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From Skepticism to Trust: How Female Agents Drive Sharia Life Insurance Adoption Through Relational Capital in an Emerging Islamic Financial Market

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Abstract

The growth of the sharia life insurance industry continues to face challenges arising from low financial literacy and persistent public skepticism, making trust a critical determinant of market expansion. This study investigates how female agents contribute to trust formation and the development of sharia life insurance in Medan, Indonesia. Using a qualitative phenomenological approach, data were collected through in-depth interviews, observations, and documentation involving ten female agents from various sharia life insurance companies. The findings reveal that female agents leverage relational communication, empathy, and sharia literacy education to reduce customer resistance and foster trust. Their role extends beyond product marketing to serving as trusted advisors who clarify the principles of *ta'awun*, risk-sharing, contract transparency, and claims certainty. The study further identifies female relational capital as a key mechanism through which trust is constructed and sustained. These findings contribute to the literature on Islamic financial services by highlighting the strategic role of gender-based relational capabilities in enhancing financial inclusion and strengthening trust within sharia insurance markets.

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1. Introduction

The sharia life insurance industry has experienced significant growth in recent years, reflecting increasing public awareness of the importance of financial protection that aligns with Islamic principles. Unlike conventional insurance, sharia life insurance is founded on the principles of mutual assistance (ta'awun), justice, transparency, and shared responsibility among participants. As a financial protection mechanism, sharia insurance not only serves as a risk mitigation instrument but also promotes ethical and religious values in financial transactions (Siregar & Syahriza, 2022). The operational foundation of sharia insurance is rooted in Islamic teachings, particularly the principle of cooperation in righteousness and mutual support, which distinguishes it from conventional insurance systems based on risk transfer.

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Consequently, the development of sharia life insurance is closely associated with the ability of industry actors to foster public understanding and trust in the system.

Despite its growing relevance, the expansion of the sharia life insurance market continues to face substantial challenges. One of the most persistent barriers is the relatively low level of financial literacy among the public regarding sharia insurance products and their operational mechanisms. Limited understanding of the benefits, contractual structures, and underlying principles of sharia insurance often results in low participation rates and weak public confidence in insurance institutions (Putri et al., 2025). In the context of financial services, trust is a particularly critical factor because insurance products are intangible and largely depend on customers' confidence in both the institution and the individuals representing it (Wahyudi et al., 2022). Without sufficient trust supported by adequate knowledge, the sustainable development of the sharia insurance industry remains difficult to achieve.

The issue of trust is particularly important because public perceptions of insurance services are frequently influenced by skepticism and misconceptions. Many individuals continue to associate insurance with uncertainty, complicated claim procedures, unclear benefits, or a lack of compliance with Islamic principles (Nasution & Hafni, 2022). Previous studies also indicate that customer decisions to participate in sharia insurance are influenced by multiple factors, including trust, perceived benefits, religious considerations, and understanding of insurance products (Jannah et al., 2023). Such perceptions contribute to the relatively low demand for sharia insurance products and limit the industry's ability to expand its customer base. Previous studies have identified trust as one of the most influential determinants of public interest in adopting sharia insurance products (Azhar et al., 2025). Similarly, trust has been found to play a significant role in shaping consumer decisions regarding Islamic financial services more broadly (Sari et al., 2025). These findings suggest that trust functions not only as a psychological determinant but also as a strategic resource for the long-term growth of the sharia life insurance industry.

Within this context, insurance agents occupy a pivotal position in connecting insurance companies with prospective customers. Their responsibilities extend beyond product promotion to include education, consultation, and relationship building. Agents serve as the primary source of information for many prospective customers and therefore significantly influence public perceptions of insurance products. The effectiveness of communication strategies employed by agents, particularly those based on interpersonal interaction, has been shown to influence customer trust and purchasing intentions (Asmara & Aslami, 2021). As a result, the role of agents becomes increasingly important in environments where financial literacy remains limited, and trust deficits persist.

In addition to trust and communication, gender has emerged as an important dimension in understanding consumer behavior and financial decision-making. Women are increasingly recognized as influential actors in household financial management and financial protection decisions (Ivanka & Zainarti, 2024). Existing studies indicate that women often exhibit different behavioral characteristics from men in responding to financial products, particularly in relation to risk perception, caution, and trust formation (Mulenga et al., 2021). Furthermore, women tend to place greater emphasis on relational experiences and interpersonal interactions, making trust a more dominant factor in their decision-making processes compared to purely economic considerations (Sari et al., 2025).

