saying "It's okay if you don't want to make decision" which often contributed to successful conclusion of business.

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In a nutshell, past studies had only looked at a few topics on the discourse of insurance and marketing. It can be concluded, as the main purpose of those strategies employed by insurance agents and insurance company was to sell their policies and products. They targeted to sell particular products to customers. For example, a study from Taiwan found the ideology behind the purpose of insurance companies that targeted over-50s (Chen, 2016), while study in China and Malaysia looked at the strategies used by agents in dealing with their clients (Wang & Peng, 2016, 2017; Wan Irham, Rafik-Galea & Chan, 2012). All of the discourse found in insurance marketing has main purpose which is to sell their products in a way that is not too obvious to the clients.

3. Research Method

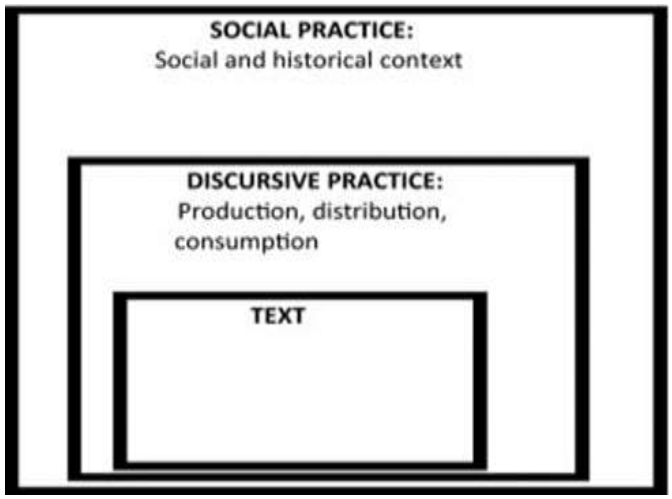
3.1. Research Design

This research design of the study is qualitative case study design. In case study, it could be an individual, a group, subgroup of population or a city (Kumar, 2011). According to Kumar (2011), the characteristics of qualitative research design are flexible and has freedom in structure and order given to the researcher. This study gathers the data from an insurance leader's discourse in the sharing session. So, case study is the appropriate design for the researcher to have an in-depth understanding of the situation and phenomenon under study.

3.2. Theoretical Framework

Figure 1 refers to the theoretical framework that is selected for this study which is the Fairclough (1989) three-dimensional framework. Fairclough (1989) claimed that the relation between language and social reality is realized through social events which are the texts, social practices (discourse order) and the social structures (as cited in Rahimi & Riasati, 2011). Fairclough (1989) three-dimensional framework consists of textual practice which refers to the lexical and semantic features of the text. Next is the discourse practice which refers to the relationship between the actions with the textual representation. Then, the social practice level refers to how the texts and discourse practice are used in the social environment.

Figure 1: Three-Dimensional Framework



Source: Fairclough (1989)

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The relevance of adopting this framework is due to the aim of the study which is to uncover how Islamic ideology was constructed and shaped in insurance sharing sessions. At the textual level, the researcher analysed the spoken discourse of the insurance leader. Then, the analysis at the discourse practice level will tell the relationship between the spoken discourse with the actions of the leader. After that, for the social practice level, the analysis shows how these textual representations and the practice of actions shapes the Islamic ideology conveyed by the leader.

3.3. Sample and Data

The sample collected for this study was the discourse of one insurance leader during the opening speech for the sharing session. The sharing session was conducted at an onboarding centre of an insurance agency. The data sample was collected using a purposive sampling method. The relevance of purposive sampling was due to the selection of samples that can provide the best information in achieving the aim of study (Kumar, 2011).

The sample of the leader's discourse was audio recorded. Then, the recording was transcribed and analysed critically in order to uncover the Islamic ideology in the leader's speech.

3.4. Data Analysis

The audio sample of the insurance leader was transcribed verbatim and thematic analysis was applied in order to identify the patterns and underlying themes in the discourse of the leader during the sharing session. Based on the data analysed, the Islamic ideology found in the discourse of the insurance leader was the divinity ideology. There were two types of divinity ideology found in the discourse that the researcher studied which are the principle belief and the duty of believers. The analysis was presented with the description of the context of the discourse.

3.5. Context of the sharing session

The sharing session that was chosen for analysis was a session where a female leader opened the speech by reminding everyone about their job's goal which was the checkpoint that they need to achieve. The leader also questioned who was qualified for the next challenge set by the company and what they have done in order to reach their goals. The leader kept on reminding everyone that they were reaching towards the end of year, they do not have enough time to achieve and run for their targeted points. The crucial part was when the leader brought in God and verses from the holy Quran. The leader made a relation between God and their work life seamlessly in the speech which signified there was a certain ideology and particular purpose in the leader's speech.

