

ANTECEDENTS AND CONSEQUENCES OF
CONSUMER MOTIVATION IN PATRONIZING
WASIYYAH SERVICES IN MALAYSIA

BY

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ABSTRACT

Motivation plays a significant role in explaining consumer behaviour and consumer decision making. This study investigates consumer motivation in patronizing *wasiyyah* services in Malaysia. *Wasiyyah* has been regarded as one of the remedies for frozen asset problems in the country. However, despite its importance, the penetration rate of *wasiyyah* services in Malaysia remains low. Specifically, this study examines the relationship between the basic psychological needs (autonomy, competence, relatedness, spirituality) as the antecedents of consumers' intrinsic and extrinsic motivation and the consequence of those motivations on satisfaction. The roles of the motivations as the mediators between basic psychological needs and satisfaction are also investigated. The research framework consists of 18 hypotheses that predict ten direct relationships and eight mediation effects. The model integrates the basic psychological needs theory (BPNT) and cognitive evaluation theory (CET) in which self-determination theory (SDT) is the over-arching theory integrating the two theories to explain the relationships. This study focuses on Malaysian Muslims consumers who have already patronized *wasiyyah* services. The data was collected using online survey and 182 valid data was involved in testing the research model. SPSS 25 and SmartPLS 3.0 were used for data analysis. The empirical results of this study reveal that autonomy, relatedness, and spirituality influence consumers' intrinsic and extrinsic motivation significantly; while competence is only significant for intrinsic motivation. The findings also revealed that extrinsic motivation influences satisfaction significantly while intrinsic motivation does not. Thus, the indirect effects show that only extrinsic motivation mediates the relationships between autonomy, relatedness, spirituality, and satisfaction. The study results substantiate basic psychological needs influence on consumers' intrinsic and extrinsic motivation in patronizing *wasiyyah* services in Malaysia. More importantly, the significant role of extrinsic motivation on satisfaction offers insights for industry players to strengthen and create sustainable marketing strategies to attract more Muslim consumers to patronize the *wasiyyah* service which may eventually help to overcome the frozen assets problems.

ملخص البحث

يلعب الدافع دورًا مهمًا في شرح سلوك المستهلك واتخاذ قراراته. تبحث هذه الدراسة في دوافع المستهلك في الانتفاع بخدمات الوصية في ماليزيا. تُعتبر الوصية أحد العلاجات لمشاكل الأصول المجمدة في الدولة. ومع ذلك، وعلى الرغم من أهميتها، فإن معدل انتشار خدمات الوصية في ماليزيا لا يزال منخفضًا. على وجه التحديد، تبحث هذه الدراسة العلاقة بين الاحتياجات النفسية الأساسية (الاستقلالية، والكفاءة، والقرب، و القيم الروحانية) باعتبارها سوابق للدوافع الداخلية والخارجية للمستهلكين كما تدرس نتيجة تلك الدوافع على الرضا. أيضا تدرس أدوار الدوافع كوسيط بين الاحتياجات النفسية الأساسية والرضا. يتكون إطار البحث من ثمانية عشر فرضية تتنبأ بعشر علاقات مباشرة وثمانية تأثيرات وسيطة. يدمج النموذج نظرية الاحتياجات النفسية الأساسية (BPNT) ونظرية التقييم المعرفي (CET) التي فيها نظرية تقرير المصير (SDT) هي النظرية الشاملة التي تضم النظريتين لشرح العلاقات. تركز هذه الدراسة على المستهلكين المسلمين الذين قاموا بالفعل بالتعامل والانتفاع بخدمات الوصية. تم جمع البيانات باستخدام استطلاع عبر الإنترنت استخدم منه 182 استبيانا لبيانات صالحة في اختبار نموذج البحث. تم استخدام SPSS 25 و SmartPLS 3.0 لتحليل البيانات. أظهرت النتائج التجريبية لهذه الدراسة أن الاستقلالية والقرب والقيم الروحانية تؤثر بشكل كبير على الدوافع الداخلية والخارجية للمستهلكين؛ في حين أن الكفاءة مهمة فقط للدافع الداخلي. كشفت النتائج أيضًا أن الدافع الخارجي يؤثر بشكل كبير على الرضا بينما لا يؤثر الدافع الداخلي. وبالتالي، تظهر التأثيرات غير المباشرة أن الدافع الخارجي فقط هو الوسيط في العلاقات بين الاستقلالية والقرب والقيم الروحانية والرضا. كما تثبت نتائج الدراسة أن الاحتياجات النفسية الأساسية تؤثر على دوافع المستهلكين الداخلية والخارجية في الانتفاع بخدمات الوصية في ماليزيا. والأهم من ذلك، فإن الدور المهم للدافع الخارجي في الرضا يقدم رؤى للاعبين في الصناعة لتقوية وإنشاء استراتيجيات تسويق مستدامة لجذب المزيد من المستهلكين المسلمين لارتداد خدمات الوصية والتي في النهاية تساعد على التغلب على مشاكل الأصول المجمدة.

