

## Consumers' Motivation Towards Satisfaction in Patronising *Wasiyyah* (Will) Services

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### Abstract

*Wasiyyah* is a well-known estate planning product, but little attention has been given to *wasiyyah* services. For this reason, the penetration rate of the *wasiyyah* service in Malaysia remains low despite efforts by the government to develop the industry to overcome the frozen assets problems. This paper aimed to understand consumer intrinsic and extrinsic motivation and their relationship with satisfaction in *wasiyyah* services among Malaysian Muslims. The study was conducted on 182 respondents who had already patronised the service. SPSS version 27 was used to test the proposed research hypotheses. The results indicate that consumers' intrinsic (religiosity) and extrinsic motivation (institutional factors and wealth management) influence customer satisfaction in patronising *wasiyyah* services. This study hopes to benefit related parties such as Islamic estate planning institutions, who may use to carry out a well-planned strategy to ensure that *wasiyyah* services are delivered and to reinforce systematic regulations.

**Keywords:** intrinsic motivation, extrinsic motivation, *wasiyyah* service, self-determination theory

### 1.0 Introduction

In recent years, related concepts under Islamic estate planning such as *wasiyyah*, *hibah*, *faraid*, *waqf*, and trust accounts have gained increased attention among Malaysian Muslims. Among them, *wasiyyah* focuses on the specific aspects of estate planning. Institutions that offer the service use different terminologies in identifying *wasiyyah*, such as Islamic will, *wisoyah*, *wasitah*, and document of an appointment executor. This paper considers *wasiyyah* as a written document on the appointment of the executor to administer and transfer the estate of a testator after his/her death.

*Wasiyyah* services are perceived as a remedy for frozen estate problems (Harun, 2019), especially for Muslims in Malaysia. To date, more than ten institutions offer *wasiyyah* services in Malaysia. However, statistics showed that Malaysia's number of frozen assets continued to increase from 41 billion in 2010 to 70 billion in 2020 (Haque, 2020b).

Previous studies have identified several reasons that hinder an individual from patronising *wasiyyah* services, such as lack of knowledge, lack of awareness, lack of wealth management, and negative attitude (Aflah Isa et al., 2017; Nasrul & Mohd Salim, 2018; Jamalurus, et al., 2019; Yusof, 2019). Due to that, the government has designated several strategies to motivate more people to patronise *wasiyyah* services, such as implementing *e-faraid* software, JKPTG e-Tapp system, e-Wasiat MAIS, and Pesanku.my. However, despite the government efforts, the penetration rate of *wasiyyah* services in Malaysia remains low, with a reported less than five per cent of Muslims have prepared a *wasiyyah* or written document before death (Haque, 2020a)

Consumer behaviour has entailed the study of consumer needs, wants, purchasing processes, as well as buying decisions (Auf et al., 2018), whereas motivation is studied to explain consumer behaviour (Strombach et al., 2016). Several consumer behaviour theories aim to understand and tackle consumer motivation, such as the theory of buyer behaviour, reasoned action theory, planned behaviour theory, the theory of trying, the model of goal-directed behaviour, and self-determination theory (SDT). Hagger and Chatzisarantis (2009) and Moller et al. (2006) suggest that SDT is a better predictor of behaviour compared to other theories. This is also supported by Webb et al. (2013) who find that SDT better reads behaviour compared to TPB.

Investigating Muslim motivation towards *wasiyyah* services is important especially in Malaysia, where it can provide insights to policymakers on motivating more Muslims to patronise the service. Therefore, the objective of this paper is to investigate the consumers' intrinsic and extrinsic motivation in patronising *wasiyyah* services in Malaysia and their relationship with their satisfaction.

## 2.0 Literature Review

### 2.1 Wasiyyah Studies in Malaysia

An early study on *wasiyyah* can be traced back to the study by Ahmad and Peyman (2008). The *wasiyyah* practice in Malaysia is not completely understood due to the absence of previous work in the literature (Puad et al., 2018). However, just recently, researchers have started to do research on issues related to *wasiyyah* practices in Malaysia (Ahmad & Peyman, 2008; Alma'amun, 2010a, 2012a; Ab. Aziz & Nordin, 2015; Mohammad, 2015; Ghul et al., 2015; Abdullah et al., 2017; Aflah Isa et al., 2017; Kamarudin & Hisyam, 2018; Abd Wahab et al., 2019; Bouteraa, 2019; Jamalurus et al., 2019; Zainol et al., 2019; Bouteraa & Al-Aidaros, 2020).