The significance of gender becomes even more evident when women assume the role of insurance agents. Female agents not only provide information regarding insurance products but also establish long-term relationships with prospective customers through empathy, interpersonal communication, and emotional engagement. Their direct interactions with clients position them as frontline actors responsible for building confidence in the value and legitimacy of sharia life insurance. Previous studies have highlighted the importance of agent communication in shaping customer trust and interest in insurance products (Asmara & Aslami, 2021). However, most existing studies have focused primarily on customers' perspectives or examined trust, communication, and gender as separate variables.

Limited attention has been devoted to understanding how female agents themselves experience and construct trust within the context of sharia life insurance.

This gap indicates the need for a more comprehensive exploration of the intersection between trust, gender, and agency in Islamic financial services. While previous studies have established the importance of trust in insurance adoption and identified gender differences in financial behavior, little is known about how female agents strategically utilize their interpersonal capabilities to educate communities, overcome skepticism, and expand the market for sharia life insurance. Understanding these experiences is essential because female agents possess unique field-based knowledge derived from their direct engagement with diverse social and cultural dynamics.

Therefore, this study aims to analyze the role of women in the development of sharia life insurance through a qualitative phenomenological approach focusing on female agents in Medan City. Medan represents a dynamic urban environment characterized by diverse social backgrounds and active sharia insurance marketing activities, making it an appropriate setting for exploring trust-building processes in real-life contexts. Academically, this study contributes to the growing literature on Islamic financial services marketing by integrating the dimensions of trust, gender, and agent experience. Practically, the findings are expected to provide valuable insights for sharia insurance companies in designing more effective communication strategies and strengthening public trust in a sustainable manner.

2. Literature Review

Sharia Life Insurance and the Strategic Role of Agents

Sharia life insurance has emerged as an important component of the Islamic financial ecosystem by providing financial protection mechanisms based on the principles of mutual assistance (*ta'awun*), justice, transparency, and collective responsibility among participants. Unlike conventional insurance, which operates under a risk-transfer mechanism, sharia insurance emphasizes risk-sharing among members through the management of collective funds in accordance with Islamic principles (Fendiana et al., 2024). This distinction positions sharia insurance not merely as a financial instrument but also as a social institution that embodies ethical and religious values.

The sustainability of the sharia life insurance industry depends not only on product quality but also on the ability of institutions to gain public trust and acceptance. In many developing markets, the growth of Islamic insurance remains constrained by limited public understanding of product mechanisms and persistent misconceptions regarding its compliance with Islamic principles. Consequently, market expansion requires effective communication strategies capable of translating complex contractual concepts into understandable and trustworthy information.

Within this context, insurance agents serve as critical intermediaries between companies and prospective customers. Their role extends beyond sales activities to encompass education, consultation, and relationship management. Agents are responsible for explaining product features, contractual arrangements, benefits, and sharia compliance mechanisms in ways that are accessible to the public (Andri & Assodiqi, 2025). As the frontline representatives of insurance institutions, agents influence customers' perceptions regarding the credibility and legitimacy of insurance products.

Research has consistently demonstrated the importance of interpersonal communication in shaping customer attitudes toward insurance services. Marketing communication conducted through personal interaction enables agents to reduce uncertainty, provide tailored information, and establish emotional connections with prospective customers. Evidence from the Indonesian insurance industry further demonstrates that personal selling remains one of the most effective marketing approaches for increasing policy sales and strengthening customer engagement (Wahyundari et al., 2024). Asmara and Aslami (2021) found that interpersonal communication significantly contributes to the development of customer interest and trust toward insurance products. These findings suggest that agents play a dual role as both marketers and trust builders within the insurance ecosystem.

However, communication effectiveness depends not only on information delivery but also on the quality of interpersonal relationships established between agents and customers. In environments characterized by low financial literacy and high skepticism, trust-building becomes a gradual social process requiring empathy, consistency, and credibility. Therefore, understanding the role of agents from a relational perspective is essential for explaining the dynamics of sharia insurance adoption.

Trust Formation in Sharia Insurance

Trust represents one of the most influential determinants of customer behavior within financial services. Because insurance products are intangible and involve future-oriented promises, customers often rely on trust when evaluating insurance providers and making purchasing decisions. Trust can be understood as confidence in the competence, integrity, and benevolence of a service provider, particularly under conditions of uncertainty.