APPROVAL PAGE

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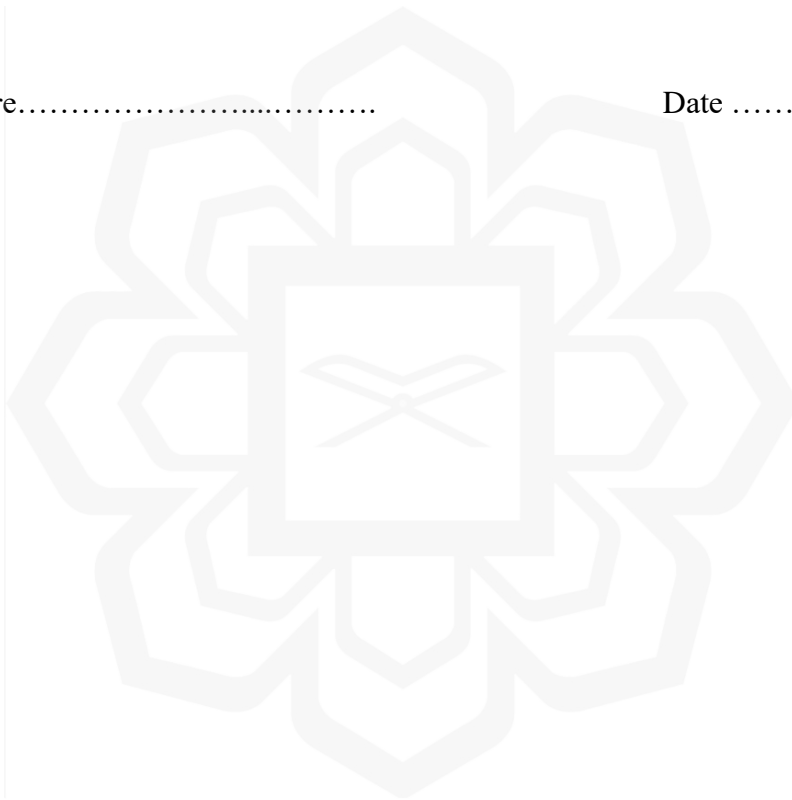
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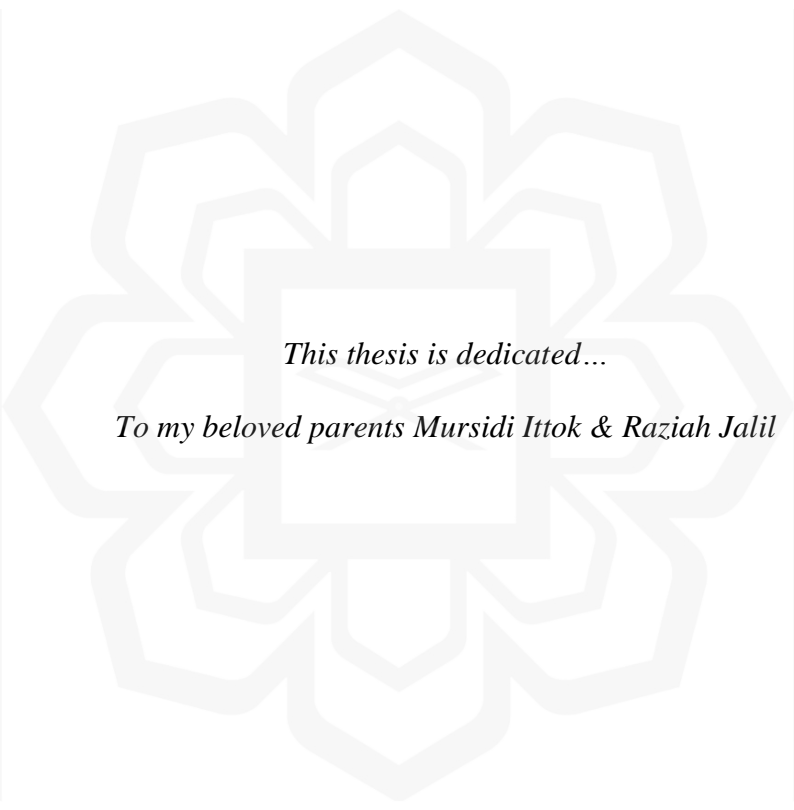
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This thesis is dedicated...

