EFFECTIVE MANAGEMENT COMMUNICATION FOR MALAYSIAN TAKAFUL OPERATOR (TO): THE LEADING FACTORS AND CHALLENGES

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ABSTRACT: *Highly effective organization is associated with the internal strength which refers to effective communication. Islamic Financial Institutions in Malaysia are governed by the Shariah Governance Framework. This serves as the guiding route for achieving a sound governance and overall compliance to Shariah. Thus, it is vital for Islamic Financial Institutions including Takaful Operators to ensure that all the key organs play their role. Communication, both internal and external, is critically important in strengthening the overall processes and practices of any Islamic Financial Institution. This study empirically examines the organizational communication aspects in Malaysian Takaful. A set of questionnaires is distributed to selected staff in one Takaful Operator (TO) in Malaysia to gather their thoughts and feedback on the subject matter. The study finds that the management communication within the institution is effective owing to sound correspondence. An effective upward, downward and horizontal communication throughout the length and breadth of the TO contributes to the overall development of the institution. The overall communication is proved to be an effective one as the admirers of the communication pathways within the organisation are way too many compared to its critics. The information flow that is considered to be vital for organizational growth has already achieved a significant level and the gaps that still appear do not pose a serious threat and can be addressed easily with a little effort.*

Keywords: *Effective communication, Shariah governance, Takaful Operators (TO)*

1.   INTRODUCTION

Regardless of the underlying nature of an industry or sector, communication forms the baseline of any organization to survive. Communication is the initiator of any primary resources before being transformed into secondary resources in order for any organization to function [1]. Derived from term "to communicate" which is extensively used, defining communication in scientific use is quite complicated. Littlejohn and Foss [2] comment that "Scholars have made many attempts to define communication, but establishing a single definition has proved impossible and may not be very fruitful". Through the components of communication such as source, message, channel and receiver, [3], deliberated that the communication is a natural ongoing process. All ranges of activities is undetached from being communicated. It integrates all other four basic functions. [4]. Emphasized that communication forms the lifeline of an organization, conveying directions, expectations, processes, products and attitudes. Varey [5] added that, "'communications' are best understood as interaction acts, not as objects and artifacts. People communicate when they interact. Communication is best understood as constitutive — interests should be understood as social products, often produced by decisions and opportunities".

Communication could be considered as the best tool to be focused as it is a medium of transmission of rulings, information, knowledge as well as practices. The theory of communication evolved over the years, but the model by Shannon and Weaver [6] is one of the original that explains the process of communication (See Figure 1). Today, communication is being regarded as an important factor commercially, and that the ability of the company to communicate can determine its success and capability to remain competitive. Theoretically, communication barriers such as noise must be abstained to ensure that information could be communicated correctly to the targeted receivers.

The same applies to any organization which requires constant communications. Looking at the context of Islamic Financial Institutions (IFIs) in Malaysia, there are some discrepancies in the practice of Islamic finance that may impede the development of its image, credibility and reputation, such as the failure to promote Islamic values, lack of communication in Shariah supervision and failure to mitigate the Shariah non-compliance risk [7].
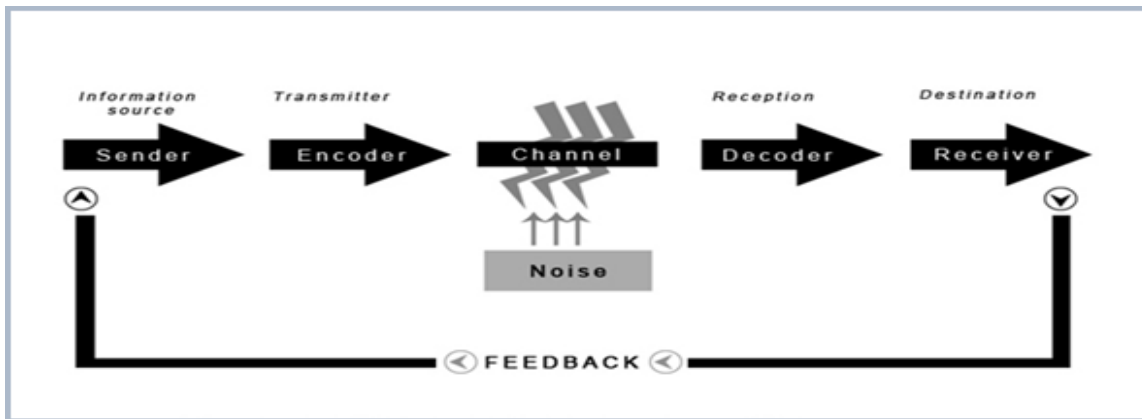
Figure 1: Shannon and Weaver Theory of Communication

