

DETERMINANTS OF INDIVIDUALS' INTENTION IN PATRONIZING WASIYYAH SERVICES IN MALAYSIA

Amalina Mursidi

Faculty of Economics and Muamalat
Universiti Sains Islam Malaysia

and

Khairil Faizal Khairi

Faculty of Economics and Muamalat
Universiti Sains Islam Malaysia

ABSTRACT

Wasiyyah is one of the most important things that should be aware of before death. This is important in order to ensure the beneficiaries can get their rights after a person dies. The present study investigates the effects of the following factors; attitude, subjective norm and perceived behavioural control on the individual's intention in patronizing *wasiyyah* services. The sample of this study consists of 250 respondents and the questionnaires were randomly distributed to Malaysian Muslims in the area of Klang Valley whose age was 25 and above. Data were obtained through an e-mail and face-to-face survey using a semi-structured questionnaire. The result indicates that all three independent variables were significant to influence the individual's intention in patronizing *wasiyyah* services. The study found that the subjective norm is the strongest factor in predicting the dependent variable and this result did not support the fourth hypothesis. The respondents also were reluctant to answer the questionnaire due to the lack of knowledge on *wasiyyah*. Despite these limitations, the findings of this study provide invaluable insights on factors tested in TPB regarding the intentions in patronizing *wasiyyah* services.

Keywords: *Wasiyyah; Will; Individual's intention; Theory of Planned Behaviour.*

INTRODUCTION

High net worth of individuals is growing rapidly, and this phenomenon facilitates the offering of a range of products to facilitate Malaysian Muslims' needs in managing and improving their estate (Othman, 2014; Alma'amun, 2010). However, despite the positive growth of Islamic banking industry in Malaysia, the penetration rate of *wasiyyah* is very low. Due to that, it has resulted in too much-unclaimed property and the increasing number of frozen assets.

Generally, Islamic estate planning is not widely practised among Malaysian Muslims. According to Hassan (2005), Malaysian Muslims do not realize that the estate planning must be seen seriously. Even when it has been agreed among parties, with the absence of any written agreement, family disputes and arguments often arise. ZAR Perunding Pusaka (2004), Hassan and Yusop (2006), Abdul Rahman (2007), and Muhammad (2007) explained in their studies about a few Malaysian Muslims who do plan their wealth, however, they do not necessarily follow, approve and recognize the procedures.

Accordingly, wealth management and financial planning have outstanding positions in Muslim lives. A typical feature in Islamic wealth management and financial planning can be seen in the form of integration of both holistic and economic dimensions. The proper way Muslims utilize their wealth is the thing that brings them rewards in the life hereafter and also could generate economic and financial benefits not only for themselves but also to the family and society at the same time.

Past studies have found attitudes to be valid constructs in explaining the giving behaviour in Islamic wealth management (Said & Saad, 2016). Social influence and attitude are also expected to have a significant relationship on the awareness of Islamic financial planning (Bashe, 2015). Therefore, this paper will extend the Theory of Planned Behaviour (TPB) in order to investigate factors that influence individual's intention to patronize *wasiyyah* services which consists of attitude, subjective norm and perceived behavioural control. In line with the preceding discussion, the aim of this study is to conduct a study that focuses on Islamic estate planning among Malaysian Muslims with special interest on *wasiyyah* as well.

LITERATURE REVIEW

Definition of Wasiyyah

Literally, the word of *wasiyyah* is derived from the Arabic word which means bequest, Islamic will or to convey (Oloyede & Ahmed, 2013). However, according to Muda (2008), *wasiyyah* comes from the word of '*wassa*' means to promise, advise, order, or give away the property after death and the Fiqh members of Syafie sect also opined that it came from the word of '*Wassa*'. The former is basically the most commonly used in academic writing instead of using the word *tawsiyyah*. It can be understood as a promise given by one party to do on his/her behalf after death.

There are a few different views from the previous researchers regarding the meaning of *wasiyyah* but it seems to be related to one another. According to Ambali (1998), his study defined *wasiyyah* as a gift that can be formed as cash, a claim of debt or any types of benefit that can be transferred to the beneficiary after the death of benefactor. Gift or the property left should be divided after making a payment of a bequest or debt (Oleyed & Ahmed, 2013).