In the context of sharia insurance, trust possesses an additional dimension because it is closely associated with religious legitimacy and compliance with Islamic principles. Customers must not only trust the institution’s operational capability but also believe that the products and contractual arrangements conform to sharia requirements (Aristyanto et al., 2021). Consequently, trust becomes both an economic and religious consideration in customer decision-making.

Previous studies have highlighted the central role of trust in influencing consumer attitudes and behavioral intentions toward Islamic financial products. Azhar et al. (2025) found that trust significantly affects public interest in participating in sharia insurance programs. Similarly, Sari et al. (2025) demonstrated that trust constitutes one of the strongest determinants of purchasing decisions within Islamic financial services. These findings indicate that trust functions as a strategic resource that facilitates market acceptance and long-term customer engagement.

Nevertheless, trust is not established instantaneously. Instead, it develops through repeated interactions and accumulated experiences between customers and service providers. Communication quality, transparency, responsiveness, and professional behavior are among the factors that contribute to trust formation. In the insurance industry, agents frequently become the primary actors through whom trust is constructed because they represent the most visible point of contact between institutions and customers.

From this perspective, trust can be conceptualized as a socially constructed phenomenon emerging through interpersonal interaction rather than merely an outcome of product evaluation. The process through which trust develops is therefore closely connected to the communication styles, relational capabilities, and educational roles performed by insurance agents.

Women in Financial Decision-Making and Insurance Agency

Gender has increasingly attracted scholarly attention within studies of financial behavior and service marketing. Women have become influential actors in household financial management and are often responsible for decisions related to long-term financial security and protection (Situmeang et al., 2024). Their growing participation in financial activities has generated interest in understanding how gender influences attitudes toward financial products and services.

Existing literature suggests that women and men differ in their approaches to financial decision-making. Women generally exhibit greater caution in assessing financial risks and tend to place stronger emphasis on security, trust, and relationship quality (Mulenga et al., 2021). As a result, interpersonal interactions and emotional experiences frequently play a more prominent role in shaping women's financial decisions compared to purely economic calculations.

Research also indicates that women tend to be more responsive to relational communication and trust-based interactions when evaluating financial products (Sari et al., 2025). These characteristics suggest that gender may influence not only consumer behavior but also the effectiveness of communication strategies employed within financial services.

Beyond their role as consumers, women have become increasingly visible as financial service professionals, including insurance agents. In this capacity, female agents occupy a unique position because they engage directly with customers while simultaneously drawing upon interpersonal skills, empathy, and relational sensitivity. Previous studies have argued that women possess distinctive communication characteristics that facilitate relationship building and trust development (Munajim et al., 2022).

The practical experiences of female agents often enable them to understand household concerns, family financial priorities, and social dynamics more effectively. Such experiences may enhance their ability to communicate the value of insurance products in ways that resonate with prospective customers. Consequently, female agents can be viewed not merely as sales representatives but also as social actors who contribute to financial education, trust development, and market expansion.

Phenomenology and the Understanding of Trust-Building Experiences

Phenomenology is a qualitative research approach that seeks to understand how individuals interpret and give meaning to their lived experiences. Rather than focusing on observable behavior alone, phenomenology emphasizes subjective interpretations, perceptions, and meanings associated with particular phenomena (Sugiyono, 2023).

In studies of financial services, phenomenology offers an opportunity to examine the human dimensions underlying economic interactions. Trust formation, for example, cannot be fully understood through quantitative indicators alone because it involves emotions, experiences, beliefs, and social relationships. A phenomenological perspective enables researchers to explore how trust is experienced, interpreted, and maintained by individuals directly involved in the interaction process.

According to Creswell (2014), phenomenological research is particularly useful when the objective is to understand the essence of a shared experience among participants. In the context of this study, the shared experience concerns the role of female agents in building trust within sharia life insurance. Female agents engage daily with prospective customers, address concerns regarding insurance products, and communicate complex sharia principles. Their experiences therefore provide valuable insights into the mechanisms through which trust is constructed in real-world settings.

The phenomenological approach (see Table 1) also allows for a deeper understanding of the meanings attached to communication practices, educational efforts, and relationship-building activities. Through this perspective, trust is viewed not simply as an outcome but as an ongoing process shaped by interaction, empathy, and shared understanding.

Research Gap

Based on the reviewed literature, previous studies have largely examined trust, agent communication, and gender as separate constructs. Limited attention has been given to understanding how female agents simultaneously mobilize interpersonal communication, educational strategies, and gender-based relational capabilities to construct trust within sharia life insurance. This study addresses this gap by exploring the lived experiences of female agents and examining how trust is socially constructed through relational interactions in the context of Islamic financial services.

