

WHAT INFLUENCE MUSLIMS TO MAKE WILLS?: INSIGHTS INTO ITS DETERMINANTS

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ABSTRACT

The aim of this study is to investigate factors that influence the practice of making will among Muslims in Malaysia. In Malaysia, it can be noted that some progress towards enhancing Islamic estate planning has taken place, particularly in the practice of Islamic will. Islamic estate planning industry in Malaysia has grown and now offers a variety kind of products to facilitate Malaysian Muslims to manage and improve their estate planning matters. Nevertheless, the value of unclaimed and frozen assets in this country keeps growing annually. Hence, this study aims to look at the practice of making wills in Malaysia and investigate factors that influence Muslims to do it. Using a quantitative analysis, a total of 338 questionnaires were used to achieve the objective. The method of analysis employed in this study include Independent Sample T-Test, One-Way Analysis of Variance (ANOVA), Pearson and Correlation as well as Multiple Regression. The results of this study indicate that there is a significant difference between gender (male and female), educational levels and monthly income levels towards Islamic will practice. Nevertheless, only ethnicity showed no significant difference towards Islamic will practice. The correlation analysis showed a significant and positive correlation between knowledge, wealth management, institutional factor and religiosity toward Islamic will practice. The results show that knowledge and wealth management are the main variables that influence Muslims towards Islamic will practice. This explains that higher level of knowledge and wealth management among Muslims will lead to a higher practice of Islamic will. These results suggest that the government and Islamic estate planning industry should put a greater emphasis on attracting and educate Muslims to manage and plan their wealth well during their lifetime.

Keywords: Will, institutional factor, knowledge, religiosity, wealth management

INTRODUCTION

The main basis of Islamic wealth management is that wealth belongs to Allah the Almighty and human beings are mere trustees. These resources are to be wisely exploited, not abused, destroyed, wasted or left to idle. Mannan (1970) supports the view that absolute ownership of everything belongs to Allah alone. Man, as His vicegerent is required to use all the resources provided by Him for his benefits and well-being.

Islamic estate planning can be regarded as the final stage of planning where the distribution of wealth upon one's death is planned according to one's objectives and wishes using the Shariah guidelines on *faraid* (Islamic inheritance law), as well as, other instruments such as *hibah*, *wasyyah* (Islamic will) and *waqf*. In a simple explanation, there are no restrictions for Muslims to transfer their properties while they are still alive. But upon their death, the transfers of their properties are

automatically subjected to *faraid*. Muslims virtually ignored Islamic estate planning particularly in Malaysia (Noordin, Shuib, Zainol, Azam, & Adil, 2012); however, nowadays, leaving an Islamic will is considered necessary. Several factors were identified in contributing to this situation. It includes socio-demographic, economic, health-related factors, knowledge, cultural values, religiosity, institutional factor and inheritance law (Alma'amun, 2010b).

In Malaysia, it can be noted that some progress towards enhancing Islamic estate planning has taken place, particularly in the practice of Islamic will. Islamic estate planning industry in Malaysia has grown and now offers a variety kind of products to facilitate Malaysian Muslims to manage and improve their estate planning matters. These include Islamic will, *hibah*, and *waqf*. Nevertheless, the value of unclaimed and frozen assets in this country keeps growing annually. The latest value of unclaimed assets in the country stood at more than RM60 billion (Harian Metro, 14th January 2016). These unclaimed assets cannot be liquidated or invested without the permission of the heirs. Therefore, Muslims are losing out the potential benefits or utilities that could be derived from such assets. Moreover, this is a form of wastage for Muslims income as they cannot be utilized for economic purposes.

Knowledge, institutional factor and religiosity are among factors that might influence will adoption among Muslims. Knowledge reflects the understanding of people on the advantages of having a proper wealth management panning. Those who have more knowledge on will are likely to adopt it as their wealth management planning. Hence, knowledge plays important role in influencing Islamic will practice. Besides knowledge, wealth management plays equal important role in influencing will practice among Muslims. People with more wealth tend to make a will more than others to avoid dispute among family members. However, less concern and too depending on *faraid* as the only way to distribute wealth deny the intention to adopt will among them. Hence, this study tries to fill in the gap in investigating the determinants of will practice/adoption among Muslims.