To my beloved parents Mursidi Ittok & Raziah Jalil

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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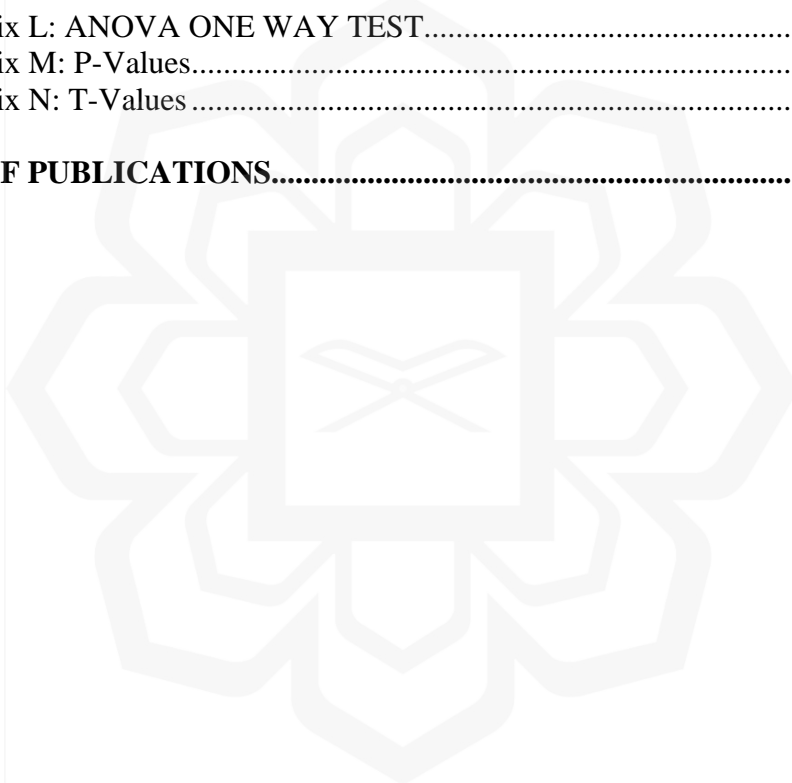
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CHAPTER ONE

INTRODUCTION

1.1 INTRODUCTION

This chapter provides an overall understanding of the study. It begins with the background of the study, followed by problems that necessitate the study, which are framed in the form of research questions and objectives, as well as the significance and the scope of the study. The chapter also offers definitions of the study constructs and the thesis structure. The chapter then concludes with a summary.

1.2 RESEARCH BACKGROUND

Islamic wealth management (IWM) has continued to evolve since the emergence of Islamic banking and finance in Malaysia (Bello & Maiyaki, 2013; Naveed, 2016). The Islamic wealth management service sector continues to experience growth due to the increase of affluent Muslim communities who wish to manage their estates in a Shariah-compliant manner (Naveed, 2016). IWM has various products under the Islamic estate planning, including *hibah*, *faraid*, *waqf*, trust account, and the most debatable product, *wasiyyah* (Puad et al., 2018).