Table 1. Positioning of the Present Study within Existing Literature

Study	Focus	Method	Main Finding	Research Gap Addressed
Asmara & Aslami (2021)	Agent communication and customer interest	Qualitative	Interpersonal communication increases trust and interest	Focuses on customers rather than female agents
Nasution & Hafni (2022)	Trust and customer loyalty	Quantitative	Trust positively affects loyalty	Limited to customer perspective
Mulenga et al. (2021)	Gender and insurance ownership	Quantitative	Gender influences insurance behavior	Examines consumers rather than agents
Sari et al. (2025)	Financial literacy, gender, and purchase intention	Quantitative	Trust and product quality influence decisions	Does not explore female agency experiences
Azhar et al. (2025)	Sharia insurance and welfare	Literature Review	Low literacy constrains development	Does not investigate trust-building processes
Present Study	Female agents, trust formation, and sharia insurance development	Phenomenology	Explores lived experiences of female agents in constructing trust	Integrates trust, gender, and agency into a unified framework

Source: Developed from Asmara and Aslami (2021), Nasution and Hafni (2022), Mulenga et al. (2021), Sari et al. (2025), and Azhar et al. (2025).

3. Methodology

Research Design

This study employs a qualitative research approach using phenomenology as its primary methodological framework. The selection of a phenomenological approach is based on the objective of understanding the lived experiences of female agents in constructing trust within the sharia life insurance industry. Unlike quantitative approaches that focus on measuring relationships among variables, phenomenology seeks to uncover the meanings individuals attach to particular experiences and social interactions (Creswell, 2014). In the context of this study, phenomenology provides an appropriate framework for exploring how female agents interpret their roles, communicate sharia values, and develop trust relationships with prospective customers in everyday professional practice.

The focus of the study is not merely on observable marketing activities but on the subjective experiences underlying trust-building processes. Trust in sharia insurance is a complex social phenomenon that emerges through interpersonal interaction, emotional engagement, educational efforts, and continuous relationship development. Therefore, a qualitative phenomenological approach enables a deeper exploration of these dimensions from the perspective of those directly involved in the process.

Research Setting

The research was conducted in Medan City, North Sumatra, Indonesia. Medan represents one of the largest urban centers in Indonesia and is characterized by diverse socio-cultural backgrounds, economic activities, and religious communities. The city also hosts various sharia life insurance companies operating through agency-based marketing systems.

The selection of Medan as the research location was based on several considerations. First, the city exhibits active marketing activities in Islamic financial services, including sharia life insurance. Second, the heterogeneous characteristics of its urban population provide a rich context for examining trust-building dynamics among prospective customers with different levels of financial literacy and religious understanding. Third, female agents in Medan routinely engage with communities facing skepticism toward insurance products, making the location particularly relevant to the objectives of this study.

Participant Selection

Informants were selected using purposive sampling, a technique commonly employed in qualitative research to identify participants who possess direct experience relevant to the phenomenon under investigation (Sugiyono, 2023). The selection process was guided by specific criteria designed to ensure that participants could provide rich and meaningful information regarding trust formation in sharia life insurance.

The study focused exclusively on female agents actively engaged in the marketing of sharia life insurance products. Participants were required to have practical experience in customer communication, financial literacy education, and trust-building activities. Female agents were chosen because they occupy a frontline position in interactions with prospective customers and possess firsthand experience in addressing misconceptions, resistance, and trust-related concerns.

Consistent with recommendations for phenomenological research, the number of participants was determined according to the principle of data saturation rather than statistical representation. Creswell (2014) suggests that phenomenological studies generally involve between five and ten participants (see Table 2) to achieve an in-depth understanding of shared experiences. In this study, ten female agents from various sharia life insurance companies participated as key informants. Data collection was concluded when additional interviews no longer generated substantially new insights regarding the phenomenon being investigated.

Table 2. Informant Selection Criteria

Criteria	Description
Gender	Female
Profession	Sharia life insurance agent
Experience	Direct involvement in customer communication and trust-building activities
Location	Medan City
Participation Status	Active marketing practitioner
Selection Technique	Purposive Sampling

Source: Developed based on research objectives and participant characteristics.