To date, there are some previous studies which highlighted the motives of leaving a bequest or Islamic will (Alma'amun, 2012; Chong, Alma'amun, & Sia, 2015; Chuan, Seong, & Kai, 2014). However, studies examining factors influencing *wasyyah* or will adoption are quite limited. Hence, this study aims to fill in the gap by examining factors influencing will adoption among Muslims in Kedah, Malaysia.

ISLAMIC WILL PRACTICE: A REVIEW

The word Islamic will or called *wasyyah* in Arabic is derived from the root word of *wassa*, which means order, advice, promising, or giving something valuable after death. In Arabic, *wasyyah* means to ask someone to do things in her absence, either during his lifetime or after his death (Muhamad, 2012). Islamic will is also known as *wasiat* in Malay term which refers to a will made by a Muslim whereby the donor of a property conveys his last wish in writing or verbally on how some of his property shall be distributed after his passing (Sabit, 2015).

The ruling of making an Islamic will was originally compulsory in light of the explanations in the Quran in *Surah al-Baqarah*: 180.

كُتِبَ عَلَيْكُمْ إِذَا حَضَرَ أَحَدَكُمُ الْمَوْتُ إِنْ تَرَكَ خَيْرًا الْوَصِيَّةَ لِلْوَالِدَيْنِ
وَالْأَقْرَبِينَ بِالْمَعْرُوفِ حَقًّا عَلَى الْمُتَّقِينَ ﴿١٨٠﴾

"It is decreed upon you that when death approaches, those of you who leave wealth shall bequeath it equitable to parents and kindred (according to Islamic law). This is a duty incumbent on those who are God-fearing."

Another verse that explains about Islamic will is in *Surah al-Ma'idah*: 106:

يَتَأَيُّهَا الَّذِينَ ءَامَنُوا شَهَدَةُ بَيْنِكُمْ إِذَا حَضَرَ أَحَدَكُمُ الْمَوْتُ حِينَ الْوَصِيَّةِ اثْنَانِ
ذَوَا عَدْلٍ مِّنكُمْ أَوْ ءَاخِرَانِ مِّنْ غَيْرِكُمْ إِنْ أَنْتُمْ ضَرَبْتُمْ فِي الْأَرْضِ فَأَصَبْتَكُمْ
مُصِيبَةُ الْمَوْتِ تَحْسِبُونَهُمَا مِنْ بَعْدِ الصَّلَاةِ فَيَقْسِمَانِ بِاللَّهِ إِنْ أَرَبْتُمْ لَا
نَشْتَرِي بِهِ ثَمَنًا وَلَوْ كَانَ ذَا قُرْبَىٰ وَلَا نَكْتُمُ شَهَادَةَ اللَّهِ إِنَّا إِذًا لَّمِنَ الْآثِمِينَ ﴿١٠٦﴾

“O believers! When death approaches anyone of you, at the time (when he wants to make a will), let two just men from among you act as witnesses to the testaments, or two other persons not from among you (that is not of the same religion as you) if the calamity of death overtakes you whilst you are travelling in the land. If you doubt (the honesty of the witnesses), detain them after prayer, and ask them to swear by Allah (saying: By Allah) we will not sell our testimony for any price, even though it were on behalf of a kinsman, and we will not conceal (the evidence) of the testimony of Allah (entrusted to us); for (if we conceal it) we shall then be among the sinners?”

This verse explained that in Islamic rule, when a person dies, he passes two-thirds of his wealth. This is in accordance with the law of inheritance that the recipient is a husband or wife, child and both parents. Meanwhile, one third is set aside according to the will of the deceased. But when it happens that after a person dies and his heirs are demanding all the heritage property, in this condition Islam advises that the person who are making the will must previously determine a person who receives the will and witnessed by two just persons. Thus, it is hoped that after death there will be no dispute over the division of inheritance between heirs.

