

## Wassiyah intention among Muslims in Selangor: The role of religiosity in planned behaviour theory

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**Abstract:** The paper aims to determine the relationship between the components of the theory of planned behaviour (TPB) and the intention to perform Wasiyyah. The paper also discusses how religiosity impacts the relationship between the TPB components and the intention to perform Wasiyyah. This study conducts a quantitative method to collect data via a self-administered questionnaire to test the research model. Two hundred responses were received from Muslim individuals in Selangor. The model was tested using multiple regressions. Results indicated that two components of TPB (i.e., cultural values and knowledge) influence the intention to perform Wasiyyah. Results also indicate the salient role of religiosity as a moderator on its impact on the relationships between TPB components and the intention to perform Wasiyyah.

**Keywords:** Planned behaviour theory, Islam, Culture, Wasiyyah intention, Wasiyyah usage.

### 1. Introduction

In Malaysia, the accumulation of unclaimed inheritance has been increasing year by year, and thus, required serious action. In 2020, the total of unclaimed property reached almost RM70 billion, with the majority of cases involving Muslims. The number has since increased to RM90 billion for the year 2022 (News Straits Times, 2022). The increase in number could happen due to inefficient inheritance management and lack of awareness about inheritance management. On that note, the distribution of inheritance for Muslims is confined within the Islamic system of *Faraid* (Islamic law of inheritance) (Md Yazid et al., 2018). Even though the distribution of inheritance for Muslims is confined within its system of *Faraid*, there is some space for Muslims to plan their estate according to how they see fit through the means of Wasiyyah, Hibah, and Waqf (Md. Habibur et al., 2020). *Faraid* protects heirs' rights with predetermined fixed entitlements of eligible heirs, whereas Wasiyyah allows Muslims to bequeath up to one-third of the estate to non-heirs, and they opt for Hibah if unlimited devolution is their main concern (Abdul Aziz, 2017). Waqf, on the other hand, is an act of giving to charity, and it is a means for Muslims to devote their faith to Allah to gain rewards in the hereafter (Md. Habibur et al., 2020). Therefore, Wasiyyah (bequest), Hibah (gift), and Waqf (charity) are estate planning tools, which Muslims can use to accommodate the laws of inheritance.

The Wasiyyah in both Islam and conventional financial planning requires that the property will only be distributed after the demise of the testator. Wasiyyah is a legal document that outlines how one's estate is to be distributed in the event of affairs after death

and the possible appointment of a trusted guardian for an underage maturity is reached (18 years old) (Abdul Aziz, 2017). Wasiyyah is an essential means of channelling property to non-heirs who are disqualified from inheritance. Writing a Wasiyyah is to stipulate the direction and distribution of the estate to the relevant beneficiaries (Abdul Aziz, 2017). In general, Wasiyyah is not widely practiced in Malaysia.

In an Islamic Wasiyyah, one's wealth must be distributed following the Quran and Sunnah with fixed shares being allocated to one's closest relatives (Ghul et al., 2015). Leaving a Wasiyyah (Islamic Will) assists in the smooth processing and settlement of the estate administration. About eighty-five percent of the Muslim population in Malaysia does not have any Wasiyyah (Salihin Trustee 2021, Zairy et al., 2019). This statistic indicates that the Muslims in Malaysia either do not view estate planning as part of their ibadah (Muhamad, 2012) or lack awareness of the importance of the distribution of deceased Muslim Wasiyyah (Aziz et al., 2017). In Islam, preparing Wasiyyah is a Sunnah Mua'kad (Ghul et al., 2015). The lack of Wasiyyah practice by Muslims in Malaysia could also be that the Muslims in Malaysia are still skeptical in preparing Wasiyyah as most Muslims see it as succession planning that is sensitive because it is closely related to death (Suhaili, 2010).

## 2. Scope of the Study

Various factors may influence the intention to perform Wasiyyah in the Muslim community that may include culture, level of knowledge, and awareness of the Muslims (Mursidi and Maulan, 2020). Other factors could also include the role of the institution that provides the inheritance management service (Aziz et al., 2017). Most importantly, many authors identify religiosity as the factor that influences the behaviour intention of individuals particularly intention behaviour that is based on the cultural, and religious background (Fadillah et al., 2020; Subekhi and Ratnasari, 2017; Memon et al., 2019). As a result, religion becomes an important cultural factor to study as it has a significant influence on the attitudes, values, and behaviour of individuals, and society (Julina et al., 2021; Fadillah et al., 2020; Memon et al., 2019; Subekhi and Ratnasari, 2017). Hence the level of religiosity is an important factor to consider in determining the individual behaviour (Farah Mastura & Zainol, 2015; Bennett & Barkensjo, 2005).