Data Collection Procedures

Data were collected through three complementary techniques: in-depth interviews, observation, and documentation. The combination of these methods enabled the researcher to obtain comprehensive insights into participants' experiences while enhancing data richness and contextual understanding.

In-depth interviews constituted the primary data collection technique. Semi-structured interviews were conducted to explore participants' experiences, perceptions, communication strategies, and interpretations regarding trust-building practices in sharia life insurance. This approach allowed participants to describe their experiences freely while enabling the researcher to probe emerging themes relevant to the research objectives.

Observation was conducted to gain a contextual understanding of agents’ communication practices and interactions with prospective customers. Through observation, the researcher examined how trust-building strategies were implemented in real-life situations and how female agents adapted their communication styles to different customer profiles.

Documentation served as supporting evidence for interview and observational data. Relevant documents included company materials, training resources, promotional materials, and other written sources related to sharia life insurance activities. Documentation was used primarily to strengthen contextual interpretation and support data triangulation.

Data Analysis

Data analysis followed the qualitative analysis framework proposed by Sugiyono (2023), consisting of three interrelated stages: data reduction, data display, and conclusion drawing. These stages were conducted iteratively throughout the research process.

Data Reduction, at this stage, interview transcripts, observation notes, and documentation records were organized, coded, and categorized according to their relevance to the research objectives. Irrelevant information was excluded while significant statements related to trust formation, communication practices, and gender experiences were retained for further analysis.

Data Display, the reduced data were then organized into thematic categories to facilitate interpretation. Data displays enabled the researcher to identify patterns, relationships, and recurring meanings across participants' experiences.

Conclusion Drawing and Verification, the final stage involved interpreting thematic patterns and developing conclusions regarding the role of female agents in constructing trust within sharia life insurance. Throughout the process, interpretations were continuously compared with empirical evidence to ensure analytical consistency and credibility.

Trustworthiness and Research Quality

To ensure the credibility and trustworthiness of the findings, the study employed source triangulation and member checking techniques. Source triangulation was conducted by comparing information obtained through interviews, observations, and documentation to identify consistency across different data sources. Meanwhile, member checking involved confirming key interpretations with participants to ensure that the findings accurately reflected their experiences and perspectives.

These procedures (see Table 3) were implemented to enhance data validity, reduce interpretive bias, and strengthen the reliability of the study’s conclusions. Through triangulation and participant validation, the research sought to maintain methodological rigor while preserving the authenticity of participants lived experiences.

Table 3. Research Quality Assurance Procedures

Quality Criterion	Technique Applied
Credibility	In-depth interviews and member checking
Confirmability	Documentation and audit of interview records
Dependability	Consistent data collection procedures
Triangulation	Interviews, observation, and documentation
Authenticity	Direct exploration of participants’ lived experiences

Source: Adapted from Creswell (2014) and Sugiyono (2023).

The methodological design provides a systematic framework for exploring the lived experiences of female agents in building trust within the sharia life insurance sector. By combining phenomenological inquiry with multiple data collection techniques and rigorous validation procedures, the study seeks to generate an in-depth understanding of how trust is constructed, maintained, and translated into broader market development within the Islamic financial services industry.

4. Results

This study explored the lived experiences of ten female agents working in various sharia life insurance companies in Medan City. The phenomenological analysis revealed that trust formation in sharia life insurance is not merely a consequence of product knowledge or marketing performance but emerges through a complex interaction between gender identity, relational communication, educational engagement, and moral responsibility. The findings indicate that female agents play a strategic role in transforming public skepticism into trust through a combination of emotional intelligence, interpersonal closeness, and sharia literacy education. Four major themes emerged from the analysis: (1) Female Relational Capital as an Entry Point to Trust, (2) Empathy-Based Communication and Relationship Building, (3) Sharia Literacy as a Mechanism for Reducing Skepticism, and (4) Trust as a Spiritual and Moral Responsibility. These themes represent the essence of participants' experiences in developing trust within the sharia life insurance ecosystem.

Female Relational Capital as an Entry Point to Trust

The first theme highlights the importance of gender-based relational capabilities in facilitating initial interactions with prospective customers. Participants consistently described how their identity as women enabled them to establish communication more effectively, particularly in situations where potential clients demonstrated resistance or skepticism toward insurance products.

Several informants explained that women are often perceived as more approachable, patient, and trustworthy in interpersonal communication. This perception allows female agents to access conversations that might otherwise be rejected if approached through conventional sales-oriented methods. Informant A-01 emphasized that the gentleness and warmth associated with female communication often function as an emotional gateway that reduces defensive attitudes among prospective customers. Rather than immediately discussing insurance products, agents first focus on creating a comfortable interpersonal atmosphere.