Verse 106 of *Surah Mai'dah* further explained about the will practice. When going on a journey and there is no believer who will receive a will, then you should choose from two just men who are on the journey to record the will. Thus, both are representatives and witnesses and will not hide anything. The law of this will has been described in detail in the *fiqh*, and how to execute the will.

According to *hadith* narrated by Abdullah bin Umar, it is not right for a Muslim who has some properties to will to stay for two nights without having his will written down. In another *hadith*, a Muslim who has made a will is a person who dies on a clear path (having peace in mind), being fearful for Allah, wanting to die a martyr and has been forgiven.

There are four pillars of a will; *al-musi* (testator), *al-musa labu* (legatee), *al-musa behi* (legacy) and *al-sighab* (Harun, 1994). *Al-musi* (testator) is referring to a person who makes a will. He or she must have the legal capacity at the time of making a will. It will take effect after his death, and he must fulfil the following conditions:

- 1) The testator must be sane and adult
- 2) He must be the owner of the property of the will
- 3) He must not be a bankrupt and debtor
- 4) He must be a freed person.

Al-musa labu referred to the person or object to whom the will is made. *Al-musa behi* is relating to the subject matter of a will. Anything which can be owned lawfully in Islam can be considered as a subject matter of the will. Lastly, *al-sighab* (*ijab* and *qabul*), which are the offer and acceptance. The offer must be made by the testator (*al-musi*) during his lifetime either verbally or in writing. Acceptance becomes essential only when the will is specified to an individual, but in the case of mosques, schools and other institution it is not essential.(Naiimi, 2016).

There are three types of Islamic will; *al-wasiyyah*, *al-wisayah* and *al-wasiyyah al-wajibah*. *Al-wasiyyah* is referring to a promise made by someone to another person either related to wealth or non-wealth. *Al-wisayah* is referring to order or trusts given to someone to do something after the death of the testator. While *al-wasiyyah al-wajibah* is one of the required forms of will based on the provisions of the law which distribute the estate to the immediate family members who need the estate but the eligible heirs hindered their rights (Naiimi, 2016).

According to Section 2(1) of Muslim Will (Selangor) Enactment 1999, Islamic will can be defined as a promise or an *igrar* of a person that was made during his lifetime with respect to his property or benefit thereof, to be carried out for the purpose of charity or anything that is permissible by Islamic Law (*syarak*), after his death. The same definition is also given in Muslim Will (Negeri Sembilan) Enactment 2004 and Muslim Will (Malacca) Enactment 2005 which refer Islamic will as an *igrar* or pledge that is made by someone during his lifetime about his property or benefits of his property in order to be completed by *khairat* meaning or anything that is permitted in accordance with Islamic law, after his death (Sabit, 2015).

Currently, only these three states (Selangor, Negeri Sembilan and Malacca) have their own enactment related to Islamic will. Other states such as Kedah, Terengganu and Sabah rely on Shariah Court Enactment while Perak, Penang and Johor rely on Administration of the Religion of Islam Enactment which is giving power to the Shariah courts to decide matters of Islamic will (Muhamad, 2012).

Studies on Islamic will (*wasiyyah*) in Malaysia are very limited. Recently, some researchers have started to explore more about Islamic will practice in their studies as a solution related to inheritances issues in Malaysia. One of the studies done by Alma'amun (2010a) discusses on awareness level of will (*wasiyyah*) among Malaysian Muslims. According to Alma'amun (2010a), the awareness level of *wasiyyah among Muslims* is low, reflecting their inadequate exposure on *wasiyyah* ruling, professional means of *wasiyyah* writing and the importance of *wasiyyah* in estate planning. On the other hand, Ahmad & Peyman (2008) who studied on the practice of making a will (*wasiyyah*) among Malaysian Muslims society found that a majority of Muslims in Malaysia are aware and familiar with Islamic will term but do not understand the term very well.