Based on the above argument, this study is anchored in the Theory of Planned Behaviour (TPB), the well-established theory of social psychology which is an extension of the theory of reasoned action (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975). The TPB posits that it is one's behavioural intention that is the strongest predicting variable for a specific behaviour. Behavioural intention does, in turn, consist of the two conceptually independent determinants of intention: attitude towards the behaviour, and subjective norm, and when these are evaluated as positive, the individual in question has a more positive intention to do something, and is thus more likely to perform the specific behaviour (Memon et al., 2019). The perceived behavioural control in TPB assists in understanding the perception of people related to the ease, or difficulty in performing a specific behaviour (Ajzen, 1991). Moreover, it has also been found that religion has an important role to play when choosing many behavioural intentions among Muslims in Islamic or western countries (Bennett and Barkensjo, 2005).

By adopting the components used in TBP, this study focuses on the role of cultural values, institutional factor, awareness, and knowledge, in predicting the Muslims in Malaysia performing Wasiyyah. In addition, religiosity is determined to either strengthen or weaken individual intention to perform Wassiyah. The use of religiosity as a moderating variable has been widely used (Julina et al., 2021; Fadillah et al., 2020; Memon et. al, 2019; Subekhi and Ratnasari, 2017). Thus, this paper attempts to fill this gap by exploring the aforementioned relationships from the perspective of Malaysian Muslims, which is one of the most populous Muslim countries. This paper provides valuable implications for wealth management institutions regarding framing appropriate strategies and policies. Moreover, it provides an extended evidence and insight to academics that have an interest in exploring the phenomenon of how religion affects an individual decision-making.

### 3. Literature Review

#### 3.1 Theory of Planned Behaviour

First described in 1985 by Ajzen, today Theory of Planned Behaviour (TPB) is the most noticeable theory of social psychology, which helps to understand and predict human behaviours (Ajzen, 1991), The intention of an individual is entirely dependent on three factors, named as, attitude, subject norms, and perceived behavioural control (Ajzen, 1991). Within TPB, the intention is the instant antecedent of the performance of behaviour (Ajzen, 1991). Furthermore, three types of considerations or beliefs determine the intention. According to Ajzen (1991), the first belief is known as “behavioural beliefs” and it relates to the expected consequences of behaviour either positive or negative, and the evaluations or subjective values of such consequences (Ajzen, 1991). Therefore, readily accessible behavioural beliefs in memory form the attitude towards the behaviour either positive or negative (Ajzen, 1991).

The second consideration is about the perceived expectations, and behaviours of significant others, which is combined with the referent’s motivation to comply. These are known as normative beliefs and these beliefs are present in memory and they together create an apparent social pressure or subjective norm to perform certain behaviour (Ajzen, 1991). However, control beliefs are the third consideration, which is about the perceived presence of factors, which influences the ability of a person to behave in a certain way (Taylor & Todd, 1997). The favourability of the attitude and subjective norm affects the performance of particular behaviour, more the perceived control, a person is more likely to form an intention to perform certain behaviour (Ajzen, 1991). Finally, intentions lead to the performance of the behaviour to the extent that people are capable of doing so (Ajzen, 1991; Taylor & Todd, 1995). Various studies related to consumption, and psychology provide empirical support for TBP.

Applying TPB to predict intention to perform the distribution of wealth in the form of *Waqf*, *Infaq*, (charity) and halal food purchase intention has been widely practiced. Subekhi and Ratnasari (2017) determine the influence of religiosity and TPB towards the intention to perform *Infaq* of traditional market Muslim traders. Fadlliah et al. (2020) analyse the influence of religiosity and trust on the intention to pay Ziswaf collection through digital payment based on TPB. Similarly, Memon et al. (2019) use TPB to investigate the relationship between

subjective norms, attitude, and perceived behavioural control in predicting the intention to choose Halal-labelled products. Additionally, their study also attempts to address the moderating influence of religiosity on the relationship between TPB constructs and Halal purchase intention. Based on prior studies, this study attempts to examine the effect of the subjective norm (i.e., cultural values), attitude (i.e., awareness), and perceived behaviour control (i.e., institutional and knowledge) on intention to perform Wasiyyah, and adds religiosity as a moderator variable.