The findings indicate that female identity functions as a strategic social resource rather than merely a demographic characteristic. Participants viewed their communication style as an important asset that facilitates trust-building before any discussion of financial products occurs. This relational advantage becomes particularly relevant in urban communities where skepticism toward insurance remains relatively strong.

Moreover, participants reported that trust rarely emerges from product explanations alone. Instead, trust begins with the perception that agents genuinely understand the concerns and circumstances of prospective customers. Consequently, relational capital becomes a fundamental element in opening communication channels and establishing credibility during the early stages of interaction.

Empathy-Based Communication and Relationship Building

The second theme concerns the role of empathy in constructing sustainable customer relationships. Findings reveal that female agents frequently position themselves not as sales representatives but as trusted companions who listen to personal concerns before discussing insurance-related matters.

Participants described how conversations often begin with discussions unrelated to insurance products. Informant A-05 explained that interactions commonly involve household issues, family responsibilities, educational concerns, or financial challenges faced by prospective customers. Through these conversations, agents seek to understand the broader context of customers' lives before introducing the concept of financial protection.

This approach creates an environment in which customers feel respected and understood. Rather than perceiving the interaction as a commercial transaction, customers experience it as a supportive dialogue. Participants emphasized that emotional engagement serves as a foundation upon which trust can gradually develop.

The findings further reveal that empathy functions as a bridge connecting customers' everyday experiences with the principles underlying sharia life insurance. Once a trusting relationship has been established, agents introduce concepts such as risk protection and mutual assistance (ta'awun) in ways that are relevant to customers' personal circumstances. As a result, insurance products become associated not merely with financial transactions but with broader concerns regarding family welfare and future security.

This pattern demonstrates that relationship-building activities precede product acceptance. Trust is therefore constructed through a gradual process of interpersonal engagement rather than through immediate persuasion or direct selling strategies.

Sharia Literacy as a Mechanism for Reducing Skepticism

The third theme highlights the educational role of female agents in addressing misconceptions regarding sharia insurance. Participants consistently identified low financial literacy and misunderstanding of sharia principles as major barriers to insurance adoption.

Informants reported that many prospective customers initially perceived sharia insurance as identical to conventional insurance or questioned its compliance with Islamic teachings. In response, agents adopted educational communication strategies aimed at clarifying operational mechanisms and religious foundations.

Informant A-09 explained that transparency regarding the management of Tabarru' funds and the principles of risk sharing constitutes a central component of trust-building efforts. Customers often require detailed explanations regarding how contributions are managed, how claims are processed, and how sharia contracts operate in practice. Participants emphasized that logical explanations supported by factual examples help reduce uncertainty and strengthen confidence in the system.

The findings further indicate that educational efforts are most effective when combined with evidence-based communication. Agents frequently refer to actual claim experiences, institutional track records, and examples of successful risk-sharing practices to reinforce the credibility of their explanations. Through this approach, customers are able to distinguish sharia insurance from conventional insurance models and better understand its ethical foundations.

Consequently, literacy education emerges as a critical mechanism through which skepticism is transformed into informed trust. Participants viewed education not as a supplementary activity but as a core component of their professional responsibilities.

Trust as Spiritual and Moral Responsibility

The final theme reveals a deeper dimension of trust that extends beyond commercial relationships. Participants consistently described trust as a moral and spiritual responsibility that emerges once customers decide to participate in sharia insurance programs.

Informant A-10 explained that receiving a customer's confidence creates a strong sense of accountability. The decision of customers to entrust their financial protection to an agent is interpreted not only as a business transaction but also as a mandate that must be honored through integrity and professional conduct.

Similarly, Informant A-08 described trust as a collective commitment to sustaining the mutual assistance system embedded within sharia insurance. Participants viewed themselves as custodians of values rather than merely marketers of financial products. This perspective influences the way they interact with customers, manage relationships, and fulfill professional obligations.

The findings suggest that trust undergoes a transformation during the customer-agent relationship. Initially, trust is built through communication and education. Over time, however, it evolves into a deeper form of commitment characterized by ethical responsibility and spiritual accountability. Participants emphasized that maintaining this trust requires continuous engagement, honesty, and consistency in behavior.