4. Result

4.1. Divinity Ideology

The divinity ideology refers to the common belief shared by all Muslims that God should be worshipped at all cost. It consists of two types which are the principle belief and the duty of believers.

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4.1.1. The Duty of Believers

As a Muslim, the duty is to refer everything to Allah; the Almighty God. God owns the universe and everything. As a Muslim, one must do all duties that were designed by God such as prayers, recite the holy Quran and live according to His instruction. The duty is to commit everything in the name of God. One must spend more time worshipping the God.

In the leader's speech, the ideology of the duty of believers was seamlessly inserted when the leader talked about time. Before the leader made relation about spending time with God, the leader explicitly mentioned that the allocation was not satisfying at all; it shows that the interest actually focus on materialistic which is making more sales (refer to extract 87 to 90). Then, the leader emphasized that everyone was wasting their time by not spending more time with God. Though the leader seemed like to emphasize it more to herself by saying that "I allocated time for Allah", actually she was implying that everyone only spend time with God during praying hours (refer to extract 101 to 104). The ideology of duty as believers delivered by the leader in the speech such as allocating more time with God aside from during praying hours actually focused more on marketing purpose as the leader made relation with the job; which is to sell more products and insurance policies (see extract 87 to 90). The ideology behind spending time with God is more on marketing interest which emphasize that the agents have to settle their allocations and make more sales.

87. What have you done in a day?
88. Every day?
89. We are not being fair to ourselves.
90. *Now, allocation hancur.*
[Now, the allocation is worse.]

102. What's wrong with working hard?
103. *And I rasa 18 jam I korban untuk kerja saja.*
[I think I had sacrificed 18 hours just for my job.]
104. Such a waste.
105. *Sebab time allocation I untuk Allah masa itu I buat waktu solat saja.*
[Because I only allocated time for Allah during the praying hours.]

The leader also emphasized again that everyone should reflect on themselves. If they really spend more time with God, they will definitely "get it" (see extract 168-170). "Get it" refers to the sales or checkpoints that everyone will definitely achieve if they really spend time with God. The leader is repeating the same thing: spending more time with God. The leader manipulated the ideology of duty of a believer in order to achieve more sales and work hard based on the job assigned to everyone.

168. Ask ourselves. Ask ourselves.
169. Because including me, do we really utilize that?
170. Then, if you have done it, you would get it.

The emphasis on spending time with God is repeated again in the next extract that actually focused on generating more sales as well (see extract 107 to109). Apart from that, the leader said that everyone is running away from their job which is to get more

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sales by giving excuses such as they need time for family. This implied that spending time with family prevent everyone to achieve their marketing goals. Then again, duty as believers is emphasize when the leader said that everyone asks for more goodness but they do not grant good service to God. The idea of granting good service to God is manipulated in the discourse in order to achieve the worldly goal which is to work hard and achieve more sales (see extract 113).

107. Wow, family time four hours, six hours family time.
108. Allah's time how many hours?
109. You don't grant Him good service, to Almighty, and yet you're asking for more?

113. *Macam mana you buat kerja untuk diri you, secara sejajar juga you kena pandai commit your time.*
[The way you do your job must be balanced with the time you need to commit.

The duty of a believer was explicitly said by the leader (see extract 148). The leader asked everyone to read the translation of verses from a Surah in the Quran in order to relate the duty of Muslim on this earth with the job (see extract 200 to 203). This implies that as a believer, your duty is more than you know which is; you need to work hard in this earth by achieving your goals which is the marketing sales. So, in this context, the leader is manipulating the duty of a believer as stated in the holy Quran in order to achieve the marketing purposes of the company.

145. *Korang baca terjemahan As-Syams.*
[Read the translation of As Syam verses.]
146. *Then, you tahu.*
[Then, you will know.]
147. *Apa tugas you dekat muka bumi ini.*
[What are your duties on this earth.]
148. Once you know your duty on earth, *nescaya you tiada masa untuk mereka.*
[Once you know your duty on earth, then you will have no time to focus on others.]

200. *Cari makna terjemahan surah Al-Balad.*
[Look at the translation of Al-Balad.]
201. *Tengok terjemahan surah As-Syams.*
[Look at the translation of As-Syams.]
202. *Then, you tahu kenapa kita kena berjuang dalam hidup ini.*
[Then, you'll know the reasons of our fight.]
203. *Untuk apa you kena berjuang dalam hidup ini.*
[Why do we need to fight in this life.]

The leader also explicitly mentioned that God has created day and night. Day is created for everyone to work and night is created so that everyone can rest (see extract 151 to 155). As the association with God as creator of days and nights is made, it is clear that the leader manipulates everyone to work hard during the day and get more sales.