In other countries, *wasiyyah* is known as a bequest where it plays a main role in the economy since it is related to the wealth distribution to the next generation (Barthold & Ito, 1992). Over the years, a number of bequest motive researches have been conducted and the majority of them were focused on European countries compared to the Asian region. In the Asian region, the bequest studies were concentrated in China, Japan, and Australia because their population was increasing. Meanwhile, in Malaysia,

only a few studies have been found such as Lillard & Willis, (1997), Alma'amun (2012b), Chuan et al. (2014) and Chong et al. (2015). However, as bequest is mainly for non-Muslims and *wasiyyah* focuses on Muslims, this study, therefore, employed *wasiyyah* as the main context of the research.

In Malaysia, the terms *wasiyyah*, Islamic will, *wisoyah*, *wasitah*, or document of executor appointment are popular with many institutions that offer wealth management services such as Amanah Raya Berhad (ARB), Majlis Agama Islam Selangor (MAIS), As-Salihin Trustee Berhad, Wasiyyah Shoppe, and Warisan Mukmin. *Wasiyyah* has been perceived as a remedy for frozen estate problems (Harun, 2019), especially for Muslims in Malaysia. According to the statistics, the current population of Malaysia in 2020 is about 32.7 million of which approximately 69.6 percent are Malay Muslims, and the rest are comprised of Malaysian Chinese, Malaysian Indians, and indigenous peoples (Live Population, 2020; Department of Statistics Malaysia, 2020). The population is estimated to increase to around 37 million in 2030. In line with the positive population growth, it is expected that the Muslims' motivation towards *wasiyyah* will also increase (Bouteraa, 2019).

However, in the year 2009, only about 10 per cent out of the 28 million Malaysia population have used estate planning services including *wasiyyah* for Muslims and bequest for non-Muslims (Shahanaaz, 2010). In terms of *wasiyyah*, Sarawak recorded the lowest number of *wasiyyah* writing with only 1,530 compared to 940,745 *wasiyyah* nationwide in 2016 (Ismail, 2016). This echoes the Edge Financial Daily report which estimated that only 15 per cent of the Malaysian Muslim population have used any estate planning products and until November 2020, only 3.12 per cent of a population over 32 million are registered with ARB. Consequently, this has resulted in many unclaimed

properties and frozen assets in Malaysia which indirectly impacts the country since the assets cannot be utilised for economic growth (Nik Wajis et al., 2018).

Studies have identified several reasons that inhibit the Muslim society from using Islamic estate planning products such as the lack of knowledge (Ahmad & Peyman, 2008; Dahan et al., 2012; Ghul et al., 2015; Abd Wahab et al., 2019; Jamalurus et al., 2019), lack of awareness (Mohyin, 2004; Omar, 2009; Mohammad, 2015; Aflah Isa et al., 2017; Yusof, 2019), religiosity (Dahan et al., 2012; Abd Wahab et al., 2019), attitude (Azmi & Mohammad, 2011; Nasrul & Salim, 2018), wealth management (Ghul et al., 2015; Abd Wahab et al., 2019) and also institutional factors (Ahmad & Peyman, 2008; Aflah Isa et al., 2017). These findings indicate that the efforts or strategies made thus far are ineffective (Puad et al., 2018), and if this remains unchanged, the Islamic estate planners will be forced to face the challenges in the long run.

Many issues had arisen due to inheritance as seen in newspaper headlines such as *'Inheritance fight on mother's grave'* (Ibrahim, 2009), *'Inheritance fight led to siblings homicide'* (Shaharuddin, 2009), *'Elderly man was bound to get his fingerprints for his inheritance'* (Anon, 2005), *'Children forced their mother to hold the Quran against their late father's will'* (Anon, 2003), *'Property fights caused by ignorant beneficiaries'* (Hassan, 2008), *'Widow and kids kicked out of their home'* (Adnan, 2018), *'Siblings ghosted each other over parents' will'* (Ibrahim, 2018), and *'70 billion unclaimed properties'* (Haque, 2020b). These incidents occurred partly due to the individual's and heirs' ignorance concerning estate planning where they considered their duty to settle the estate a trivial task (Ismail, 2016; Rusdi, 2019; Haque, 2020b).