This phenomenon demonstrates that the role of female agents extends far beyond customer acquisition. Their experiences reveal a broader commitment to sustaining the social and ethical foundations of sharia insurance through everyday professional practices.

Table 4. Summary of Emergent Themes

Theme	**Core Meaning**	**Key Evidence from Informants**
Female Relational Capital as an Entry Point to Trust	Gender-based interpersonal capabilities facilitate initial trust formation	Female communication reduces customer resistance and skepticism
Empathy-Based Communication and Relationship Building	Emotional engagement precedes product acceptance	Agents act as listeners and trusted companions before discussing insurance
Sharia Literacy as a Mechanism for Reducing Skepticism	Educational communication strengthens understanding and confidence	Explanations of Tabarru’, risk sharing, and claim mechanisms increase trust
Trust as a Spiritual and Moral Responsibility	Trust evolves into ethical and spiritual accountability	Agents perceive customer trust as a mandate requiring integrity and commitment

Source: Developed from phenomenological analysis of ten female agent informants.

The findings collectively demonstrate that trust formation in sharia life insurance is a multidimensional process involving relational, educational, ethical, and spiritual elements. Female agents function not only as marketers but also as educators, relationship builders, and guardians of trust whose actions contribute significantly to the development of sharia life insurance in Medan City.

5. Discussion

The findings of this study demonstrate that the development of trust in sharia life insurance is not solely influenced by product characteristics or institutional reputation but is deeply embedded in interpersonal relationships established between female agents and prospective customers. The phenomenological evidence indicates that female agents function as strategic actors who facilitate trust formation through relational communication, empathy, educational engagement, and moral responsibility. These findings extend previous research by illustrating that trust is not merely an outcome of effective marketing but a socially constructed process emerging from continuous interaction and shared understanding between agents and customers.

The first finding highlights the significance of female relational capital as an entry point to trust formation. Participants consistently described how their communication style, emotional sensitivity, and interpersonal approach facilitated initial acceptance among prospective customers. This finding supports previous studies emphasizing the importance of communication in influencing customer perceptions and insurance adoption (Asmara & Aslami, 2021). However, the present study extends this understanding by demonstrating that communication effectiveness is not merely a matter of information delivery but is closely linked to relational capabilities embedded in gendered social interactions. Female agents are perceived as approachable and trustworthy, enabling them to reduce customer resistance before product discussions occur. Thus, trust formation begins not with financial evaluation but with the establishment of interpersonal comfort and social connection.

These findings also reinforce earlier arguments that women possess distinctive relational characteristics that influence economic interactions (Mulenga et al., 2021; Munajim et al., 2022). While previous studies primarily examined women as consumers, the current findings reveal the importance of women as trust-building agents within Islamic financial services. Female agents leverage interpersonal closeness as a strategic resource that facilitates customer engagement, suggesting that gender operates not merely as a demographic attribute but as a mechanism influencing market development through relational processes.

The second finding demonstrates that empathy-based communication serves as a critical mechanism for relationship building and trust development. Participants reported prioritizing personal conversations and active listening before introducing insurance products. This finding supports the view that trust emerges through sustained interpersonal engagement rather than transactional exchanges. Consistent with Sari et al. (2025), the findings suggest that trust is closely associated with emotional experiences and relationship quality. Customers become more receptive to insurance information when they perceive agents as genuinely concerned about their well-being rather than motivated exclusively by sales objectives.

The emphasis on empathy also highlights the human dimension of Islamic financial services. Sharia life insurance is fundamentally rooted in principles of mutual assistance and collective responsibility. Consequently, communication strategies that emphasize understanding, care, and social solidarity align closely with the ethical foundations of Islamic finance. The findings indicate that female agents translate these abstract principles into meaningful interpersonal experiences, thereby strengthening customer confidence in both the product and the institution.

Another important finding concerns the role of sharia literacy in reducing skepticism and facilitating trust formation. Participants consistently identified misinformation and limited understanding of sharia insurance as major barriers to market development. This finding is consistent with previous studies indicating that low financial literacy remains a significant challenge for the growth of Islamic financial services (Azhar et al., 2025; Putri et al., 2025). The present study extends this literature by illustrating how female agents actively address this challenge through educational communication strategies.