Little knowledge about Islamic will may be considered as one of the reasons why Muslims in Malaysia refuse to make or leave a will. Most of them agree that Islamic will can protect the welfare of the person who is not eligible under *faraid* law such as adopted children and foster family (Ahmad & Peyman, 2008). The lack of knowledge is the main influential factor that causes a Muslim to make a will besides other factors including wealth distribution or property transfer as the testator intends to do. Besides, Ahmad & Peyman (2008) also indicate that there are lack of essential information regarding to organizations involved in the preparation and handling of Islamic will matters. Therefore, he concluded that a majority of Muslims in this country have no clear idea what Islamic will actually is. Moreover, many people are seriously unaware of the functions of Islamic will in improving the economic conditions of Muslims society in Malaysia. Furthermore, Ahmad & Peyman (2008) also proved that Islamic will making among Muslims is influenced by three factors namely knowledge about Islamic will, the objective of Islamic will, and the benefits of Islamic will. These factors have a positive relationship with Islamic will making. In another study, there are four influential factors for an Islamic will practice in Malaysia was pointed out by Muda and Awang (2006) namely religiosity, institutional factor, awareness and demographic factors.

The Islamic will practice in Malaysia is less popular as compared to *faraid*. *Faraid* is the Islamic law of inheritance which prescribed the portions of entitlement of the deceased estate by Shariah to the legal heirs such as wife, husband, daughter, son, mother and father. This is due to the lack of previous work in the literature. Recently, some researchers have started to explore more about Islamic will practice in their studies as a solution related to inheritances issues in Malaysia.

One of the studies was done by Ahmad & Peyman (2008), which focus on the practice of making a will (*wasiyyah*) within Malaysian Muslims society. According to Ahmad & Peyman (2008), the majority of Muslims in Malaysia are alert and familiar with the Islamic will term, but they do not have an overall understanding about it.

FACTORS INFLUENCING ISLAMIC WILL PRACTICE

The previous studies established by Rowlingson (2005) mentioned that gender has an influential role in the practice of will. Women were more likely to make a will as compared to men and the increasing longevity for women was said to be the reason behind this (Rowlingson & Mckay, 2005). Male and female were found to act differently towards will practice (Laitner & Ohlsson, 2001). However, Alma'amun (2012) does not find gender to be an influential factor for making an Islamic will. This insignificant result is in line with Finch and Mason (2002). He stressed that gender was not a major distinguishing factor in the making of will (Finch & Mason, 2002).

In term of ethnicity, Rowlingson (2005) stated that white people were more likely to have a will compared to black and minority ethnic in England and Wales. However, Kao, Hong, and Widdows (1997) opined that different ethnicity is not significantly related to leaving a will. This also approved by Alma'amun (2012) which stated that ethnicity could not be a good indicator to conclude that Malays were more likely to make an Islamic will.

Educational level is proved to have a positive and significant effect on which people with higher education tend to make a will (Kao, Hong, & Widdows, 1997). According to Alma'amun (2012), having a higher education made people more likely to make an Islamic will, but the result was not statistically significant.

Monthly income was found to have a significant role in influencing Islamic will practice. Those who had higher income were more likely to make an Islamic will than those who had lower income (Alma'amun, 2012). Rowlingson (2005) also found that those who have income less than £100 a week are less likely to leave a will. In this study, four factors which are knowledge, wealth management, institutional factor and religiosity (shown in the theoretical framework in Figure 1.) were used in determining the relationship and influence towards Islamic will practice. The evidence from the prior research study has been explained as follows.

Knowledge

According to Ahmad & Peyman (2008), knowledge is one of the factors that influence Muslims to make an Islamic will. Malaysian Muslims especially Malays do not really want to write Islamic will due to three reasons (Omar, 2009). The first reason is they are not really knowledgeable about Islamic will and its significances. Secondly, they are reluctant to write Islamic will even they know the information about it and finally they were not able to draw up an Islamic will even though they are well informed about it. For the first reason, it might be more accurate to claim that the insufficient knowledge of Islamic will was reflected by the misunderstanding of the concept of Islamic estate planning.