However, Fiqh members of the Syafie define ‘*wassa*’ as a connecting or delivering (Muda, 2008). Zurina Shafii et al. (2013) explained that it is a connection where a good deed completed by the deceased during his lifetime, and upon death will endlessly provide him the reward for that. *Wasiyyah* also is a process of connecting one thing with another, advising or instructing a person to do a good thing by the initiator (principal) (Aida Othman, 2014).

Differently, the word of bequest is almost used to investigate issues on Islamic inheritance law from the view of financial and economic perspectives (Alma’amun, 2010). According to Koczuck and Lupton (2007), a bequest is a crucial thing that relates to the wealth distribution, saving behaviour among older populations, taxation, charitable contribution, government pension, and income flow. Therefore, it shows that the *wasiyyah* and bequest are connected in which those who have a bequest have to make a *wasiyyah*.

Based on the definition above, it can be understood that *wasiyyah* is not only a bequest of a gift, but it can be a debt owed by the deceased that is stated in the will. Even it is not stated, the debt should be settled from the estate of the deceased or by the heirs if the estate is insufficient to bear the debt. By doing this, the estate of the deceased will be protected and could ensure the deceased leaving their loved ones protected. Apparently, there are a lot of studies being done pertaining to bequest, however, most of the studies were from an economic point of view and the researcher found that studies from the marketing perspectives are still lacking.

Legality of Wasiyyah

The Quran and Hadith have allowed the making of a will but it must follow the regulations that have been stated. There are several verses in al-Quran that provide guidelines relating to the will and commands people to make a will to protect their beneficiaries. One of the verses on will through verse 180 of Surah al-Baqarah,

وَالْأَقْرَبِينَ لِلْوَالِدَيْنِ الْوَصِيَّةَ خَيْرًا تَرَكَ إِنْ الْمَوْتُ أَحَدَكُمْ حَضَرَ إِذَا عَلَيْكُمْ كُتِبَ
الْمُتَهَيِّ عَلَى حَقًّا بِمَعْرُوفٍ

The meaning is:

“Prescribed for you when death approaches (any) one of you if he leaves wealth (is that he should make) a bequest for the parents and near relatives according to what is acceptable - a duty upon the righteous”

(Al-Quran. Al-Baqarah 2:180)

Allah also explains on a will in the verses that give *ashabul-furud* or known as divine fixed shares. Therefore, there are two verses of Surah an-Nisa in verses 4:11 and 4:12 that touch and mention about the distribution of wealth after the payment of legacies and debts. This is, however, to ensure the beneficiaries will be protected after the death of the deceased. In the verses, bequest or will has been mentioned as in verse 11, it has been mentioned once while in verse 12, it has been mentioned three times with some variations in the morphological patterns of the verb used (Oloyede & Ahmed, 2013). Therefore, it shows that writing a will is something necessary to do as it will complete and give benefit to the heirs as well. The Prophet Muhammad (p.b.u.h) also encouraged the writing of the will. It can be proved as he said;

“It is not rightful for a Muslim who has property to bequest to sleep two consecutive nights without having his bequest written with him”.

It is clearly shown that it is important to make a bequest as it was encouraged by The Prophet Muhammad (p.b.u.h). Therefore, based on the statement above, it is clearly stated that the maximum for a person may bequeath his/her will is one-third of the entire property. The one-third basically must be taken out of the property before dividing the rest among the legal heirs. This is basically to protect the beneficiaries and to prevent fights involving wealth among family members.

Lack of Awareness of Wasiyyah

Lack of awareness is one of the factors that contribute to the poor practice to Islamic wealth management as well as *wasiyyah* services. According to ZAR Perunding Pusaka (2004), Malaysian Muslims still do not understand on the significance of Islamic estate planning and are not aware of the importance of *wasiyyah* writing due to the lack of awareness and lack of knowledge on it.