The findings suggest that trust is strengthened when customers receive clear explanations regarding the principles of *ta'awun*, risk-sharing mechanisms, Tabarru’ funds, and claims procedures. Educational interactions help transform uncertainty into understanding and skepticism into confidence. Beyond communication, customer trust is also influenced by institutional capabilities in delivering efficient and transparent services, including claim management systems supported by digital technology (Nur & Daulay, 2025). This process demonstrates that trust formation in sharia insurance involves both cognitive and relational dimensions. Customers must not only understand how the system operates but also trust the individual providing the explanation. Consequently, trust emerges through the integration of knowledge acquisition and interpersonal credibility.

The final finding reveals that trust is perceived by female agents as a spiritual and moral responsibility rather than merely a professional obligation. Participants described customer trust as a mandate requiring integrity, honesty, and long-term commitment. This finding adds an important dimension to existing discussions of trust within financial services. While previous studies have primarily conceptualized trust as a determinant of purchasing decisions and customer loyalty (Nasution & Hafni, 2022; Aristyanto et al., 2021), the current study demonstrates that trust also possesses ethical and spiritual significance within the context of Islamic finance.

This perspective reflects the broader values underpinning sharia insurance, where financial transactions are embedded within moral and religious frameworks. Female agents do not perceive themselves solely as marketers but also as custodians of ethical principles associated with mutual assistance and social responsibility. As a result, trust evolves beyond a commercial relationship and becomes a form of social and spiritual accountability. This finding provides a deeper understanding of how Islamic financial services differ from conventional financial systems in terms of both operational principles and relationship dynamics.

Overall, the findings indicate that the development of sharia life insurance is strongly influenced by the capacity of female agents to integrate relational communication, empathy, education, and ethical commitment into their professional practices. The study therefore contributes to the literature by demonstrating that trust formation is a multidimensional process that combines social, cognitive, emotional, and spiritual elements. Through these mechanisms, female agents play a critical role in expanding public acceptance of sharia life insurance and strengthening the sustainability of Islamic financial services.

Policy Implications and Recommendations

The findings have important implications for policymakers, insurance regulators, and sharia life insurance companies seeking to expand market penetration and strengthen public trust. First, insurance institutions should recognize female agents as strategic assets in trust-building initiatives. Recruitment, retention, and professional development programs should therefore emphasize relational communication, empathy, and customer engagement skills alongside conventional sales competencies.

Second, the findings suggest that improving sharia financial literacy should become a central component of industry development strategies. Insurance companies and relevant stakeholders should design structured educational programs that explain the principles of *ta'awun*, risk-sharing, contract transparency, and claims mechanisms in accessible language. Such initiatives may reduce misconceptions and enhance public confidence in sharia insurance products.

Third, regulators and industry associations should encourage customer-centered communication models that prioritize trust and long-term relationship development rather than short-term sales performance. Performance evaluation systems may incorporate indicators related to customer education, relationship quality, and ethical conduct. This approach is particularly relevant in Islamic financial services, where trust constitutes a fundamental prerequisite for sustainable growth.

Finally, future organizational policies should integrate ethical and spiritual dimensions into agent training programs. Strengthening integrity, accountability, and service-oriented values may enhance the credibility of sharia insurance institutions and contribute to broader financial inclusion objectives. By fostering trust-based relationships, the industry can improve public acceptance and support the long-term development of sharia life insurance in Indonesia.

6. Conclusion

This study examined the role of female agents in the development of sharia life insurance in Medan City through a phenomenological approach. The findings reveal that female agents play a strategic role not only as product marketers but also as trust builders, educators, and relationship managers within the sharia insurance ecosystem. Trust formation emerged as a multidimensional process shaped by interpersonal communication, empathy-based interactions, sharia literacy education, and ethical commitment. Female agents were found to utilize relational communication and emotional engagement to reduce customer skepticism, facilitate understanding of sharia insurance principles, and encourage greater acceptance of financial protection products.

The study further demonstrates that trust in sharia life insurance extends beyond transactional considerations and incorporates social, moral, and spiritual dimensions. Through continuous interaction and educational efforts, female agents contribute to transforming limited public understanding into informed confidence regarding the principles of *ta'awun*, risk-sharing, transparency, and collective responsibility. These experiences indicate that the effectiveness of sharia insurance development depends significantly on the ability of agents to establish meaningful relationships and communicate Islamic financial values in ways that are relevant to customers' everyday realities.

Overall, the findings underscore the importance of female agents as key actors in strengthening public trust and supporting the sustainable growth of the sharia life insurance industry. By integrating relational capabilities, educational functions, and ethical responsibility, female agents contribute substantially to the broader objectives of financial inclusion and the advancement of Islamic financial services in Indonesia.

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