As shown in Table 1.1, there is an increasing number of frozen assets from 41 billion in 2010 to 70 billion in 2019, and this number is growing every year (Bouteraa, 2019; Haque, 2020b). In addition, between Muslims and non-Muslims, the latter are

more aware of the benefits of writing wills compared to Muslims. This proved that many frozen assets in Malaysia belong to Muslims (Haque, 2020a, 2020b). Around RM418 million of estate values is waiting to be distributed at ARB (Hassan & Hayin, 2020). This shows that *wasiyyah* execution is necessary for estate planning because property division is easier if the testator leaves a *wasiyyah* (Rusdi, 2019).

Table 1.1 Amount of Frozen Assets in Malaysia (2010-2019)

Year	Frozen Assets
2010	41 billion
2011	42 billion
2012	45 billion
2013	52 billion
2014	52 billion
2015	54 billion
2016	60 billion
2017	66 billion
2018	66 billion
2019	70 billion

Source: Alma'amun (2012a); Aflah Isa et al. (2017); Haque (2020a)

Figure 1.1 shows the difference between a person who died without *wasiyyah* (intestacy) and a person who made a *wasiyyah* (testacy) in the management of the property after the assets are frozen. In the testacy process, it is easier to get the probate than intestacy due to the complicated process of liquidating the frozen assets in the latter's case. Thus, writing a *wasiyyah* will help the family members by accelerating the process of distribution and preventing the assets from being frozen, hence helping to stimulate the country's economic growth.