The respondents of the survey; have admitted that there are gaps between the regulators, IFI managements and the Shariah board in terms of communication and understanding [7].

Effective communication requires further assessment and evaluation from all relevant parties which are involved in a specific communication environment. Thus, the scope of this paper shall focus on Malaysian TOs as a specific subject matter.

This paper is structured as follows, the first section is the literature review deliberating on effective communication in an organization, factors leading to effective communication and its impacts. The next section discusses on the methodology, and then this is followed by the findings. The paper ends with some recommendations.

2. LITERATURE REVIEW
Effective Communication in Organization

As an introduction, it is interesting to share this statement which was made by a well-known figure in strategic management theory as well as organizational studies. "[8] had once written that "the first executive function is to develop and maintain a system of communication" (1938, p.82). Barnard's statement has proved to be prophetic. Some years ago, in a survey by the president of one of hundreds of the largest corporations in the United States, 96% respondents believed there was a "definite relationship" between communication and employee productivity [9,10].

Year by year, the Board of Directors (BODs) has emphasized that any organization needs to have a group of talented and skilful management team. Besides the core functions of managing, such as planning, organizing, staffing, directing and controlling, management would fail if they lack in communication. The non-existence of effective communication could lead to retardation of productivity. It is worth to note that communication is the key to success for any organization which is achievable through management team or leadership. There are two basic forms of communication which is; interpersonal communication and organizational communication. Interpersonal communication refers to a situation where the exchanging and transmission of knowledge, information and thinking happens between parties (sender and receiver). This type of communication might occur in any occasion, either within a company or other places. On the other hand, organizational communication refers to the proper exchange of information, ideas and thought within a formal organization.

Goldhaber [11] describes the definitions of organizational communication from various authors' perception in this field of study. Most of them emphasize on the elements attached to organizational communication such as downward and upward communication. It also includes horizontal communication, human dealing and union related relationship. Other authors define organizational communication as a system which heavily depends on both internal and external interactions. Another definition which is closely relevant to this study is on the thought shared by Thayer. He explains that there is a flow of information within any company or organization which facilitates communication known as systems of communication. These systems of communication are: operational (task or operations-related data), regulatory (orders, rules, instructions) and maintenance and development (public and employee relations, advertising and training).

Communication in the organization is made out of interconnection among departments or divisions which serve numerous functions and portfolios. For instance, a complaint letter requires an explanation related to his/her medical claims. Failing to provide a satisfactory response and amicable solution would result him/her suing the company. Some customers write complaint letters as it is a norm. Then Customer Service would seek advice from the management team with regards to the legality of handling such difficult situations with the customer.

From another point of view, organizational communication is encircled to a smaller scale i.e. speech communication among the interconnected teams. The focus is solely on the interpersonal communication with no involvement of any written communication element [12]. Among of the interesting explanations of organizational communication mentioned on the essence of this subject matter is the interaction of management, employees and the outsiders or external publics [13]. He came to this conclusion after completing an industrial communication survey in identifying the key things which matter to all communicators.

To understand the essence of organizational communication it needs to be enlightened through its functions. This refers to what communication provides to ensure that an organization

is effective. Unlike Beck [4] who indicated four functions of communication, [3] had highlighted six functions. They are to inform, to regulate, to integrate, to manage, to persuade and to socialize. People in any organization need to be well informed of any policies and procedural requirement associated with their functions and tasks. These functions are referred to the top management since they are the helm of an organization. Simultaneously, the subordinates are required to seek further information to keep updated with the latest news and changes of regulations in their organization. As documentation evidence is very important, informative function is usually done in writing to ensure that a particular message is understandable.