According to the previous study by Omar (2009), it claims that Malaysian Muslims do not really write a *wasiyyah* because of lack of awareness and knowledge about *wasiyyah* and also they could not afford to draw up a *wasiyyah* due to the cost involved. The insufficient knowledge is reflected by their misunderstanding of the concept of Islamic estate planning, *faraid* and *wasiyyah*. Most of them think that the function of Islamic estate planning only comes into play when there is an intention and planning to make a *wasiyyah* for the purpose of charity (Ahmad & Pyeman, 2008).

Amanah Raya Berhad also argues that the level of Malaysian awareness towards *wasiyyah* is very low due to the fact that almost 90 per cent of Malaysians do not have a *wasiyyah*. In supporting this, Jin (n.d) also highlights in her study that the majority of Malaysians still do not register with any *wasiyyah* company in Malaysia.

Types of Wasiyyah

The essential product of Islamic estate planning can be seen by drawing up a *wasiyyah* and appointing an executor as it is the main procedure a Muslims should prepare before proceeding any kind of estate planning. At Amanah Raya Berhad (ARB), any client who wishes to make a *wasiyyah* is required to do the basic one first at the cost of RM350 and followed by a comprehensive *wasiyyah*. The difference between basic and comprehensive *wasiyyah* is a document declaring in the basic *wasiyyah* is an appointment of ARB as the executor whereby the client must fill up the form first before proceeding to the next stage. However, the comprehensive *wasiyyah* is containing clauses that mention the client's specific assets and also the instructions for distribution and bequests (ARB, n.d).

Generally, *Wasiyyah* is divided into four types namely, absolute will, conditional will, generic will and specific will (Hasan, 2006; Muda, 2008). The explanation of these types will be discussed below;

- i. *Absolute will*; a will that has been done freely and not bound by certain conditions that are imposed on the inheritance that may be included by the testator (Hasan, 2006). According to Syafie'i and Hanbali, the absolute will can be guaranteed to be effective forever.

- ii. *Conditional will*; a will that contains some conditions that are imposed by the testator. The conditions must be agreed by the jurists in order to ensure the will are valid and do not violate the Islamic law (Hasan, 2006). According to Muda (2008), a will that contains legal conditions would bind the recipient, but it is depending on the recipient whether to accept or reject the will together with the conditions. In other words, if the recipient did not fulfil the conditions even though the conditions contained are valid, the will would become void.
- iii. *Generic will*; a will that focuses on people who stay at the village or a city (Hasan, 2006). There are differences in opinion among the *fuqahas* regarding the minimum number of recipients in this type of will. According to Imam *Syafie*, the number of recipients is intended for a big group such as represented by three people in the population of an area is sufficient. However, Abu Yusuf said that it is sufficient if the will is given only to one person from the big group, whereas based on Muhammad Hassan al-*Shaybani*, he said to give to least two of them in the big group.

Imam *Syafie* opined that the willed property must be used for the benefit of the poor in the site where the will property is located. Therefore, it can be highlighted that if the will testator mentioned the group of recipients in an unclear manner, that is only too general such as a will for the poor. In section 17 (4) and (5) Selangor Muslim Wills Enactment 1999, (same provisions are also contained in section 17(4) and (5) Malacca Muslim Wills Enactment 2005 and Negeri Sembilan Muslim Wills Enactment 2004) provisioned:

“If the beneficiary is an incorporated body, the acceptance or rejection shall be made by the legal representative of the incorporated body.”

“If the will has been made to a group of people that is not incorporated, the acceptance and rejection is not required and the will must be divided to at least three members of the said group of people.”

It indicates that any testator who wishes to make a will should state clearly and correctly in order to avoid confusion (Muda, 2008). However, for the testator who makes a property-based will and the specified rate in the form that is confusing, for example “Give something to the so and so after my death”, then most of *fuqahas* opined that only the testator’s heirs are entitled to determine the true meaning that contained in the said will.

- iv. *Specific will*; is intended specifically for a particular party. There is a possibility that the testator would make a will to a specific person (Hasan, 2006). In this type, it is necessary to ensure whether the testator has left behind any children or not, gender and also the number of children. According to Imam *Syafie*, Imam *Hanafi*, al-*Sha’bi*, al-*Nakha’I* and al-*Thawri*, if the testator bequeaths his only son, then the maximum allowed amount is half of the property. However, if his son disagrees with the excess amount that is allowed, then the will is valid only as a third of the portion.