In conventional point of view, the study done by Rowlingson & Mckay (2005), revealed that some of the respondents were lacking in knowledge about making a will. The reasons were they did not know how to do it and they had a limited knowledge on how inheritance should be calculated and divided.

The lack of understanding and importance of Islamic will is reflected by the proportion of the population who have Islamic will in Malaysia. Based on statistics obtained, there are only 100,000 people who possess a will in Malaysia, compared to ten million individuals who are eligible to write a will (those above 18 years old). From this amount, only 20 per cent of them were Muslims

(Noh, 2014). This illustrates that, the awareness of the importance of having an Islamic will among Muslims is still at low levels as compared to non-Muslims.

Research done by Dahan et al. (2012) also affirmed that the level of understanding and awareness among Muslims community related to Islamic will is very low even with advancement in technology. This statement also argued by Noordin (2012) who stated that information technology (IT) advancement was made to ease the problems related to inheritance claims process; however, this advancement did not give a big impact on minimizing the number of unclaimed assets.

Wealth Management

A study done by Hamid Ghul et al. (2015) has mentioned that wealth management as one of the factors that influenced Muslims to adopt an Islamic will. Wealth management can be referred to money demand and there are three basic motives for holding money, either for transactions, as a precaution or for speculation (Tin, 2010). The forms of wealth management can be divided into three groups, managing wealth for individuals and family necessities, managing wealth for other people's necessities and managing wealth for public and general welfare (Muda & Awang, 2006).

Wealth management consists of four stages; wealth creation, wealth accumulation, wealth protection and wealth distribution. According to Aziz & Nordin (2015), wealth distribution seeks to make a proper planning so that the accumulated wealth by the testator can be managed and distributed according to the wishes. Besides, it is important to plan and manage wealth distribution for the benefits of the heirs as well as ummah (Aziz & Nordin, 2015).

Wealth which are properly managed, would bring benefits to mankind while mismanagement of wealth will result in injustice and misery especially to the poor (Shafii et al., 2013). A Muslim should not forgo wealth either be avaricious in the pursuit of wealth. This is because Islam encourages reasonableness and moderation in life.

Institutional Factor

The institutional factor was found as one of the factors that influence people to make a will (Alma'amun, 2012). Leaving an Islamic will in Malaysia is not an easy task. The first obstacle lies in the rules and regulations of estate administration and settlement which are related to institutional factors involvement (Sabit, 2015). Administration and settlement of the estates are regulated by the Small Estates Distribution Act 1959 and the Probate and Administration Act 1959 under the jurisdiction of the Civil Court. The Shariah Court only has the authority to issue the *faraid* certificate (Muhamad, 2012).

Institutional factor refers to establishment agencies or organisations that required a promotion for the clients and customer to know their existence in the market (Hamid Ghul, Yahya, & Abdullah, 2015). According to Alma'amun (2012), institutional factor is referring to an organization that is involved in preparing Islamic will, who has been promoting themselves to the public so that the people know that there are agencies available in the market to assist them in sorting out their Islamic will matter.

Estates of a deceased can be divided into two types, namely testate and intestate. A testate estate is an estate of a deceased person who dies leaving a valid will whereas an intestate estate is the estate of a deceased person who dies without leaving a will (Hassan, Rashid, & Yaakub, 2016). Died intestate and died testate are dealt with under different laws and authorized bodies in Malaysia. Previous studies have shown that it is easier to administer and resolve testate estate rather than the intestate estate. It may take time to settle the case of died intestate which later on could lead to frozen estate problems.

In Malaysia, there are four main authorized bodies which are initially engaged with the administration and distribution of Muslim's estate such as Shariah courts, Civil High Courts, land

office and Amanah Raya Berhad (ARB). The land administrator is given the power and authority in dealing with the administration and distribution of small estate matters. If the deceased is a Muslim, the land administrator will conduct an inquiry and will require the applicant to obtain a *faraid* certificate from the Shariah Court. The land administrator shall have exclusive jurisdiction to order distribution of the estate and he is given the power to grant letters of administration to such person as he thinks fit.