It is quite different from the second function of communication, which is regulative. This refers to a strict matter in which it involves legal and regulatory based issues. The message is to ensure all staff or workers are in compliance with the organization's rules at all times. Adherence to a particular rule and law applicable to organizational background, such as i.e.: act related to banking operations. The third function is integrative. This is where the communication is meant to coordinate the accomplishment of task by a team through "a working together" spirit. Any assignment or assigned job is done in a very systematic manner as each personnel knows what he or she is supposed to do communicate any concerns to the top managers. This is, indeed truly important to avoid any duplication of work which subsequently leads to ineffective time management. [14] comment that "The organization is viewed as an interconnected whole, which needs to be focused on agreed objectives in order to go through organizational transformation without collapsing into internal strife".

The fourth function is the management.. The management communication focuses on achieving the three functions deliberated earlier, which are namely; informative, regulative and integrative. By achieving this communication objective, the management communication is considered successful as it reflects the capability of managing. This is crucial to be observed by superiors or managers in order to help them handle their subordinates and team effectively. The fifth function is known as persuasive communication. This high-level method of communication is powerful for superiors to get the full support of their subordinates. Subordinates are in control and any instruction is obliged accordingly. Last but not least, the sixth management communication is socialization. Socializing with subordinates is an important method to achieve better understanding and openness. The top management needs to know who is working with them and this principle would establish a long-term relationship between employer and employee for any organization. Socialization should not be neglected in building an effective organizational network.

Overall, organizational communication as proposed by [3] spell out this definition in a philosophical yet straight to the point approach They state that; it is "the process by which individuals stimulate meaning in the minds of other individuals by means of verbal or nonverbal messages in the context of a formal organization". Any organization, therefore, requires a systematic and well-organized

communication method to integrate its business components. In Takaful[i] "A" for example, the whole company which consists of various departments are linked through formal organizational communication. Departments such as Operations, Information Technology, Distribution (Agency and Partnership), Finance, Actuarial Services as well as Risk, Shariah and Governance are not free of any communication in order to ensure continuous synergy and progress of business. Realizing this importance, the next cause of action is to understand all factors which may contribute to effective organizational communication.

Leading Factors Towards Effective Communication
Effective communication profoundly contributes to organizational success in the long run. [15] indicated a list of factors inducing communication in a case study conducted for small and medium sized enterprises (SMEs). Based on his findings, it is concluded that culture, incubation period, face-to-face communication, sharing of good practice and seminars are among the most influential factors for communication among the involved parties. [16] had categorized all feedback received from a communication audit conducted into several themes for easy reference. The list of these themes serves to indicate all the factors which lead to communication improvement and excellence. The factors are: more contact with management, greater information, a more informal structure, more briefings/ meetings, greater openness in the organization, higher levels of involvement and less bureaucracy.

Ultimately, the result revealed that there was a need for clarity of information from the top management as well as transparency which is not bureaucratic in nature. [17] discovered leading factors that contribute to effective internal and external communication with regard to financial service innovations contributing to success. They identified levels of intangibility, heterogeneity, simultaneity and perishability in the new service provided to both internal and external customers. It was subsequently concluded that the key attention to be observed by management is the dynamic communication flow throughout the process. It is reiterated as "internal communication is the prime vehicle to realize a positive project climate and foster adequate cross-functional cooperation. Effective external communication will enhance awareness and create realistic expectations among customers".

Others had drawn their conclusion as a result of their analysis[18], After two phases of investigation, they suggested that effective organizational communication is built on eight doctrines: the chief executive as communications champion, the match between words and actions, commitment to two-way communication, emphasis on face-to-face communication, shared responsibility for employee communications, the ratio between bad news and good news, knowing customers, clients, and audiences and an employee communication strategy.

This powerful recommendation is universal and applicable to any nature of corporate background and industry. Interestingly, maintaining an effective communication; both in good and bad working environments, is a key practice upheld by excellent organizations in achieving their goals. The focal point of communication is directed to management

based on their accountability and mandate given by the BOD. [19] stated that the findings of their study were the result of analysing leaders of European associations. They "describe internal communication as a management functions in-charge of intra-organizational communication and as an interdisciplinary function integrating elements of human resources management, communication and marketing".