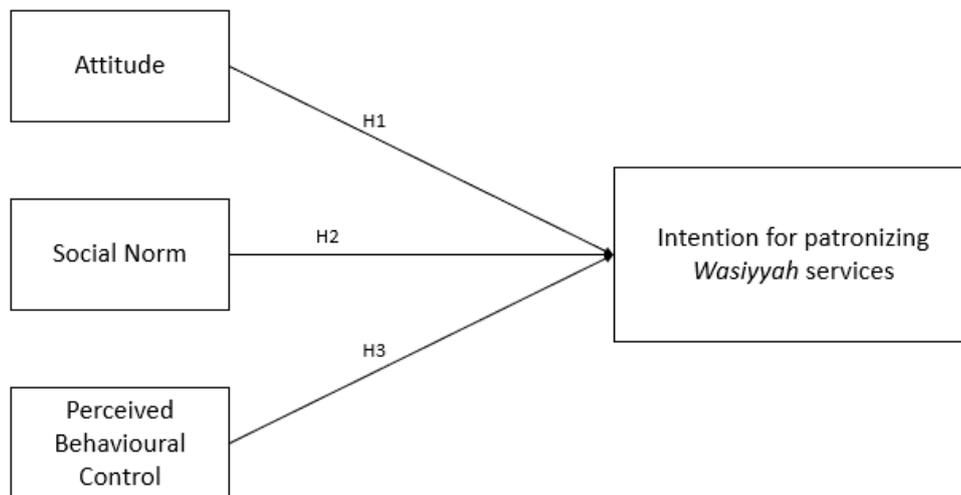
TPB and Hypothesis Development

Theory of Planned Behaviour (TPB)

Many studies have been conducted using TPB in order to find the factors that influence an individual’s intention to act. TPB basically attempts to explain an individual’s implication of the actions before they decide to engage or not engage in a given behaviour (Ajzen & Fishbein, 1980). TPB was proposed in 1991 by Ajzen which is an extension of Ajzen and

Fishbein's theory that is known as Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1975). According to Godin and Kok (1996), TRA is only focused on social science, hence, Ajzen and other researchers realized that this theory was not adequate and had several limitations. Therefore, TPB has come out with three elements of the independent determinants of intention which are attitude, subjective norms and perceived behavioural control (Ajzen, 1991).

Despite the TPB is widely used in many areas of studies (Linden, 2011; Chan, 2011; Yet, et al., 2011; Sommer, 2011; Lee et. al, 2010; Teo & Chwee, 2010; Nguyen, 2011; Truong, 2009; Jing & Jiajun, 2006) its legality has not been proven yet in the area of *wasiyyah* as whether attitude, subjective norms and perceived behavioural control are possible determinants in predicting the individual's intention in patronizing *wasiyyah* services. It indicates that the *wasiyyah* practice in Malaysia is not entirely clear due to the lack of previous work in the literature. Figure 1 shows the proposed model for this study.



Source: Ajzen (1991)

Figure 1: The research model

Hypothesis Development

3.2.1 Attitude, Subjective Norm, and Perceived Behavioural Control

Attitude is the first predictor in the TPB. According to Ajzen (1991), attitude is the most important element in order to predict and explain human behaviour. This refers to the degree to which a person has positive or negative feelings of the behaviour of interest. Besides, Syukriah et al. (2014) mentioned that attitude is referring to a person who has a favourable or unfavourable valuation of the behaviour in question. It entails a circumstance of the outcomes of performing the behaviour. Few studies have found the significant relationship between attitude and intention as well (Ismail et al., 2016; Yet et al., 2011).

The second predictor in TPB is subjective norm. According to Ajzen (1991), subjective norm is defined as the detected social pressure whether to perform the behaviour or not. This refers to the belief about whether the significant others think they will perform the behaviour or otherwise. The study of Yet et al. (2011) found that subjective norm is the main factor that plays an important role in the formation of Malaysia baby boomers' intention to shop online.

It can be concluded that subjective norm is related to a person's perception of the social environment surrounding the behaviour.