Civil High Court has the jurisdiction to deal with the procedural aspects relating to succession, testate and intestate, probate and letters of administration. Section 24(f) of the Court of Judicature Act 1964 provides a specific civil jurisdiction of the High Court where it empowers the court to grant probates of will and letters of administration of the estates left by the deceased which involves two types of representative, namely the executor and the administrator.

Shariah Court is governed by the Administration of Islamic law enactments or Administration of the Religion of Islam. As regards to the deceased Muslims' estate, Shariah Court only deals with minor jurisdiction such as determining the shares allotted to the beneficiaries under Islamic law and issue *faraid* certificate upon request of the Civil Court and the Land Office. In applying the *faraid* certificate, the applicant shall make a request by letter, stating the names of the beneficiaries and their relationship with the deceased to the land administrator. Currently, the application should be supported by sworn affidavits. The purpose is to ensure that no beneficiaries are excluded, and they get their rightful share.

Amanah Raya Berhad (ARB) or Public Trust Corporation is a Government-owned corporation. Section 13(1) and (2) of the Probate and Administration Act 1959 provides that ARB has the power to act as an executor or administrator of the estates of a deceased. Moreover, Section 17(1) of the Public Trust Corporation Act 1995 gives the power to ARB to directly administer the estates of a deceased who dies leaving only movable property in Malaysia whether testate or intestate of which total value of the estate below than RM600,000.

Religiosity

Religiosity is important as it is capable of influencing an individual cognitively and behaviorally. Values of religious people differ from those of the less religious and the non-religious. The supposition is that a highly religious person will evaluate the world through religious schemas and thus will integrate his or her religion into much of his or her life. If followers strongly accept the doctrine of their religion, they tend to abide by the rules and codes of conduct set by their religious doctrines. Considering that leaving an Islamic will is encouraged in Islam, then any good Muslims should be able to implement this Islamic teaching in his or her life. A study done by Krauss (2006) mentioned religiosity as one of the factors that influence the behaviour of Muslims in Malaysia. Religiosity refers to an ethical belief that reflects the daily conduct and commitment of the Muslims (Krauss, 2006). Besides, religiosity also can be defined as a faith that gives a significant influence on people's attitude, values and behaviors (Harun, Rashid, & Hamed, 2015).

In a study done by Alma'amun (2012), religiosity can be accessed into two dimensions, Islamic worldview and the religiosity personality which considers that leaving an Islamic will is encouraged in Islam, then any good Muslims should be able to observe and practice this in his or her life. Hence, it is hypothesized that higher religiosity tends to influence the adoption of Islamic will.

METHODOLOGY

The aim of this study is to investigate factors influencing the adoption of will among Muslims in Kedah. The respondents of this study consist of Muslims in Alor Setar, Kedah who has the experience dealing with or having any experience with other Islamic will writing providers. 338 sets

of questionnaires were collected from those who had experience in dealing with Islamic will making. The probability sampling technique was adopted in order to give chance for every respondent to be selected. In order to meet the objective of this study, the specific criteria for the sample selection were as follows:

- i. Respondents must be 18 years and above
- ii. Respondents must be Muslim
- iii. Respondents must be individual who have experience in dealing with ARB, or other Islamic wills writing providers and have had experience in Islamic Inheritance claim processes

Figure 1 displays the theoretical framework used in this study where knowledge, wealth management, institutional factor and religiosity are expected to influence Islamic will practice among respondents in this study.