To begin with, a general conclusion that could be emphasised from all the studies mentioned is that the penetration of *wasiyyah* services is still very low in Malaysia. Only ten per cent out of 28 million Malaysian Muslims and non-Muslims have used the estate planning services in 2009 (Habib, 2010). Data also indicates that only 15 per cent of Malaysian Muslims have used estate planning products until the year 2016 (Karim, 2016).

There are a few reasons to explain why the percentage of Malaysian Muslims who patronise *wasiyyah* services is smaller compared to bequest for non-Muslims. Muhamad (2007) reveal that non-Muslims prefer leaving bequests to ensure that their estates are sorted quickly, while Malays prefer to follow the traditional way of wealth distribution through *faraid* where they believe, with *faraid*, the distribution process would be easier. However, it is not that easy to manage in Malaysia; if the testator did not write a *wasiyyah* during his lifetime, the process would be complicated (Mohammad, 2015) and sometimes, it might take years to be settled (Alma'amun, 2010b).

Meanwhile, Bouteraa (2019) has found other significant factors that explain why people do not make a *wasiyyah*. Amanah Raya Berhad (ARB) has nineteen branches all over Malaysia, including its partner, Bank Simpanan Nasional (BSN). They provide trusted *wasiyyah* services, estate administration, *hibah*, and *waqf*. His study found that most of the respondents were aware of the importance and benefits of writing a *wasiyyah*, however, they did not know that BSN also offered *wasiyyah* services (Bouteraa, 2019). It showed that the promotion or campaign carried out by banks was not widespread.

A study by Aflah et al. (2017) exposes that there are many institutions that provide *wasiyyah* services such as ARB, *Wasiyyah* Shoppe, and banks, including Bank Rakyat, CIMB Bank, and BIMB have become agents under ARB and *Wasiyyah* Shoppe. However, the statistic on frozen assets shows that the total value keeps increasing. Their study investigated four possible factors that might be the main factors that influenced people to ignore the existence of *wasiyyah* services, which were knowledge, perception, attitude, and organization. This is in line with other studies (Ahmad & Peyman, 2008; Dahan et al., 2012; Ghul et al., 2015; Jamalurus et al., 2019; Abd Wahab et al., 2019), which also find that the knowledge of wealth management is essential to ensure that an estate can be sorted quickly and to avoid a late claim and delayed distribution.

## 2.2 Self-Determination Theory

In marketing literature, self-determination theory (SDT) explains consumer behaviour and identifies the effect of motivation and behaviour (Gilal et al., 2019). According to Li and Wen (2019), SDT posits that both logical and irrational levels of motivation need to be considered when making decisions, and both intrinsic and extrinsic motivation drives customers. SDT also has been claimed as the best predictor in identifying consumer behaviour in marketing studies. This is because SDT can explain behaviour through both internal and external motivation. SDT is rigorously used to understand consumer motivation to patronise a wide range of products and services, such as public service, internet shopping acceptance, and motivation to use luxury goods (Houston, 2000; Mohd Suki et al., 2008; Truong & McColl, 2011). Therefore, as SDT is used to understand intrinsic and extrinsic motivation, this study employed SDT to examine the relationship between intrinsic and extrinsic motivation and satisfaction.

## 2.3 Satisfaction

In SDT, satisfaction is regarded as a motivation outcome (Vallerand, 1997; Albayrak & Caber, 2018). Marketing researchers express the belief that customer satisfaction has become a key element of contemporary marketing research (Luo & Homburg, 2007). Vallerand (1997) highlights that motivation leads to major effects on consumer behaviour where satisfaction is one of the outcomes that is influenced by motivation. Customer satisfaction, which results in

positive or negative outcomes, is said to be the most important goal of service marketing, where it becomes an indicator of the company's future (Matzler & Hinterhuber, 1998).

Satisfaction becomes vital as it helps a company promote and sustain the competitiveness of their products or services (Lee, 2009), create loyal customers (Hanif et al., 2010), and increase competition and face market saturation (García-Haro et al., 2015). Other than that, studies have tested the relationship between motivation and satisfaction in different areas such as education, tourism, management, and marketing. The studies show that customer satisfaction cannot merely rely on the quality of the services. It is also reflected in the quality of the relationship between customers and their service providers (Roberts et al., 2003). It indicates that people will be satisfied with their lives if their motives, needs, and values are satisfied (Oishi et al., 2009). Therefore, in this study, satisfaction is the dependent variable and refers to customer evaluation of his/her decision to patronise *wasiyyah* services with the service provider.