### **3.2 Wasiyyah Intention**

Wasiyyah is from the word “wassa”, which means to advise, order, promise, and give away assets or property after death (Zakiah, 2016). Wasiyyah is defined as authorising possession of one’s wealth or possession of someone’s wealth after one’s death (Mursidi, 2022). Meanwhile, Noor Aimi (2018) defines Wasiyyah as a legal document that outlines how one’s wealth/estate is to be distributed in the event of death according to Islamic Law. Wasiyyah is a part of wealth/estate planning according to Shariah law. This is the demand for Maqasid Shariah under Hifz AL Mal (Abdullah et al., 2020). Execution of Wasiyyah becomes an obligation but generally, it is a voluntary action for Muslims to prepare Wasiyyah upon or before death (Ibn Qadamah, 2014, Md. Habibur et al., 2020).

Ajzen (1991) defines intention as cognitive readiness to perform a behaviour, and it refers to a willingness to try to do something (Ajzen, 1991). According to Davis and Warshaw (1992), intention is the extent to which people consciously plan for future behaviours (Davis et al., 1992) and include decision-making to act (Malle and Knobe, 1997). Meanwhile, Farouk et al. (2018) added that intention indicates how much effort someone is willing to commit to doing something. Intention plays an important role in the implementation of worship in Islam. The reason why intention is important is that worship that is not accompanied by intention will not get a good reward from God (Qardawi, 1988).

Based on some of the definitions, the intention to perform Wasiyyah is the willingness or readiness to write and prepare a legal document that outlines how one’s estate is to be distributed in the event of affairs after death, and the possible appointment of a trusted guardian for an underage of maturity (18 years) is reached (Abdul Aziz et. al., 2017, Ghul et. al., 2015). For this study, the intention to perform Wasiyyah is the willingness or readiness to write Wasiyyah.

### **3.3 Cultural Values and Intention to Perform Wasiyyah**

Culture is defined as the collective programming of the mind, which differentiates the members of one human from another (Hofstede, 1980). Human behaviours are influenced by the norms, values, and beliefs of their cultural environment (Triandis, 1989). Furthermore, cultural values shape one’s behaviour and perceptions of the self and the social environment (Triandis, 1989). This study defines cultural values define as norms, values, and beliefs influenced by the specific environment. Cultural values also played a role as a determining factor in why people write a Wasiyyah. Different cultures, traditions, customs, and inheritance laws are among the factors that shaped how people plan their wealth management (Al

Ma'amun, 2012). Jamalurus et al. (2019) in their study recommends a study on cultural values as an independent variable for future research. Al-Ma'amun (2012) argues, that those who could discuss openly and at ease about Wasiyyah with their children, those who were open-minded, and those that considered a Wasiyyah writing provider's advice were more likely to have made a Wasiyyah.

### **3.4 Institutional factor and Intention to Perform Wasiyyah**

Alma'mun (2012) defines an institutional factor as an organisation that involves in preparing Islamic will, and promoting itself as an agency related to Islamic Will. Institutional factor refers to the structured institutional placed on the organisation (Geuna, et al., 2015). Hence, the institutional factor can be defined as any organisation or agency that offers Wasiyyah services to the public. The institutional factor was found as an important role to encourage Muslim to have Wasiyyah (Suhaili, 2012). In contrast, Norazlina et al. (2019) find that there is an insignificant result between institutional practices and Islamic will practices. Norazlina et al.'s study is aligned with Ghul et al (2015), that state that there is an insignificant relationship between institutional factor and Wasiyyah adoption.

### **3.5 Awareness and Intention to Perform Wasiyyah**

Awareness means 'knowledge that something exists or understanding of a situation or subject at present based on information or experience' (Cambridge Dictionary). Mofleh et al. (2008) define awareness as individual information about the government facility. Awareness is a perception of any situation, it does not mean understanding, only the capability to be alert (Md Yazid, 2008). In this study, awareness is defined as individual information and perception about Wasiyyah. Amalina and Khairil (2019) claim that there is a lack of awareness in the past among the society about the importance of Wasiyyah. However, a qualitative study conducted to identify the reason that motivates Malaysian Muslims in writing Wasiyyah displays an enhanced awareness regarding the problems arising after death among individuals.

Some of the reasons mentioned why it is crucial to write a Wasiyyah is to ensure that their property is not automatically frozen upon death, to protect the adopted child after the guardian dies, and to avoid misunderstanding, and fights among family members concerning their property after their death (Mursidi & Maulan, 2020). Studies by both Jamalurus et al. (2019) and Bouterra (2019) on Muslims in several districts in Malaysia also show that most individuals have an awareness of Wasiyyah. Both these studies exhibit the salient importance of awareness of the benefits of writing a Wasiyyah. Moreover, a study by Ghul et al. (2015) demonstrate that most individuals are aware of the importance of leaving a Wasiyyah. The findings of these prior studies indicate that the higher the level of awareness of wealth management the greater the Muslim individual intention to perform a Wasiyyah. According to Muhammad Ridhwan and Nurul Izzati (2015), Wasiyyah writing providers have a significant relationship with Muslim awareness in writing a Wasiyyah.