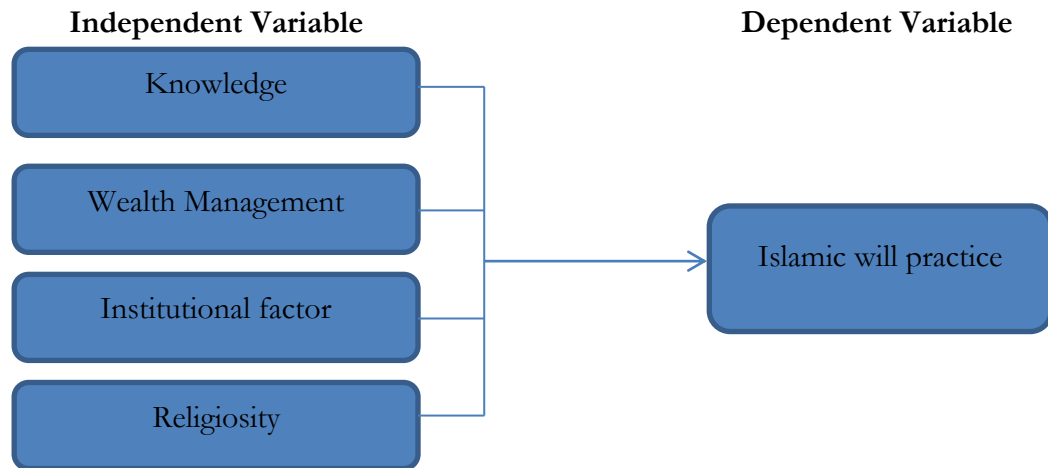


Figure 1: Theoretical framework

Operational Definition

Operational definition refers to the items or questions that were used in a survey to measure the meaning of construct which are done by looking at the behaviour dimension, aspect or property signified by the concept. The operational definitions of the constructs are explained below.

Islamic Wills Practices

Islamic wills are documents that give details of how Muslims wealth should be distributed and disposed of after his or her death. Practices refer to the actual application or use of an idea, belief or method as opposed to theories relating to it. An Islamic will practice refer to the behaviour of Muslims in leaving a will since Muslims believe that this will (bequest) have beneficial results for their spirits after they die. A few studies have been done regarding to Islamic will practice such as Alma'amun (2010b) and (2012) and Mohammad (2015).

In this study, the measurement for Islamic will practices was adopted and modified from the study by Alma'amun (2012). A five-point Likert scale ranging from “strongly disagree” (1) to “strongly agree” (5) was used. **Table 1** shows the items used in measuring Islamic will practice.

Table 1: Items for Islamic wills practice

No	Items	References
W8	I write a Will to distribute my property.	Self-created
W9	My mind will be calm if I have written a Will before I die.	Alma'amun, 2012
W10	I want to make sure my family's funds are enough when I die.	
W11	I want to appoint a wasi (estate administrator) to carry out the distribution of the estate.	
W12	I want to make sure my family's funds are enough when I die.	
W13	I need to write a Will to expedite the distribution of the estate.	

Knowledge

Knowledge is facts, information and skills acquired through experience or education. Knowledge also refers to the awareness or familiarity gained by experience of a fact or situation. According to As-Salihin the awareness about Islamic wills reflects the importance of heritage management in an individual's life. Besides, knowledge also refers to essential information about Islamic wills such as proportion for Islamic wills, the organization that manages the property through Islamic will and to whom the property under the Islamic wills should be given (Ahmad & Peyman, 2008). In this study, the researcher defines knowledge as information or a fact about Islamic wills which included the proportion allowed for Islamic will and to whom Islamic wills are suitable to do that acquired by Muslims through education and experience.

In this study, the measurement for knowledge was adopted and modified from the study done by Alma'amun (2013). A five-point Likert scale ranging from "strongly disagree" (1) to "strongly agree" (5) was used. Refer **Table 2** below for details of the items used in measuring knowledge.

Table 2: Items for knowledge

No.	Items	References
IP14	Wills are limited to 1/3 of the property	Self-created
IP15	Wills are required when we want to appoint a trustee for children under the age of 18 years.	Alma'amun, 2012
IP16	The first thing I need to do is prepare a will on the distribution of property.	
IP17	The will is not required for single individuals.	
IP18	The will is only relevant to those who are polygamous.	
IP19	The will is only relevant to the elderly.	
IP20	The will be relevant only to those who are really sick.	
IP21	The will is only relevant to those who have a lot of wealth.	