Another predictor in TPB is perceived behavioural control. According to Ajzen (1991), perceived behavioural control is the perception of individual in any situations whether in ease or difficulty in performing the behaviour of interest. It is also expected to increase when individuals perceive that they have more resources and confidence (Ajzen, 1985; Hartwick & Barki, 1994; Lee & Kozar, 2005). Therefore, it is assumed to indicate past experience as well as anticipated deterrent and obstacles (Syukriah et al., 2014).

There are a lot of past studies that were conducted by using the theory of planned behaviour. Table 1 provides a summary of empirical research from various researchers regarding Islamic estate planning and *wasiyyah* issues and some related studies that have used TPB as the underlying theory for their framework.

Table 1: Summary of Empirical Research from the Previous Study

No	Author	Factors	Findings
1	Abdi Nur (2015)	Knowledge Live event Organizations	All independent factors are influencing <i>wasiyyah</i> adoption, but in terms of Islamic wealth management, it does not significantly influence the <i>wasiyyah</i> adoption
2	Ahmed (2012)	Banking services Attitude Subjective norm Trust Behavioural Intention	Attitude and subjective norms are significantly and positively influence the university's student behavioural intention to use banking services
3	Linden (2011)	Attitude Perceived behavioural control Prescriptive norm Descriptive norm Moral norm Past behaviour	All factors were found to be significant predictors of an individual's behaviour towards charity
4	Chan (2011)	Attitude Subjective norms Perceived behavioural control	The study aims to build a predictive model by using the theory of planned behaviour to determine the behavioural intentions of Taiwanese nationals. Therefore, it is indicated that the trustworthiness, flexible services and cultural affinity are the most crucial thing in decision making towards wealth management
5	Yet, et al. (2011)	Attitude Subjective norm Perceived behavioural control	This study used the Theory of Planned Behaviour to investigate the Malaysian baby boomer's intention towards online shopping. All factors play a vital role in the formation of their intention to

No	Author	Factors	Findings
			shop via online
6	Sommer (2011)	Attitude Subjective norm Perceived behavioural control	Intentions are looking to be more strongly effective in which offer better prediction of behaviour
7	Lee et al (2010)	Attitude Subjective norm Perceived behavioural control	All factors show the significant predictors of teachers' intentions
8	Choon Ling et al. (2010)	Attitude Credibility Informative Hedonic/pleasure Good for economy	All independent variables which are credibility, informative, hedonic/pleasure and good for economy effectively relates to the consumer's attitude towards advertising
9	Teo & Chwee (2010)	Attitude Subjective norm Perceived behavioural control	Two over three factors which are attitude and subjective norm has significant effect towards intention on technology, while the factor of perceived behavioural control did not
10	Truong (2009)	Attitude Subjective norm Perceived behavioural control	TPB has found to be the most effective in predicting technology adoption. The strongest factor is perceived behavioural control
11	Ming & Khong (2009)	Attitudes Factors towards PFP Frequency on managing PFP	Job status is a primary factor that influencing attitudes towards personal financial planning and the frequency in managing for various aspects of personal financial planning
12	Ajzen (1991)	Attitude Subjective norm Perceived behavioural	Attitude toward the behaviour, subjective norms and perceived behavioural control are usually the best predictor/factors in order to measure the behavioural intentions of the study

After reviewing the literature on the theory of TPB founded by Ajzen (1991), the following hypotheses are proposed for the purpose of this study:

- H1.** Attitude will influence the individual's intention in patronizing *wasiyyah* services.
H2. Subjective norm will influence the individual's intention in patronizing *wasiyyah* services.

H3. Perceived behavioural control will influence the individual's intention in patronizing *wasiyyah* services.

H4. Attitude is the best predictor of an individual's intention in patronizing *wasiyyah* services among Malaysian Muslims

RESEARCH METHODOLOGY

The research aims to explore factors that contribute to the individual's intention in patronizing *wasiyyah* services. The sample for this study comprised customers of Malaysian Muslims in the area of Klang Valley, the state of Selangor and Kuala Lumpur. The choice of this location was based on the fact that this is the most populated area of the entire country with the figure of more than 6.47 million people living in the state according to the last census in 2010.