### **3.6 Knowledge and Intention to Perform Wasiyyah**

Knowledge is defined as a fact, information, and skills acquired through experience or education. It is theoretical or practical to understand something. According to Basri (2015), knowledge means people have basic knowledge of the Will and Islamic inheritance. Knowledge is proven as the most influential factor in Wasiyyah practices (Jamalurus et al., 2019). Based on Mursidi (2022), people who have patronised Wasiyyah have a clear knowledge of that matter. This is because many people nowadays not too aware and understand Wasiyyah and do not know how to adopt this Islamic Will. A study by Ghul et al (2015) find that those who are knowledgeable about Wasiyyah are more aware of the importance of the Wasiyyah. Ghul et al. (2015) mention that there are three reasons why Malaysian Muslims are not willing to write Wasiyyah. The reason is that Malaysian Muslims are not knowledgeable about the Wasiyyah and its significance, and thus, they are reluctant to write Wasiyyah even though they are well informed about it. Afiah et al. (2017) state in their study that the lack of knowledge of the deceased, and the beneficiary of his estate might cause an estate unclaimed, late claimed, and/or delayed distribution. Knowledge reflects the level of understanding of people on the benefits of having proper wealth management planning. Therefore, those who have more knowledge of Wasiyyah will adopt wealth management planning (Norazlina et al., 2019). Based on a finding by Bouteraa (2019), Malaysian people know the Islamic Will.

### **3.7 The moderating impact of Religiosity on Intention to perform Wasiyyah**

Scholars tend to define religiosity in terms of values, holy objects, beliefs, rituals, prayers, norms, and do and don't (Fam et al., 2004). Although difficult to define, religiosity can influence several diverse functions of life. Religion can make a significant contribution to the lives of individuals. It can shape one's life by bestowing feelings of contentment, satisfaction, self-actualisation and accomplishment, assurance, and guidance regarding access to social contacts and to engage in interpersonal relationships. Hence, religion provides a complete package of standards, and principles to evaluate, and steer one's actions (Rohrbaugh and Jessor, 1975). Religiosity is important in influencing individuals cognitively, and behaviourally (Abdul Wahab, 2019).

Ahmed et al. (2013) reveal that religiosity influences an individual's intention to perform Wasiyyah. Similarly, Norazlina et al. (2019) finds that religiosity has a positive relationship with Islamic Will practices. A study by Krauss (2006) also finds that religiosity is one of the factors that influence Muslims' behaviour in Malaysia. Besides, religiosity has a significant influence on people's attitudes, behaviour, and values (Tengku Wasimah et al., 2015). Asraf et al. (2017) highlight religiosity value as a motivating factor in practicing the Islamic will. Similarly, Al-Hyari et al. (2012) unveil a strong and positive relationship between religiosity and behaviour intention in Arab cultures. Likewise, Kassim and Zain (2016) find that Islamic religious beliefs affect the intentions of Qatari consumers towards luxury goods and services. Meanwhile, Dekhil et al. (2017) find a positive effect of religiosity on orientation towards intention. All the above studies are important as they show that religiosity value is considered one of the selection factors, on which the wealth management planning industry should concentrate more to retain Muslim customers.

However, there are past studies that reveal higher levels of religiosity discourage consumers' tendency towards materialistic possessions (Burroughs & Rindfleisch, 2002). Alserhan et al. (2014) reveal that religiosity did not affect decisions among Arab women in the United Arab Emirates (UAE). Similarly, Arli et al. (2016) finds that religiosity and intention behaviour are mutually exclusive. They emphasise a more balanced approach between material possessions and religiosity. Memon et al. (2019) in his study explore religiosity as the moderating variable between TPB predictor variables, and halal purchase intention. Their finding indicates that religiosity has no moderation effect on the intention to purchase. However, a study by Alzadjal et al. (2022) finds that religiosity is a moderator between social norms and intentional behaviour. Prior studies indicate mixed findings in the literature pertinent to the relationship between religiosity, and intention to behaviour in various countries, and cultural contexts. Thus, some contrasting views exist concerning religiosity and its effect on an individual's intention to perform an act.