#### 2.4 Intrinsic Motivation

Intrinsic motivation is a motivational factor based on the internal interest that provides novelty and challenges. Ryan and Deci (2000a) define intrinsic motivation as the pursuit of an activity for its internal rewards rather than for external rewards. In past research, intrinsic motivation included public service (Houston, 2000), mental health (Hackney & Sanders, 2003), internet shopping acceptance (Mohd Suki et al., 2008), gamified learning interventions (Buckley & Doyle, 2016), and collaborative consumption (Li & Wen, 2019). Despite many studies on intrinsic motivation in various contexts, most are in conventional research settings. By integrating conventional studies and research in *wasiyyah*, this study proposes that intrinsic motivation for Muslim consumers to patronise *wasiyyah* services consists of three dimensions: religiosity, knowledge, and attitude.

Religiosity plays a leading role in influencing human and social behaviour. It persuades people's goals, decisions, motivations, purpose and satisfaction (Zimbardo & Ruch, 1979). Ryan et al. (1993) consider religiosity as one of the dimensions of intrinsic motivation. They emphasise that a person will be intrinsically motivated when it comes to the consequences of the task. Considering consumer behaviour concepts, Alam et al. (2011) highlight that Muslim

consumers are somewhat influenced by religion in their buying choices. Thus, Muslims assume that Islam is their ultimate reference source.

Apart from religiosity, knowledge is another dimension of intrinsic motivation for Muslim consumers to patronise *wasiyyah* services. Knowledge can be defined as the identification of certain items, activities, ideas, or methods of doing things, such as information about facts that are discovered through personal experience, investigation, or learning by practice (Henriques, 2013). Thus, in estate planning contexts, knowledge is delineated as the main problem in the issue of an increasing number of frozen assets. This is because Malaysian Muslims have little knowledge about *wasiyyah* services, and this directly causes them to refuse to make a *wasiyyah* (Abd Wahab et al., 2019). Previous literature also identifies knowledge as a factor that impacts *wasiyyah* service patronisation (Ahmad & Peyman, 2008; Abd Wahab et al., 2019; Bouteraa, 2019).

Meanwhile, attitude is what an individual thinks or feels about something that is always reflected in the buying patterns. The attitude of individual motivations can trigger their decision making. According to Dholakia (2006), a person's attitude is difficult to change. Therefore, if a consumer has negative thoughts about a specific product, it would be very challenging to change his/her belief. In estate planning, Malaysian Muslims' attitude is less sensitive towards *wasiyyah*. An empirical study by Ismail et al. (2013) prove that attitude is a significant determinant in estate planning behaviour.

As such, the following hypotheses are presented:

H1: knowledge will positively influence satisfaction

H2: religiosity will positively influence satisfaction

H3: attitude will positively influence satisfaction.

## 2.5 Extrinsic Motivation

As opposed to intrinsic motivation, extrinsic motivation refers to the activity that people do for their instrumental value (Ryan & Deci, 2000a, 2019). Ryan and Deci (2000b) define extrinsic motivation as a 'performance of an activity in order to attain some separable outcome'. This means that when individuals are intrinsically motivated, they will get involved in activities if they are interested. However, when they are extrinsically motivated, they will engage in the activities due to external

factors (Eccles & Wigfield, 2002). This study, therefore, divides the extrinsic motivation in patronising *wasiyyah* services based on institutional factors and wealth management.

Institutional factors refer to institutional structures placed on organisations by certain entities (Geuna & Shibayama, 2015). According to Ahmad and Peyman (2008), institutional factors are related to the rules, promotion, and regulations from corresponding institutions. In estate planning, numerous studies have given much attention to the institutional factors, such as Ghul et al. (2015), Abd Wahab et al. (2019) and Jamalurus et al. (2019). Thus, it shows that institutional factors are the external factors that influence Malaysian Muslims to patron *wasiyyah*.

Meanwhile, wealth management aims to ensure a person's wealth can increase through investment returns without considering where it is invested (Bello & Maiyaki, 2013). However, in Islam, wealth management must be in accordance with the *shariah* law in order to get a continuous reward in the hereafter. Several studies have included wealth management as a factor in *wasiyyah* adoption. For example, Abd Wahab et al. (2019) examine the relationship between wealth management and *wasiyyah* practice and find that wealth management is correlated with a significantly higher likelihood of *wasiyyah* being used by Muslims in Malaysia.