Data Collection

The type of questionnaire chosen is a paper-based questionnaire. Initially, some of the questionnaires for this study were also distributed through email. However, the study used another method by distributing the questionnaire by hand to the respondents. By using this method, it was assumed that the questionnaires were responded by the right people. In total, 250 questionnaires were distributed.

Research Instrument

Firstly, the questionnaire was created by translating the research objectives into specific questions. For this study, the survey questionnaire was divided into two parts which are part A and Part B. Part A is more on profiling the respondent's demographic details which consist of gender, age, marital status, education, employment sector, salary, involvement in providers or recipients of *wasiyyah* and the confidence level towards existing institutions of *wasiyyah* in Malaysia. In part B, items were used to obtain information on factors that influence individual's intention towards using *wasiyyah* which were divided into four groups such as attitude, subjective norm, perceived behavioural control and intention towards *wasiyyah*.

The study constructed the questionnaire in the form of close-ended questions. A closed-ended question is a question that comes together with a set of alternative answers in order to ensure that the answers are standardized. Therefore, this study applied a common technique used in the research which is Likert scale. The Likert scale provides a straightforward way of ranking scale from "1" – strongly disagree to "5" – strongly agree.

The study used simple language in creating the questions in the survey to prevent any misunderstanding and leading questions. At the same time, the questionnaire was created and presented in two versions which are English and Malay in order to ensure the respondents can choose the version of questionnaires that they are comfortable with. The physical layout of the questionnaire was created in order to ensure that the respondents are interested to answer the questions. It includes a cover letter, straight forward instructions, a simple layout and design, question sequence, and suitable font size.

RESULT AND DISCUSSION

Table 2 presents the respondent's profile which provides the overall description of the sampled respondents. The respondents comprised 38.5 per cent males and 61.5 per cent females and during the survey, the majority of the respondents were single (56.5 per cent)

and 39.5 per cent were married while the rest of 3 per cent and 1 per cent were divorced and widow/widower, respectively. The age of the respondents was between 25-35 years (79.5 per cent), followed by those aged 36-45 years (13 per cent) and 46-55 years and 56 and above were 5.5 per cent and 2 per cent, respectively. In terms of education level, the majority of the respondents were undergraduate with 55 per cent, followed by diploma (18 per cent), the postgraduate (17.5 per cent) and secondary school and below (19 per cent). 49 per cent of the respondents had salary in the range of RM1000-RM2000, 23 per cent had between RM2001 and RM3000, and 12.5 per cent had between RM3001 and RM4000 and the rest were represented by 6 per cent and 9.5 per cent who received salary in the range of RM4000-RM5000 and above. The respondents were also asked either they are providers or the recipients of the *wasiyyah*, therefore 12.5 per cent of the respondents were the providers of *wasiyyah* and 23 per cent were the recipients of the *wasiyyah*.

Statistical Package for Social Sciences (SPSS) version 21 was used to analyse the data. The SPSS version software consists of several different features and functions that could be useful for statistical data analysis. The current study used factor analysis, descriptive analysis, and regression analysis to identify the factors that are qualified for further analysis as well as to meet the objective of the study. Cronbach's alpha was also used to test the reliability of the research instrument.

Table 2: Overall profile of respondents

No	Demographic items	Frequency	Percentile
1	<i>Gender</i>		
	Male	77	38.5%
	Female	123	61.5%
2	<i>Age</i>		
	25-35	159	79.5%
	36-45	26	13%
	46-55	11	5.5%
	56 and above	4	2%
3	<i>Marital status</i>		
	Single	113	56.5%
	Married	79	39.5%
	Divorced	6	3%
	Widow/ widower	2	1%
4	<i>Education level</i>		
	Secondary school and below	19	9.5%
	Diploma/ certificate	36	18%
	Undergraduate	110	55%
	Master	33	16.5%
	Ph.D.	2	1%
5	<i>Employment sector</i>		
	Government	74	37%
	Private	64	32%
	Self-employed	23	11.5%
	Retirees	2	2%
	Others	37	18.5%
6	<i>Salary</i>		
	RM1000 – RM2000	98	49%