Impacts of Effective Communication to Malaysian TOs
Malaysian TOs are well governed under Bank Negara Malaysia (BNM). The establishment of takaful operations is to be the best alternative to conventional insurance:
"The origin of the insurance industry in Malaysia dates back to the colonial era between the 18th century and 19th century. At that time, British agency houses acted as agents to Insurance companies, incorporated in the United Kingdom. Some important Insurance companies are Harrison & Cross and Boustead[ii]".
The growth of insurance has attracted foreign insurance companies to extend their operations in this country where the representatives from their countries are appointed to lead and manage "With the rapid development of the takaful industry as the alternative to insurance, this area has attracted insurance companies to establish their Islamic subsidiaries to cater the needs for Islamic financial solutions clients and followers" [20].
As of October 2016, the overall number licensed TOs in Malaysia was 11. With this encouraging number, maintaining a sound and stable business operations are crucially important. In ensuring this, strength must be established from both inside and outside the organization including strategic communication. Most of literatures emphasize on takaful service efficiency such as [21,22,23,24]. It is obvious, that takaful operational effectiveness is one of the interesting subject matters chosen by the researchers. Another area is on takaful operators' leadership behavior and management as deliberated by [25,26,27,28] on the other hand studied agent behavior and its impact on Takaful development in Malaysia while [29] had highlighted Islamic leadership organizational performance for the Malaysian takaful industry.
Effective communication for Islamic financial institutions (IFIs) including Takaful is important as it reflects the underlying principle that is grounded in this business. "Leadership and subordinate have close relationships in obligation towards organizational performance" [29]. Quality organizational management needs to be fully embedded with the traits possessed by the ultimate leader in human history, i.e.: Prophet Muhammad (PBUH). One of these traits is communication or also known in Arabic as "Tabligh".
By focusing to the scope of Malaysian TO, the framework of overall governance had stipulated each and every organ's function and ideally, the practical implementation would contribute in enhancing efficiency and effectiveness of the organization. This had been reiterated by [7] through a statement for a survey done on Shariah governance practices through information gathered from the selected Shariah committees from numerous Islamic financial institutions in Malaysia, United Kingdom (UK) and United Arab Emirates (UAE). The researcher stated that "acknowledging the communication gap in Shariah governance among the key

stakeholders, such as regulators, supervisors, BODs, shareholders and others, the Shariah scholars opined that there must be proper coordination to improve the communication environment". Improving this gap may help improve issues related to miscommunication and lack of interconnection among members of an organization.

3. METHODOLOGY
Survey research is one of the most important areas of measurement in applied social research. The broad area of survey research encompasses any measurement procedures that involve asking questions of respondents. A questionnaire comprises of a number of questions printed or typed in a definite order on a form or set of forms. [30].
The questions formulated for this survey is based on three themes. The formulation of this survey basically consists of the components as deliberate by [30] namely general forms, question sequence and question development and wordings of choice. Part one of this survey is the assessment of TO's organizational structure. It is followed by part two which gauges the TO's level of compliance with the relevant regulations and laws. Last but not least, the final part deals with the evaluation of the TO's overall communication.
There are only a set of findings highlighted, which are the communication challenges and the leading factors towards effective communication. The selected components for communication challenges were extracted from various managerial communication textbooks which were adopted by the researcher by tweaking them with the environment of TO. In formulating the leading factors selection as shown in Table 2, this research is guided by Guiding Principles Shariah Governance Systems for Institutions Offering Islamic Financial Services (IFSB-10) issued by the Islamic Financial Services Board (IFSB). The measurement is basically meant for the Shariah Board but in order to achieve the objectives of this research, the unit of analysis was changed to Management.
There were 50 survey questionnaires that were distributed to various levels of staff in a TO which is based in Malaysia. Out of the 50 surveys distributed the researcher managed to collect 39 sets of questionnaires which were duly completed by the respondents. The data collected from the survey are analysed through SPSS Statistics. "As the questionnaire had been designed to facilitate respondents to answer it quickly, the data retrieved from the responses, therefore, were mostly in numeric and yes/no types, which are easy to be analyzed in spreadsheet and statistical analysis programs" [31].