Therefore, it is hypothesised that:

H4: institutional factors will positively influence satisfaction

H5: wealth management will positively influence satisfaction.

### 3.0 Methodology

A survey questionnaire was developed and distributed via Google Forms among a target population of Malaysian Muslims aged 18 and above who had already patronised *wasiyyah* services. Malaysian Muslims were chosen as the primary target of this study due to three reasons. First, *wasiyyah* services are designated to target Muslims, and 69.6 per cent of the Malaysian population are Muslims. Therefore, an investigation on Muslim consumer's motivation to patronise *wasiyyah* services was needed. Second, over the past decades, Islamic estate planning in Malaysia has grown at a swift pace; however, the marketability of *wasiyyah* services among Malaysian Muslims remains low. Lastly, as reported by Haque (2020a), this

strengthens the evidence that the majority of the unclaimed assets in Malaysia belong to Muslims.

For the sample size, Hair et al. (2018) recommend that the minimum sample size is 100, if the model contains five or fewer constructs and 150 if the model has seven or fewer constructs. As such, Hair et al. (2018) propose the use of the software G-power to measure the sample size required by taking into consideration the effect size and predictive power analysis. In the case of this study, a power analysis was performed using G-power with four predictors:  $\alpha = 0.05$ , effect size  $f^2 = 0.15$ , and a power of 0.80 (Faul et al., 2007), resulting in the desired sample size of 85.

Consumers' intrinsic motivation (knowledge, religiosity, and attitude) were assessed using 16 items adapted from Abd Wahab et al. (2019), Alma'amun (2010, 2012), Ghul et al. (2014, 2015), and Harun et al. (2015). The section relating to consumers' extrinsic motivation (institutional factors and wealth management) included 11 items that were adapted from Abd Wahab et al. (2019), Alma'amun, (2010a, 2010b) and Ghul et al. (2014, 2015). Satisfaction in patronising *wasiyyah* services was adapted using a mix of items used by Oliver (1980, 1993), Ping Jr. (1993) and Lam et al. (2004). All respondents were asked to indicate their responses on a seven-point Likert scale ranging from 'not true at all' to 'definitely true'.

The questionnaire was translated into Malay to ensure the respondents had a solid understanding of the questions. For this reason, the questionnaire was prepared in dual languages, where the respondents were given a choice to answer either in English or Malay. Prior to conducting the primary data collection, the online survey was pre-tested to identify and resolve any issues with the questions. Data collection generated 206 responses, 182 (88 %) responses were usable, while 24 (11 %) were declared unqualified and discarded. All respondents were assured of their confidentiality and granted informed permission before participating in this study. Obtaining data in *wasiyyah* service contexts is often challenging because of the privacy issues and low penetration rate (Bouteraa & Al-Aidaros, 2020). For these reasons, a non-purposive sampling approach was used that exclusively focused on Muslims who had already patronised *wasiyyah* services from any institution offering such a service and who resided or worked in Kuala Lumpur and Selangor.