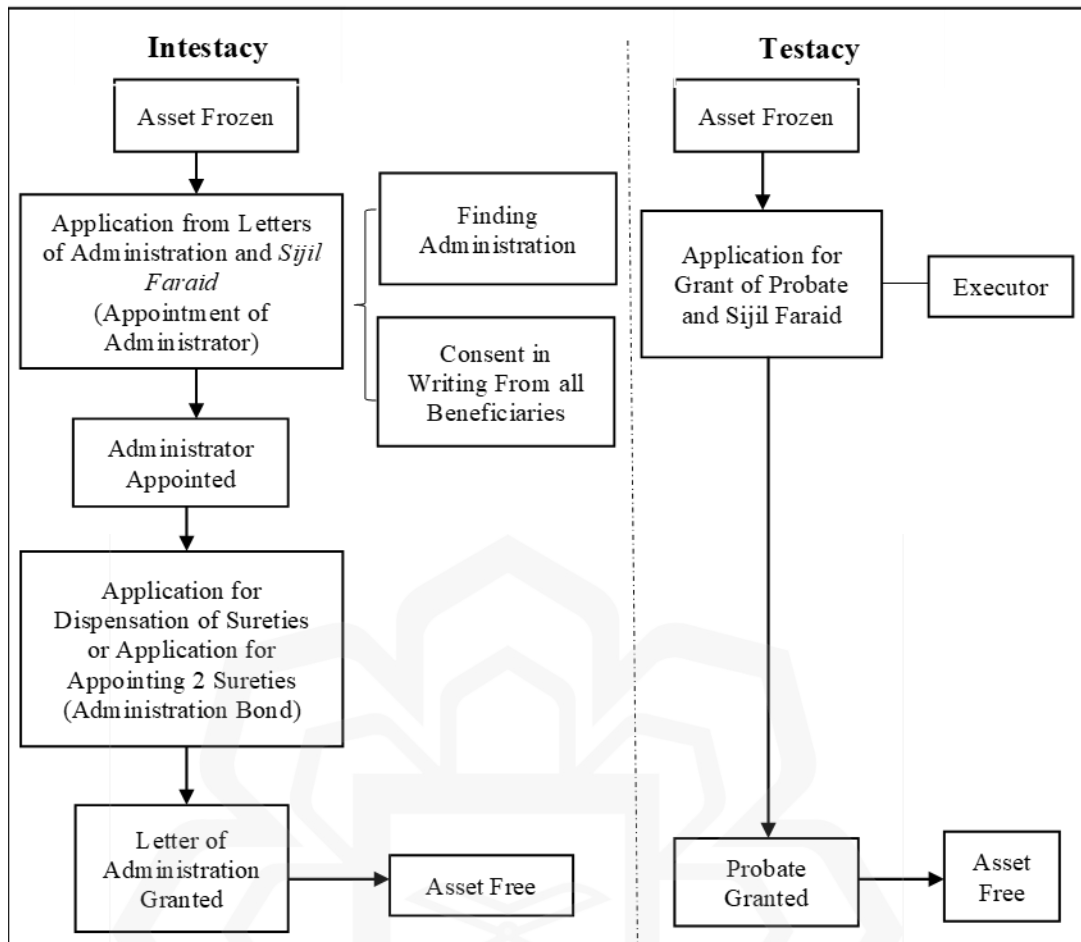


Figure 1.1 Process of Diluting Assets between Intestacy and Testacy
 Source: As-Salihin Trustee (n.d.)

In general, a *wasiyyah* service is about appointing an executor to manage the estate after a testator's death to reduce the conflict among family, reduce frozen assets, and protect the husband/wife and/or family's rights especially minors. In the context of *wasiyyah*, an individual can choose who will receive the portion of his/her assets, allocate specific belongings to beneficiaries, appoint the executor, and distribute up to one-third of the assets for charity purposes (Kadir, 2020). Meanwhile, for someone who dies without a *wasiyyah*, his/her assets can only be divided among beneficiaries in a manner specified by Islamic inheritance law (*faraid*).

In Malaysia, the government has designated several approaches or strategies to motivate the community to take up the *wasiyyah* services to preserve the rest of the family's welfare. One strategy is through IT advancements to deliver the service to the public in a simple format (Noordin et al. 2012). For example, in 1999, an *e-faraid* software was established to simplify the distribution of the *faraid* process and this has been embedded into the JKPTG e-Tapp system to issue *faraid* certificates through the internet without having to go to the Syariah court (Noordin et al., 2012). The following year, e-Syariah was set up in the seventh e-government project that aims to make the court more efficient. However, Hussain (2007) reported that there were some inaccuracies in the *e-faraid* and in the solutions provided by the e-Syariah system. The worst case was when the number of unclaimed inheritances kept increasing (Ahmad & Laluddin, 2010).

Since 2018, many *wasiyyah* apps have been introduced, such as e-Wasiat MAIS in 2018 (Muhamad, 2018; Majlis Agama Islam Selangor, 2018) and Pesanku.my in 2019 (Husain, 2019) to enable the public to perform *wasiyyah* easily. The Pesan-ku app is designed to make it easy for users to document *wasiyyah*, *hibah*, and mutually acquired properties. The app also aimed to increase public awareness of the importance of online platforms in facilitating people to manage their wealth. With these facilities, it is hoped that more consumers will be attracted to utilise the Islamic estate planning services.

However, despite the efforts taken, the penetration rate of *wasiyyah* service remains low. According to Haque (2020b), less than five per cent of Malaysian Muslims in the year 2020 have prepared a *wasiyyah* or written document. Consequently, in the present situation where estate planning is facing several problems, *wasiyyah* institutions need to direct their focus to marketing strategies (Alma'amun, 2010a; Puad et al., 2018).

Islamic wealth management institutions must shift from a tactical level to a strategic level, for they need to adopt marketing strategies that address the issues so that the market can be captured (Alma'amun, 2010a). Although the Islamic wealth management sector has succeeded at a certain level, there remains a lot of room for improvement in terms of wealth distribution, especially *wasiyyah*. Therefore, motivating factors must be identified and focused on to obtain more understanding of consumer behaviour and win over Muslim customers (Abd Wahab et al., 2019).

Indeed, understanding consumer motivation provides organizations with many competitive advantages (AlNemer, 2015). Several studies could also be found in addressing the behavioural consequences of consumer motivation that leads to brand preference and consumption (Ramsøy & Skov, 2014; AlNemer, 2015), brand loyalty (Bloemer & Kasper, 1995; Panda et al., 2020; Taylor et al., 2020), brand attachment (Park et al., 2006; Proksch et al., 2015; Gilal et al., 2020), purchase intention (Dabbous & Barakat, 2020; Prabowo et al., 2020), customer retention (Bojei et al., 2013; Yeo & Mohamed, 2017; Ikhsan et al., 2018), brand awareness (Dabbous & Barakat, 2020), and customer satisfaction (Vallerand, 1997; Albayrak & Caber, 2018).