4. ANALYSIS AND FINDINGS
The returned surveys were completed by respondents accordingly. The majority of respondents were female 71.8%, while the rest were males, 28.2%. The awareness level of TO's organizational structure and relevant applicable laws are good and encouraging. However, as discussed in the literature review before, the important factors of effective communication are the key reason for organizational success. As highlighted in the table below (Table 1), the result shows that 'poor downward-communication' is identified as to be a serious challenge for the respondents. 56.2%, of respondents, which is more than half of the total employees, acknowledged

this by selecting 'most significant' and 'significant' as their response to the question. In essence, this factor may be caused by less direct or indirect involvement in company' strategy [32]. It tends to create employees with conflicting priorities and poor understanding of organizational strategy. Hindrance to the free flow of information may lead to distrust thus making the unified goals of the organization suffer [33]. Poor downward communication undermines execution in an organization. The senior teams' ignorance of the lower level staff members when drafting strategies or general dialogs about values, ultimately result in injured understanding and commitment. People across the departments find it difficult to work according to the strategy [34].

As for 'poor upward communication' it was also identified as a challenge for the respondents as 46.6% of the employees chose 'most significant' and 'significant values'. Poor upward communication is the inability of lower levels employees to communicate with the senior management. The non-availability of feedback prevents these senior teams to learn and change their leadership behaviour. Honest feedback can help the management to redesign the organization to ensure better coordination [34].

The 'lack of Shariah related information' was acknowledged to be a weighty challenge by 35.8% of the respondents whose take on the question reflected 'most significant' and 'significant'. Shari'ah knowledge is one of the important factors in any Islamic financial institutions. Industry players should give preference to as it is the backbone of good governance. Shari'ah is the governing that we are mandated to abide by in all parts of our life, including business activities as revealed by Allah to the Prophet through the Quran and founded in sayings and acts of the Prophet, i.e. Sunnah [35, 36].

'Uncontrolled grapevine' was recognized to be a significant challenge by just 23% of the total respondents. This means that unstructured and uncontrolled communication is an issue in the TO. This is something outside the control of the management and can give the management a hard time to the management, as they have to face a lot of information flow, unprepared and without a strategy. Certain level of grapevine occurs in every organization and since 43% employees have reported it as least significant, it does not seem to be that great of a challenge. However, steps must be taken to not let it grow out of control. False information and rumours can bring down any organization, let alone a Shariah based organization.

As for the 'lack of engagement sessions among the management, Shariah advisory and board' was also identified as a significant challenge by 41% of the respondents who preferred 'most significant' and 'significant' as their answer. Finally, 'Lack of Engagement Sessions among the Management, Shariah Advisory and Board' is the horizontal communication of the organization. This accounts for the lateral or diagonal exchange of information among the workers of an organization. Strong horizontal communication results in support and greater coordination in activities. 25.6% of the TO's employees are of the view that 'Lack of Engagement Sessions among the Management Shariah Advisory and Board' is significant in the organization.

The highlighted lag in the horizontal communication between Management, Shariah Advisory and Board may be intradepartmental, interdepartmental or change initiative messages Intradepartmental messages are the messages that are floated across the members of the same department and are generally about task accomplishments. Interdepartmental messages facilitate communication over joint projects and tasks. The change initiatives and improvements are the messages that are floated in the organization with an intent to help the organization grow, change and improve. This information can be exchanged among all departments [37].

Horizontal information is particularly important in organisations that operate on the shariah compliance basis where messages across the Shariah board and management are of particular importance to achieve continuous problem solving and find better and more Shariah compliant ways of doing things.

Table 1: Communication Challenges for Malaysian TO		Most Significant	Significant	Neutral	Less Significant	Least Significant	Total
Lack of Shariah Related Information	No.	7	7	9	6	10	39
	%	17.9	17.9	23.1	15.4	25.6	100.0
Poor Upwards Communication	No.	6	11	12	8	2	39
	%	15.4	28.2	30.8	20.5	5.1	100.0
Poor Downwards Communication	No.	13	9	10	5	2	39
	%	33.3	23.1	25.6	12.8	5.1	100.0
Lack of Engagement Sessions among the Management, Shariah Advisory and Board	No.	6	10	4	11	8	39
	%	15.4	25.6	10.3	28.2	20.5	100.0
Uncontrolled Grapevine	No.	7	2	4	9	17	39
	%	17.9	5.1	10.3	23.1	43.6	100.0