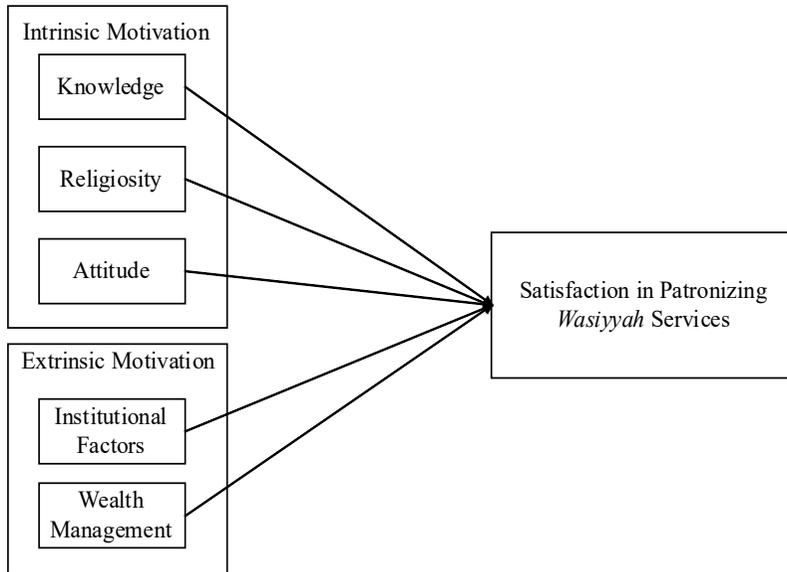


Figure 1 : Proposed Research Model

## 4.0 Results and Findings

### 4.1 Respondents' Profile

Table 1 shows the respondents' profiles. In summary, the majority of respondents were female comprising 52.7 per cent of the total respondents. A total of 27.5 per cent of respondents were between the ages of 41 and 45 years, while 17.6 per cent and 14.8 per cent of respondents were between the ages of 46 and 50 years and 50 and above, respectively, indicating that almost half of the respondents were from the categories of middle age and old age group. Most of the respondents were married with children at 69.8 per cent, followed by 12.6 per cent who were married without children. A total of 28 per cent of the respondents were earning a monthly income between RM4,001 and RM6,000, while 23.6 per cent, 15.9 per cent, and 15.4 per cent of respondents earned between RM2,001 and RM4,000, more than RM10,000, and RM6,001 to RM8,000, respectively.

Table 1 : Demographic Profile of The Sample

Demographic		Sample	
		Frequency (N=182)	Percentage (%)
Gender	Male	86	47.3
	Female	96	52.7
Age	18-25	3	1.6
	26-30	27	14.8
	31-35	24	13.2
	36-40	19	10.4
	41-45	50	27.5
	46-50	32	17.6
	50 and above	27	14.8
Marital status	Single	20	11.0
	Married without children	23	12.6
	Married with children	127	69.8
	Widowed/ divorced/ separated	12	6.6
Income per month	Below RM2,000	7	3.8
	RM2,001 – RM4,000	43	23.6
	RM4,001 – RM6,000	51	28.0
	RM6,001 – RM8,000	28	15.4
	RM8,001 – RM10,000	24	13.2
	More than RM10,000	29	15.9

#### 4.2 Exploratory Factor Analysis

Using SPSS Version 27, Exploratory Factor Analysis (EFA) was employed to discover to what degree the observed variables were connected to their underlying factors. Table 2 shows that the correlation coefficients were all above 0.3, and the Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) value and Bartlett's Sphericity Test exceeded their cut off value (Pallant, 2007). The Cronbach's Alpha values achieved the recommended value of 0.7. Thus, construct reliability was established.

Table 2 : Exploratory Factor Analysis

Construct	Items	Factor Loadings	Cronbach's Alpha
Knowledge			0.796
	Know1	.854	
	Know2	.828	

<b>Construct</b>	<b>Items</b>	<b>Factor Loadings</b>	<b>Cronbach's Alpha</b>
Religiosity			0.846
	Rel1	.557	
	Rel2	.787	
	Rel3	.654	
	Rel4	.718	
	Rel5	.792	
Attitude			0.839
	Att1	.782	
	Att2	.793	
	Att4	.686	
Institutional Factors			0.894
	Inst1	.621	
	Inst2	.751	
	Inst3	.755	
	Inst4	.701	
	Inst5	.711	
	Inst6	.635	
Wealth Management			0.847
	Weal1	.629	
	Weal2	.696	
	Weal3	.757	
	Weal4	.714	
	Weal5	.660	
Satisfaction			0.955
	Sat1	.792	
	Sat2	.809	
	Sat3	.859	
	Sat4	.815	
	Sat5	.795	
	Sat6	.735	

### 4.3 Regression Analysis

Table 3 summarises the results of multiple regression with satisfaction as a dependent variable for knowledge, religiosity, attitude, institutional factors, and wealth management. The results showed that religiosity, institutional factors, and wealth management displayed a strongly significant t-value of 2.024, 8.227, and 2.283, respectively. Moreover, the standardised regression coefficient revealed that

institutional factors (beta = 0.535, t = 8.227, p = 0.000) made the strongest contribution in explaining satisfaction, followed by wealth management (beta = 0.153, t = 2.283, p = 0.024) and religiosity (beta = 0.136, t = 2.024, p = 0.045). Hence, H2, H4, and H5 were accepted. Results of multiple regression also showed that knowledge (beta = 0.049, t = 0.903, p = 0.368) and attitude (beta = 0.026, t = 0.388, p = 0.698) were not the predictors of satisfaction in patronising *wasiyyah* services. Hence, H1 and H3 were not accepted.