Due to the mixed findings of prior studies, this study selects religiosity as a moderator to examine its moderating effects on the relationship between all four predictors (i.e., cultural values, institutional factor, knowledge, and awareness) and intention to perform Wasiyah by Muslims in Malaysia. Religiosity is chosen as a moderator because it is one of the critically significant cultural factors which is regarded as among the most universal and influential social institutions that can make a strong impact on people's attitudes, values, and behaviours at an individual as well as societal levels from the theory of planned behaviour perspective (Teimourpour and Hanzaee, 2011).

#### 4. Development of Research Model and Hypotheses

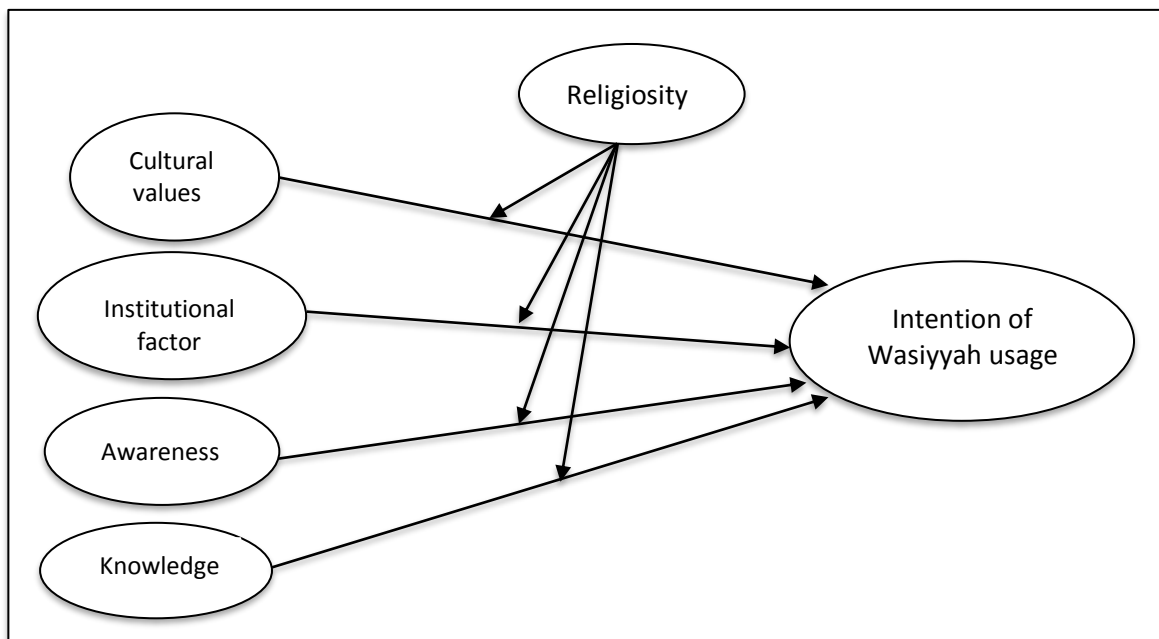


Figure 1. Research Model of Intention to Perform Wasiyah

Based on the literature review and the research model in Figure 1, the resulting hypotheses are developed as follows:

- H1: There is a positive relationship between cultural values and intention to perform Wassiyah
- H2: There is a positive relationship between institutional background and intention to perform Wassiyah
- H3: There is a positive relationship between awareness and intention to perform Wassiyah
- H4: There is a positive relationship between knowledge and intention to perform Wassiyah
- H5a: The relationship between cultural values and intention to perform Wassiyah is moderated by religiosity.
- H5b: The relationship between institutional background and intention to perform Wassiyah is moderated by religiosity.
- H5c: The relationship between awareness and intention to perform Wassiyah is moderated by religiosity.
- H5d: The relationship between knowledge and intention to perform Wassiyah is moderated by religiosity.

## 5. Research Methodology

This study gathers empirical data using a self-designed questionnaire among Muslim individuals from Selangor. The sampling of the Muslims has been done through a convenience sampling approach due to convenience as well as the presence of data that is dispersed among survey respondents who know and hear about Wasiiyah. A total sample of 200 respondents was selected for the study which was found to be relevant to this study.

Table 1. Demographic Representation of Respondents (N:200)

Demographic group	Demographic category	Percentage
Gender	Male	52%
	Female	48%
Age	20-30 years old	24%
	31-40 years old	41.5%
	Above 41 years old	34.5 %
Marital status	Single	25.5%
	Married	65.5%
	Divorce	9.0%
Income level	RM2,000- RM3,000	43%
	RM 3,001 – RM4,000	41.5%
	Above RM 4,001	15.5%
Location	Urban/Sub-urban	69.5%
	Rural	30.5%

Table 1 illustrates the demographics of the respondents, and it shows that 52 percent of respondents are males and 48 percent of respondents are females. Most of the respondents are from the age category of 31-40 years old (41.5 percent), and most of them are married (65.5 percent). The demographic data about the monthly income of RM2,000-



RM3,000 are for most respondents (43%). Most of the respondents come from urban area that carries 69.5 percent.