It is important to identify satisfaction to ensure the customers' needs are fulfilled by the product or service provided (Henk, 1998). Examining customer satisfaction would help the company to promote and sustain the competitiveness towards the product or service (Lee, 2009), create loyal customers (Hanif et al., 2010; Bakırtaş & Divanoğlu, 2013; García-Haro et al., 2015), counter increasing competition (García-Haro et al., 2015), as well as identify and enhance the subjective well-being of the customers (Boujbel & D'astous, 2012). Other than that, Bejou et al. (1998) also highlighted that financial services companies need to ensure customer satisfaction on their relationship-based marketing because of the nature of the industry which involves

intangible services, complex products, long duration of services, and a certain high degree of risk.

Knowing the consequence without its antecedents raised the question of how consumers would be motivated if the factors that influence them are not recognised (Gilal et al., 2019). Thus, by considering the understanding of basic psychological needs, influencing consumer motivation would lead to the consumers' intrinsic and extrinsic motivation. Therefore, this study focuses on the basic psychological needs as the antecedents in the context of *wasiyyah* services from the perspective of Malaysian Muslim consumers. Basic psychological needs involving consumer autonomy, competence, and relatedness have been applied widely in marketing research as independent variables (Gilal et al., 2019). It is a platform that proposes the existence of spirituality needs to address issues in several areas of marketing such as service marketing, branding, marketing education, and consumer behaviour.

1.3 PROBLEM STATEMENT

Motivation has long been recognised as one of the key determinants in consumer behaviour (Lin, 2007; Gilal et al., 2019). It is crucial in developing successful marketing strategy for a company as motivation guides and influences consumers' purchase decisions and service selection (Mallalieu & Nakamoto, 2008; Kohli & Haenlein, 2021). Accordingly, in estate planning, understanding the motivation towards patronization of *wasiyyah* is also undoubtedly critical (Sargeant & Shang, 2008; Alma'amun, 2010a). However, even though the dissemination on the importance of *wasiyyah* has been spread widely through banks, educational and promotional programmes, co-operative and electronic media, the penetration rate of *wasiyyah* in

Malaysia remains low (Ghul et al., 2015; Ab. Aziz & Nordin, 2015; Puad et al., 2018; Bouteraa, 2019; Kadir, 2020).

This lack of motivation in patronizing *wasiyyah* services has contributed towards an increasing number of frozen assets in Malaysia (Kadir, 2020). One of the reason is because Muslims mostly rely on the traditional method (*faraid*) to manage and distribute assets after death instead of through *wasiyyah* (Bouteraa, 2019). According to the chairman of ARB, Datuk Dusuki Ahmad, the majority of Muslims believe that *faraid* law can easily settle the wealth distribution issue after one's death. Nevertheless, in reality, this is one of the main causes of the delay (Rashid & Yaakub, 2010).

Although the *faraid* law has already been outlined in the *Shariah* (Islamic law), in practice, its implementation is not as easy as one might think because the inheritance administration process is time-consuming and requires commitment from the heirs to manage the process efficiently and truthfully (Kadir, 2020). Many cases in the society were reported in newspaper headlines such as '*siblings ghosted each other over parents' will*' (N. Ibrahim, 2018) and also '*widow and kids kicked out of their home*' (Adnan, 2018). Thus, the appointment of an executor is a key in ensuring that the *faraid* can be smoothly carried out. In this regard, patronization of *wasiyyah* services plays a significant role to facilitate the distribution process, reduce the conflict among family members, reduce frozen assets, and also to protect the family's rights.

Unfortunately; even though to date there have been several researches on *wasiyyah*; the topic of *wasiyyah* services in marketing has received little attention among researchers, especially in consumer behaviour (Alma'amun, 2010a; Adrian & Shang, 2011). Several studies on *wasiyyah* have utilised the bequest motive model (Alma'amun, 2012; Chong et al., 2015). However, while the theory is commonly employed by economists, it is more relevant in the area of the conventional bequest as