Table 3 : Hypotheses Testing Results

Results	Standardised Coefficients B	t-value	p-value
Knowledge → Satisfaction	.049	.903	.368
Religiosity → Satisfaction	.136	2.024	.045*
Attitude → Satisfaction	.026	.388	.698
Institutional factors → Satisfaction	.535	8.227	.000***
Wealth management → Satisfaction	.153	2.283	.024*
Model Statistics			
R <sup>2</sup>	Adjusted R <sup>2</sup>	F value	
.567	.555	46.129	

Notes: \*significant at  $p < 0.05$ , \*\*significant at  $p < 0.01$ , \*\*\*significant at  $p < 0.001$

This study investigated the relationships between consumers' intrinsic (knowledge, religiosity, and attitude) and extrinsic motivation (institutional factors and wealth management) and satisfaction in patronising *wasiyyah* services. Based on Table 3, only religiosity in intrinsic motivation influenced satisfaction in patronising *wasiyyah* services, while extrinsic motivation, institutional factors, and wealth management showed significant results.

The findings proved that institutional factors were positively related to customer satisfaction in patronising *wasiyyah* services. This finding confirms the results of prior research showing that institutional factors influence consumer decision making (Ming, 2010). It means that if an institution supports its customers, this will engender a more positive satisfaction in patronising the institution's service.

The positive relationship between wealth management and satisfaction in patronising *wasiyyah* services may suggest that a Muslim should not only forgo wealth, but also not be avaricious in their pursuit of wealth. Therefore, one may conclude that a Muslim should

avoid being avaricious with respect to wealth. This is because mismanagement of wealth causes both the rich and the poor to suffer; meanwhile, wealth managed properly would benefit mankind (Shafii et al., 2013). Wealth management also may satisfy the consumer's extrinsic motivation in *wasiyyah* services.

This study also found that customer satisfaction in patronising *wasiyyah* services was influenced by religion. These findings might indicate that customers were expected to conform to the teachings of their religion as a result of their tenets (Shukor et al., 2017). As *wasiyyah* is one of the Islamic teachings that can fulfil the needs of human beings, as a Muslim, one's belief that all good deeds will be rewarded in the hereafter indirectly motivates him or her to patron the service.

This study also shows that an individual's knowledge and attitude were not significantly related to their satisfaction in patronising *wasiyyah* services. Previous studies have shown that writing *wasiyyah* is considered giving one-third of the property as *sadaqah* and this understanding may have resulted in a non-significant result between knowledge and satisfaction in patronising *wasiyyah* services. A customer's knowledge of the concept of *wasiyyah* and types of *wasiyyah* may not necessarily be important in influencing his/her satisfaction with patronising *wasiyyah* services. In addition, a non-significant result between attitude and satisfaction in patronising *wasiyyah* services may suggest that the attitude of a consumer will not affect customer satisfaction with *wasiyyah* services.

## 5.0 Practical Implications and Conclusions

This study suggests a number of practical initiatives that *wasiyyah* institutions can introduce to encourage Muslim *wasiyyah* service consumers in Malaysia. The findings from this study show that extrinsic motivation in the form of institutional factors and wealth management increase customer satisfaction with *wasiyyah* services. Consequently, marketers could strengthen the existing marketing strategies by using sales promotion tactics. Sales promotion tactics or cross-selling such as giving incentives and bundling a loan package from the bank by writing *wasiyyah* can be effective marketing strategies to raise knowledge and practice. Wealth management is also important for consumer satisfaction. Consequently, individuals must manage their property to ensure that wealth benefits themselves and others as well.

Another key aspect that also emerges as an important factor in determining satisfaction in *wasiyyah* services is religiosity. As religiosity is consumers' intrinsic motivation, to reach such religious individuals, *wasiyyah* institutions should try to target those who engage in religious activities by placing such services in the mosques or at religious events as such people are more likely to be active in religious activities.

This study investigated the factors influencing consumers' intrinsic and extrinsic motivation in patronising *wasiyyah* services and their relationship with satisfaction in patronising *wasiyyah* services. Future research should examine the antecedents and consequences of consumers' motivation in writing *wasiyyah* services. Other than that, future research should also investigate the awareness of *wasiyyah* services between Muslims and non-Muslims, and individuals' attitudes to patronise *wasiyyah* services.

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