The variables that are substantiated in previous empirical studies have been used for the survey method adopted in this study. The number of items used to gauge each variable and its source has been displayed in Table 2. The calibration of the items has been done through a seven-point Likert scale ranging from 1 to 5, wherein 1 implies strongly disagrees, and 5 means strongly agree.

Table 2. Variables, Number of Items and Sources

Variable	Definition	No of items	Sources
Cultural values	Norms, values and belief influence by the specific environment	5	Suhaili (2012) Jamalurus et al (2019)
Institutional factor	Organization and/or agencies that offer Wasiyyah services to the public	7	Suhaili (2012) Geuna et al (2015)
Awareness	Understanding of a situation or subject at the present time based on information or experience'	3	Amalina and Khairil (2019)
Knowledge	Information, and skills acquired through experience or education with a theoretical or practical to understanding something.	5	Mursidi (2022) Ghul et al (2015)
Religiosity	Values, holy objects, beliefs, rituals, prayers, norms, do and don't	7	Norazlina et al. (2019)
Intention to perform	Willingness or readiness to write Wassiyah.	6	Ghul et al (2015)

All measurement items were extracted from reliable instruments found in previous studies. Specifically, the variable that represents cultural values has five items of measurement relating to norms, values, and beliefs that are influenced by the specific environment. Seven-item scales were measured for the institutional factor that relates to organisation and/or agencies that offer Wasiyyah services to the public. Meanwhile, awareness was measured through three items that include an understanding of a situation or subject at present based on information or experience. On the other hand, a five-item scale was used to measure knowledge in terms of information, and skills acquired through experience or education with a theoretical or practical to understanding something. Further, 7 items scale was measured for moderating variables of religiosity about values, holy objects, beliefs, rituals, prayers, norms, and do and don't. Finally, the intention to perform Wassiyah was measured using 6-item scales that define the willingness or readiness to write Wassiyah.

## 6. Data Analysis and Results

This study uses SPSS 23 to perform data analysis with multiple regression techniques. Even though this study has used established scales, exploratory factor analysis (EFA) was conducted to decide the number of factors by examining the eigenvalues (preferably greater than 1) and factor loading (greater than 0.6) using the principal component matrix (Podsakoff et al. 2012). This study uses the rotation technique to maximise high loading and minimise

low loadings to arrive at the best factor structure. The results of exploratory factor analysis show few errors in the statement coding. The Kaiser-Meyer-Okin (KMO), a sampling adequacy test for verifying partial correlation among variables, showed a score of 0.898, which was well above the recommended 0.5 level (Malhotra, 2008). Furthermore, Bartlett's test of sphericity indicates that there was an adequate correlation among the chosen variables (Chi-square (229) =2179,  $p < 0.000$ ). After conducting the exploratory factor analysis using all items, they were together loaded into six factors that were corresponding to their initial factors: culture, institutional factor, awareness, knowledge, religiosity, and intention to perform.

Cronbach's alpha factor on each of the six variables is also determined to measure the reliability of the variables, and appropriateness for confirmatory factor analysis. The coefficient for all the measurements exhibited strong reliability, ranging from 0.683 to 0.879. The Cronbach's alpha values for all the constructs were above 0.7, indicating the reliability of the questionnaire (Cohen, 1988). Table 3 summarises the result of the reliability testing of each of the six constructs.

Table 3. Reliability for Individual Variables

Construct	Items	Alpha
Cultural values	5	0.879
Institutional factor	7	0.878
Awareness	3	0.683
Knowledge	5	0.838
Religiosity	7	0.848
Intention to Perform	6	0.867

### 6.1 Hypotheses Testing

Multiple regressions were utilized for data analysis. Firstly, data were analysed for the multivariate assumption that is crucial for any multivariate model. The multivariate assumption analysis is to analyse the measuring model and test the hypotheses proposed. Following West et al. (1995), data were examined for skewness statistics greater than  $|2|$  and kurtosis statistics greater than  $|7|$ . Data were observed to be normally distributed as skewness, and kurtosis values were within an acceptable range. The result shows a normal distribution of data. Q-Q Normal Plots were generated for all variables, which indicated straight, upward-sloping lines for all variables, suggesting that the data were linear (Hair et al., 2017). Homoscedasticity was tested by creating composite variables for all the constructs included in the conceptual framework. Each dependent variable was regressed with all respective independent variables to generate the scatterplots (Hair et al., 2017). The scatterplots help in the visual inspection of homoscedasticity (Hair et al., 2017). This study did not face the issue of missing data as all valid values and all six variables were available for analysis. Based on the inspection of boxplots for all variables, a few univariate outliers were identified. These outliers were retained as the data were linear, homoscedastic, and followed a normal distribution, thus, meeting the assumption of multivariate data analysis.