No	Demographic items	Frequency	Percentile
	RM2001 – RM3000	46	23%
	RM3001 – RM4000	25	12.5%
	RM4001 – RM5000	12	6%
	RM5001 and above	19	9.5%
7	<i>Providers of wasiyyah</i>		
	Yes	25	12.5%
	No	175	87.5%
8	<i>Recipients of wasiyyah</i>		
	Yes	46	23%
	No	154	77%

Results of Factor Analysis

Factor Analysis (FA) was used to check the validity of the measurement. It is a multivariate technique to identify whether the correlations between a set of observed variables are derived from their relationship to one or more variables in the data (Field, 2009). The Principal Component Analysis (PCA) was also used to compress a number of variables into a smaller set of new dimensions known as constructs.

In this analysis, an eigenvalue of more than 1.0 was used as a determinant criterion for each factor in the factor analysis. Factor loading values were obtained using varimax rotation and the minimum number of factor loading is 0.6 as proposed Nunnally (1978). The original 17 items were reduced to 16 as they had values of 0.6 and higher. These 16 items were retained since they met the essentially significant level of convergent validity. Therefore, the researcher then grouped 16 items into three factors, namely “social norm”, “attitude” and “perceived behavioural control”. The dependent variable (intention for patronizing *wasiyyah* services) was not included in the analysis as proposed by Amin (2007).

The Kaiser-Meyer-Olkin (KMO) in Table 4 is a measure of whether there are adequate items for each factor. Therefore, the KMO indicates that the value was higher (0.908) than the recommended value of 0.6. The Barlett’s Test of Sphericity was also tested to achieve the statistical significance and to confirm the suitability of the data for each factor analysis (Pallant, 2005). It is significant (significant value of 0.000 which is less than 0.001) which means that the variable is highly correlated to support the factor analysis.

Cronbach’s Alpha

The reliability of the scales employed in this study was tested using Cronbach’s alpha. The acceptable value of Cronbach’s Alpha was a minimum of 0.6 (Hair et al., 1998). The result for this study as shown in Table 3 reported that the values for all dimensions range from 0.775 to 0.865 and they exceed the minimum value of 0.6.

Table 3: Factor Analysis and Cronbach’s Alpha

	Factor Loading		
	Social Norms	Attitude	Perceived Behavioural control
S1	.649		
S3	.674		
S2	.622		
A3		.829	

A4		.817	
A1		.804	
A2		.804	
P2			.825
P4			.804
P3			.787
P1			.753
Cronbach's alpha	0.775	0.822	0.865
% of variance	30.896	21.718	19.263
Eigenvalue	4.943	3.475	3.082

Table 4: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.908
Bartlett's Test of Sphericity	Approx. Chi-Square	2505.471
	Df	120
	Sig.	.000

Results of Correlation Analysis

The correlation of major variables used in this study is presented in Table 5. The results indicate that attitude, social norm and perceived behavioural control are positively correlated with the intention in patronizing *wasiyyah* services ($p < 0.01$). This means that the stronger the attitude, social norm and perceived behavioural control, the greater the individual's intention to patronize *wasiyyah* services.

Table 5: Bivariate Correlation

	Attitude	Social Norm	Perceived Behavioural Control	The intention for patronizing <i>wasiyyah</i> services
Attitude	1			
Social Norm	0.604**	1		
Perceived Behavioural Control	0.361**	0.532**	1	
Intention for patronizing <i>wasiyyah</i> services	0.628**	0.739**	0.577**	1

Significance at: $p < 0.01$ **

Hypotheses Testing and Discussions of the Results

In order to test the hypothesis of this study, a multiple linear regression was used. Table 6 presents the regression results testing the three stated hypotheses. The result indicates that all constructs are found to be positively related to the intention to patronize *wasiyyah* services. Attitude is positively related to the intention to patronize *wasiyyah* services at the 1 per cent significance level (p -value < 0.000 , $t = 5.024$). Similarly, social norm is positively related at

the 1 percent significance level (p -value < 0.000 , $t = 7.510$) and perceived behavioural control is also positively related at the 1 percent significance level (p -value = 0.000 , $t = 4.780$). Therefore, all the hypothesis which are $H1$, $H2$ and $H3$ are supported and these findings are consistent with the previous studies (Linden, 2011; Yet, 2011; Sommer, 2011; Lee et al., 2010). It can be concluded that the more positive the attitude, subjective norm and perceived behavioural control, the more likely the individuals to patronize *wasiyyah* services. Therefore, these findings provide evidence of the appropriateness of the original constructs of TPB in the context of *wasiyyah*.