In encountering the above challenges, the survey had suggested some important factors which can lead to effective revealed that 71.8% of respondents have agreed that the management's organizational accountability as well as their interaction with other governance organs are among the management and communication for Malaysian TO. Based on the data gathered from the survey, it is crucial factors for effective communication within TO respectively. The other agreed factors to develop effective communication is the management's capabilities in

identifying Shariah non-compliance exposure, followed by the effort of promoting Islamic cultures and values. This same percentage of 51.3% of respondents agreed that the management's continuous improvement towards TO's control processes would lead to effective communication.

It is obvious that management communication leaves a significant impact while leading their respective institutions towards success. [32], reiterate on this by emphasizing their roles in ensuring that effective internal communication is achievable. In another study by [38], it is found that face to face communication is the most effective means of communication. Thus, this would be applicable to management in bridging any possible gap which may exist in their communication process.

Table 2: The Leading Factors to Effective Communication for Malaysian TO		Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Total
The management has demonstrated effective organizational accountability	No.	1	1	8	28	1	39
	%	2.6	2.6	20.5	71.8	2.6	100
The management has communicated effectively with other organs of governance, including the BOD, SC, Shariah Department/Unit/Division and auditors.	No.	2	2	7	28	0	39
	%	5.1	5.1	17.9	71.8	0.0	100
The management has properly identified and evaluated the organization's exposure to Shariah non-compliance risk and reputational risk, and effectively communicate that risk information to appropriate bodies in the TO	No.	1	2	10	23	3	39
	%	2.6	5.1	25.6	59	7.7	100
The management promotes Islamic ethics and values within the TO.	No.	1	3	10	20	5	39
	%	2.6	7.7	25.6	51.3	12.8	100
The management promotes continuous improvement of the TO's Shariah control processes	No.	1	0	13	20	5	39
	%	2.6	0.0	33.3	51.3	12.8	100

71.8% of the employees agree that the management has demonstrated effective organizational accountability and has communicated effectively with other organs of governance, including the BOD, SC, Shariah Department/Unit/Division and auditors. The management makes sure Islamic ethics and values within the company are promoted and the TO's Shariah control processes is polished continuously. These aspects were agreed upon by 51.3% of the employees. The management has proper identification and evaluation of the organization's exposure to Shariah non-compliance risk and reputational risk agreed upon by 59% of the employees, who appreciated the TO's effective communication of risk information to appropriate bodies. Many good number of candidates chose to remain neutral across the criteria, while just a small percentage completely disagreed.

The data reveals that the employees who 'strongly agree' are usually more than those who "strongly disagree", except the criterion of horizontal communication between BOD and SC where 5.1% strongly disagree against none of the employees who strongly agree.

5.　CONCLUSION, LIMITATION AND SCOPE FOR FUTURE RESEARCH

It can be safely concluded from the research that the communication along all the touched dimensions is effective. As an organization that operates based on Shariah principles, Malaysian TO's overall management communication is effective. The respondents have agreed that management has demonstrated its appropriate role in ensuring effective as well as efficient communication. It is shown that greater openness in term of managing the organization (TO) would improve the overall environment as it would allow empowerment of subordinates and their greater involvement in the organizational success. The only limitation that is evident is that the study has been done on a small sample that may or may not give the accurate results. The response and effect of this study is valuable for future research in a similar area. The respondents had responded within one to five working days. However, this outcome has provided the researchers a positive insight in continuing further exploration of this study for the remaining 10 TOs which are currently operating in Malaysia. Realizing the need to increase the accuracy of results, the triangulation method is worth to be considered. The most suitable method is semi-structured interview with TOs' top management or executive committee members.

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Endnotes

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[i] Takaful is a scheme based on the spirit of cooperation and helping each other by providing financial assistance to participants when needed and all participants mutually agree to contribute to the said purpose. A Takaful Operator is a company which runs its business in accordance to this principle.

[ii]   http://www.tradechakra.com/economy/malaysia/insurance-sector-in-malaysia-168.php