## 6.2 Testing the Direct Effect

This study measures the significance of the effects of cultural values, institutional factor, awareness, and knowledge on the intention to perform Wassiyah. This study describes the acceptance of two out of four hypotheses' effects as shown in Table 2.

Table 4. Regression Coefficient, T-statistics, and Significance

Variables	Beta	t-statistics	Sig. (p value)	Decision
(Constant)		7.258	0.000	
Cultural values	0.313	4.320	0.000	Supported
Institutional background	0.085	1.012	0.313	Not Supported
Awareness	-0.087	-1.094	0.275	Not Supported
Knowledge	0.368	4.375	0.000	Supported
a. Dependent Variable: Intention to perform Wassiyah b. Predictors: (Constant), Cultural values, Institutional factor, Awareness, Knowledge				

Firstly, cultural values appear as significant ( $\beta = 0.313$ ,  $p < 0.0001$ ), and thus, the influence of cultural value on the intention to perform Wassiyah is higher. The analysis confirms the significant impact of cultural value on the intention to perform, which supports hypothesis H1. This finding is consistent with the finding of the study performed by Gul et al. (2015) who also find a positive relationship between culture, and intention to perform Wassiyah. Secondly, knowledge also appears as significant ( $\beta = 0.368$ ,  $p < 0.0001$ ), and thus, the influence of knowledge on the intention to perform Wassiyah is also higher. The analysis confirms the significant impact of knowledge on the intention to perform, which supports hypothesis H4. Similarly, Abdul Aziz et al. (2019) also finds a significant relationship between knowledge, and intention to perform Wassiyah that reflects a significant influence of knowledge on individual intention behaviour. Thirdly, the effects of the institutional background ( $\beta = 0.085$ ;  $p > 0.05$ ) and awareness ( $\beta = -0.071$ ;  $p > 0.05$ ) on the intention to perform Wassiyah were found to be insignificant. Thus, hypothesis H2 and Hypothesis H3 were not supported. These findings contradict the views of Mursidi and Maulan (2020) and Jamalurus et. al. (2019) who asserted that awareness substantially exhibits the salient importance of awareness on the benefits of writing a Wassiyah. While institutional factor reveals inconsistent results in Suhaili's (2012) study whereby they find that the institutional factor is significant. However, Abdul Wahab (2019) in his study, find insignificant results concerning institutional factor, and Islamic will practices.

From the aforementioned discussion, both cultural values and knowledge are not only statistically significant but also explain about 34.1 percent (adjusted R-squared of 0.341) of variation of the intention to perform Wassiyah.

Table 5. Variance Explained Intention to Perform Wassiyah

Dependent Variable	Variance Explained (R-squared)
Intention to Perform Wassiyah	0.341

According to Chin (1998), 0.67, 0.33 and 0.19 are classified as substantial, moderate, and weak level of R-Squared respectively. Hence, the R-squared value of the dependent variable (Intention to perform Wassiyah) of 34.1 percent indicates a moderate level of model fitness as per the above-mentioned criteria. It is evident from the results in the Table 4, and Table 5 given above demonstrate that Malaysian Muslims consider their cultural values, and knowledge when making decision to either perform or not perform Wassiyah.

### 6.3 Testing Moderating Effects

Hypotheses 5a-5d investigate the moderating effects of religiosity. It was hypothesised that the relationships between the four variables (i.e., cultural, institution, and knowledge) and intention to perform Wassiyah would be greater with high religiosity. Thus, a moderating effect of religiosity would indicate that the relationships between these variables, and the intention to perform Wassiyah would change, depending on the level of religiosity of an individual.

To assess the effects of the moderator, regression analysis was performed. First, religiosity was standardised as the moderator variable on the relationships between all four predictors (i.e., cultural values, institutional factor, awareness, and knowledge) and intention to perform Wassiyah. Interaction terms were created on SPSS using a by-product approach. The by-product approach is a suitable approach to determine whether or not the moderator exerts a significant effect on the relationships between these four variables, and the intention to perform Wassiyah (Hair et al., 2017). Findings indicate that religiosity does have a significant impact on the relationship between the four predictors variables, and intention to perform. It seems that the higher the level of religiosity the greater would be the effects of cultural values, institutional factor, awareness, and knowledge on the intention to perform Wassiyah. Even the insignificant direct relationships between institutional factor, and awareness and intention to perform Wassiyah has increased in term of the effects as predictors of intention to perform Wassiyah.