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151. But try to allocate three hours for Allah.
152. Can?
153. *Tapi Allah tak minta tiga jam.*
[But God doesn't ask for three hours.]
154. *Siang sudah dijadikan masa untuk kita bekerja, terang.*
[Day is created as time for everyone to work, bright.]
155. *Malam dijadikan masa untuk kita berehat.*
[Night is created for everyone to have a rest.]

The leader also used the ideology of duty as believers when she wants to legitimate her authority by saying that her job is to give advice to others in order for her to survive in this world (see extract 208). She is legitimating her identity as the leader for everyone in the agency and as well as someone who is able to provide more in the name of religion.

208. But again and again, I have to deliver certain ill to people, for me to survive on this earth.

4.1.2. The Principal Belief of Islam

Principle belief of Islam is to worship Allah, the only God. Aside from that, as a Muslim, one must have faith with the statement made in the Holy Quran. Believing and accepting the words from holy Quran, declares one's belief.

Based on the extract, the leader recites the translation of Quran verses, which clearly shows that the leader is enacting the action that declares she accepted everything stated in the holy Quran. Then, she encouraged everyone to read the translation. If everyone reads the translation of that verse, they will not waste their time with other things. They will know their duty on earth is to serve The Almighty in whatever they do. This means that everyone will do better and be very committed with their job to make more sales. They will be very committed in marketing their products. The leader is manipulating everyone for the marketing purpose using the ideology of principle belief in Islam by using the words from holy Quran and explicitly declares that the God is King of Earth.

139. *Dia Raja memiliki langit dan Bumi dan segala apa yang ada diperantaraannya.*
[He is the **King of the Earth** and its (wide) expanse.]
140. *Demi langit dan segala yang ada dipemukaannya.*
[By the Firmament and its (wonderful) structure.]
141. *Demi bumi dan segala apa yang ada dihamparannya.*
[By the Earth and its (wide) expanse.]
142. *Dalam Surah?*
[In which verse?]
143. *As-Syams.*
144. *Korang baca terjemahan As-Syams.*
[Read the translation of As-Syams.]

Based on extract 176 to 183, the leader stressed that all of the worldly things come from God. She emphasized the concept of Islam that believes there is only one God, who can provide you with everything. It is Him who decided to give it to you or not. So, in order to get the expensive watch and smartphone, everyone must work hard to please the God because He makes everything possible for human being. This is another way that the

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leader used which is relating the power of God upon materials in order to encourage the agents to make more sales and market their products to customers. The main idea is to emphasize on materials.

176. *Setakat jam kot.*
[It's only a watch.]
178. *Allah nak bagi senang je.*
[Allah can give it easily.}
179. *Iphone X ke.*
[Even Iphone X.]
180. *Apa ke.*
[Anything.]
181. *Handphone itu semua Allah punya.*
[Everything belongs to Him]
181. *Nama ni individu.*
[the brand comes from human.]
182. *Al-asbab.*
[Cause/reason.]
183. *Faham tak konsep dia?*
[Do you understand the concept?]

5. Discussion

Based on the data analysis, it was found that there are two types of divinity ideology in the insurance leader's discourse which are the duty as believers and the principal belief of Islam. The Islamic ideology found in this study is in line with a study by Muqit (2012) on the ideology and power relation in Osama bin Laden's speech. Based on the analysis, the ideology of duty as believers can be seen when the leader mentioned spending more time with God and giving good service to God. While the ideology of principle belief of Islam can be seen clearly when the leader recited the translation of verses from the Quran that stated the God is King.

The main purpose of bringing the ideology of God and religion is for marketing and to generate more sales and revenue. In the leader's discourse, she seamlessly makes a relation between the job and God. The connection of God and life in Islam cannot be separated, thus it seems like there is nothing hidden behind the discourse of the leader. The findings are in line with past studies which studied the discourse of insurance agents and clients that revealed the main purpose of the discourse is to make sales (Chen, 2016; Wang & Peng, 2016, 2017).

6. Conclusion

Based on the findings, the Islamic ideology was found to be included in the leader's speech. The ideology was not explicitly conveyed, but based on the analysis of the leader's speech; she makes a relation between the jobs that insurance agents need to do with religion and God. The leader seamlessly makes connection of the religion with the duty that everyone should do.

Analysis of the insurance leader's speech during a sharing session showed that the ideology of Islam used by the insurance leader consists of the divinity ideology which was divided into two types; the duty of believers and principle belief of Islam. The manipulation of religion in the discourse has a goal which is for marketing purposes. In

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addition, the leader makes it as to encourage everyone to be more religious but the hidden intention is more on making more sales and meets the value of checkpoints.

Ethics Approval and Consent to Participate

All procedures performed in this study which involved human participation were conducted in accordance with the ethical standards of the institutional research committee. An informed consent was obtained from the participant in this research.

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Conflict of Interest

The authors declare that there is no potential conflict of interest with regards to the research or publication of this article.

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