To answer the $H4$, the findings indicate that social norm ($\beta = 0.446$) is a stronger predictor than attitude ($\beta = 0.271$). Hence, $H4$ is not supported and this finding is not consistent with the Ajzen's (1991) suggestion where the attitude is usually the best factor to measure the behavioural intention. With respect to the overall model, the adjusted R^2 is 0.634 indicating 63.4% of the variation in the intention for patronizing *wasiyyah* services could be explained by the three independent variables. The F -value of 115.923 is significant at the 1 per cent significance level. Preliminary analysis also supported this study to ensure the assumptions of the multiple regression is normal, linearity and no multicollinearity as shown in Table 7. The multicollinearity occurs when the value of tolerance is above 1 and the value of VIF is above 10 (Pallant, 2007). Therefore, this study found that the tolerance value for each variable is in the range of 0.522 to 0.715 while the VIF is well below the cut-off point of 10. Thus, it shows that there is no multicollinearity problem in this study.

Table 6: Regression Model

Variable	Standardized β	t -value	p -value
Attitude	0.271	5.024	.000**
Social Norm	0.446	7.510	.000**
Perceived Behavioural Control	0.242	4.780	.000**
F -value	115.923 (.000**)		
R^2	0.640		
Adjusted R^2	0.634		

Significance at: ** $p < 0.01$

Table 7: Collinearity

	Tolerance Value	VIF
Attitude	.632	1.581
Subjective norm	.522	1.918
Perceived behavioural control	.715	1.399

In short, the findings indicate that all the variables (attitude, subjective norm and perceived behavioural control) are significant to influence the individual's intention to patronize *wasiyyah* services and the subjective norm is essentially playing the main role in spreading the importance of having *wasiyyah* among Muslims.

CONCLUSION AND RECOMMENDATIONS

The existence of *wasiyyah* supposedly could help the family to be protected. However, with the lack of awareness of the society makes the frozen assets and unclaimed property often arise especially in Malaysia. By having this study, the academic research will gain plenty of information regarding Islamic estate planning and it could serve as a reference for future

study. This study might help and assist policymakers to find a new way in order to improve the awareness and knowledge of Malaysian Muslims towards Islamic wealth management concept.

As the findings imply, the output that has been collected possibly can serve as an essential ingredient for the Islamic estate planning industry to formulate appropriate strategies to attract Malaysian Muslims to write a *wasiyyah* and also provide certain information which can assist the industry in developing proper marketing strategies to promote their products and render a source of reference to academicians. The government may create educational programs that are related to Islamic estate planning especially *wasiyyah*. One of the best solutions is by engaging Islamic wealth management and also financial planning firms to develop Islamic studies module that can be taught in the secondary school. From this study, most of the respondents refused to answer the questionnaire because they lacked of knowledge and they were too sensitive with the words *wasiyyah* as it was closely related to death. Therefore, by having this module at school, the young generation can get the appropriate information on financial and banking matters especially in wealth management, and it might increase the level of knowledge and also a number of participants in ARB.

Future study should consider to broaden the sample size by including other races such as Chinese and Indians. By doing so, it would increase the level of accuracy of the data obtained with a larger sample size of respondents. The researcher also recommends that the future research could be conducted using the same theoretical framework as this study but by adding more independent variables or having the moderator or mediator from this context. This is to identify which variables have the strongest relationships with other variables. Qualitative method is also suggested for future study especially by using interview to ensure that the study can be applied using two methods and also to guarantee that the understanding of respondents and accuracy of the results obtained will be ideal.

In conclusion, this study was successful in fulfilling the objectives of determining the relationship between attitude, subjective norm and perceived behavioural control with individual's intention to patronize *wasiyyah* services. It is hoped that this study could contribute to the relevant literature and can be used as a guideline for future researchers who are interested in this particular research topic.

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