To further understand the role of religiosity and its impact on the relationships between the four predictors and intention to perform Wassiyah, the effect size of each of the predictors is analysed. Thus, this study calculates the effect size of each of the four predictors (i.e.; cultural values, institutional factor, awareness, and knowledge) with the inclusion of religiosity as moderator with ANOVA results. The effect size value allows the research to identify the extent of religiosity as a moderator that affects the intention to perform Wassiyah. According to Cohen (1988), the effect size can be small (i.e., 0.01), medium (i.e., 0.059), and large (i.e., 0.138). The analysis of the effect size of religiosity for all four predictors and intention reflects that there has been a large increase in the value of R-squared after the inclusion of religiosity as interaction term as can be seen in Table 6.

Table 6. Strength of the Moderating Effects of Religiosity

Predictor Variable	Dependent Variable	R-squared		Effect Size	Impact of Moderator (Religiosity)
		Included Religiosity as moderator	Excluded Religiosity		
Cultural values	Intention to perform wassiyah	0.389	0.341	0.389	Large impact
Institutional factor	Intention to perform wassiyah	0.407	-	0.407	Large impact
Awareness	Intention to perform wassiyah	0.409	-	0.417	
Knowledge	Intention to perform wassiyah	0.416	0.341	0.425	Large impact

Hence, the moderating effect of religiosity on the relationships between cultural values, institutional factor, awareness and knowledge, and intention to perform Wassiyah was established resulting in Hypotheses H5a, H5b, H5c, and H5d that are supported. This study supports the views of Abdul Wahab (2019), Ahmed et al. (2013), Krauss (2006), and Tengku Wasimah et al. (2015) who argued that religion should be regarded as a factor that influences Muslim individual intention behaviour.

## 7. Discussion and Conclusion

The findings in this study provide interesting implications for marketers, and academic scholars. Findings exhibit that cultural values and knowledge about Wassiyah affect the intention towards preparing or writing a Wassiyah by Muslim individuals. It implies that Muslims in Malaysia rely upon the opinions, and values of others that have become the norm in the Muslim community when it comes to intentional behaviour related to religious activities such as writing a Wassiyah, giving Infaq, or any other Islamic religious deeds (Abdul Aziz et al., 2019). Muslims in Malaysia tend to be self-reliant in their decision-making concerning their identity. The findings also demonstrate that the reason Malaysian Muslims perform Wasiyyah could be because they are well informed about Wassiyah and they have an understanding of the benefits of having proper wealth management planning. Hence, it can be argued that Malaysian Muslims are more concerned about the information that they acquire based on individualistic decision-making pertinent to their intention to perform Wassiyah (Gul et. al., 2015). However, the relationship between institutional factor and awareness, and intention to perform Wassiyah could not be established in this study. The above findings imply that Malaysian Muslims tend to be self-reliant in their decision-making and also their values, and identity. They are also more concerned with their self-presentation based on individualistic decision-making pertinent to the intention to perform Wassiyah.

The novel contribution of this study is that it has examined the moderating role of religiosity on the relationship between TPB components (i.e., cultural values, institutional factor, awareness, and knowledge) and intention to perform Wassiyah. Studies that have

examined moderating effect of religiosity in the perspective of writing a Wassiyah are limited. This study reveals that religiosity significantly moderates the relationship between the TPB components, and the intention to perform Wassiyah. Hence, this study supports the views of Ahmed et al. (2013), Norazlina et al. (2019), and Krauss (2006). They argue that religion should be regarded as an important factor in the Muslim community. The findings in this study imply that religiosity can shape one's life by bestowing feelings of contentment, satisfaction, self-actualisation, accomplishment, assurance, and guidance regarding access to social contacts that steer one's actions (Rohrbaugh & Jessor, 1975).

To conclude, this study provides evidence regarding the significant effect of cultural values, knowledge, and religiosity on the intention to perform Wassiyah. The findings which are different from the previous studies reflect that Muslims are adopting the values of their religious background and the influence of this background that they are coming from with religious intention behaviour. They also tend to be self-reliant in their decision-making about their identity and focus more on their beliefs, and attitudes towards performing religious intention. Hence, more studies are required to know about the empirical evidence of religion on the lives of individual Muslims, be it in the context of consumers, employees, users, etc. Future researchers can conduct further studies across various products and markets to investigate the intention of Muslims to perform Wasiyyah in greater depth.

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