Wealth Management

Wealth management consists of four stages; wealth creation, wealth accumulation, wealth protection and wealth distribution. According to (Aziz & Nordin, 2015) wealth distribution seeks to make a proper planning so that the accumulated wealth by the testator can be managed and distributed according to his/her wishes. In this study, the researcher uses the definition given by Aziz & Nordin (2015) as a reference.

The measurement for wealth management items was totally adopted from the previous study done by Aziz & Nordin (2015) using a five-point Likert scale for consistency. **Table 3** shows the items of wealth management.

Table 3: Items for wealth management

No.	Items
PH22	I have arranged all possession of property using wills.
PH23	Will potentially resolve issues relating to the assets frozen (unclaimed property).
PH24	Coordination of property distribution can reduce problem assets frozen.
PH25	I know and understand the processes and procedures to coordinate the distribution of property according to Islam
PH26	I have managed / coordinated my property through proper documentation.
PH27	I have managed / coordinated my property through proper and valid channels.
PH28	Organizing / Coordinating the distribution of property can help ease the burden of heirs

Institutional Factor

Institutional factor refers to establishment agencies or organisations that required a promotion for the clients and customer to know about their existence (Hamid Ghul et al., 2015). According to (Alma’amun, 2012) institutional factor can be referred to as an organization involved in preparing Islamic wills, who have been promoting themselves to the public so that the people know that they are available in the market to assist them in sorting out their Islamic will matter. In this study, the researcher defines institutional factor as an Islamic will provider who acts as agents in assisting Muslims about Islamic will matters, which include costs and services offered to the public so that the people know about their existence in the market.

The measurement for institutional factor was totally developed by the researcher itself. A five-point Likert scale range from “strongly disagree” (1) to “strongly agree” (5) was used for consistency. **Table 4** below displays the details of items used in measuring institutional factor.

Table 4: Items for institutional factor

No.	Items
FI29	I know the existence of organizations / agencies that offer <i>wasiat</i> (will) writing services
FI30	I know the existence of the <i>wasiat</i> (will) writing organization / agency through the internet.
FI31	I know the existence of a <i>wasiat</i> (will) writing organization / agency through television and radio.
FI32	I know the existence of <i>wasiat</i> (will) writing organizations / agencies through newspapers and magazines.
FI33	I know the existence of a <i>wasiat</i> (will) writing organization / agency from my friends and relatives.
FI34	I know the cost of preparing a <i>wasiat</i> (will).
FI35	The cost of writing a will by <i>wasiat</i> writing organization / agency is reasonable.
FI36	The services offered by the <i>wasiat</i> (will) writing agency are very satisfying.
FI37	I fully trust the <i>wasiat</i> (will) writing organization / agency

Religiosity

Religiosity refers to an ethical belief that reflects the daily conduct and commitment of the Muslims. According to (Harun, Rashid, & Hamed, 2015) religiosity is faith that gives a significant influence on people’s attitude, values and behaviours. The religiosity can be assessed into two dimensions, the Islamic worldview and the religiosity personality (Alma’amun, 2012). In this study, the researcher uses the definition by Alma’amun (2012) as the references.

The measurement of Religiosity was adopted and modified from the study of Harun (2015) and Alma’amun (2012) using a five-point Likert scale. **Table 5** reflects the items used for religiosity.

Table 5: Items for religiosity

No.	Items	References
K38	I always perform prayers five times a day.	Harun et al., 2015
K39	I fast during the month of Ramadan	
K40	I tried to follow the Islamic way of life in all things.	
K41	I pay <i>zakat</i> every year if I meet the criteria set.	
K42	I always read the Quran	
K43	I always give <i>sadaqah</i> /contribution to the needy.	
K44	I believe every good deed will be rewarded in the Hereafter.	Alma'amun, 2012

The questionnaire is divided into two sections, A and B. In Section A, the respondents are required to fill in the details of the demographic profile including gender, age, ethnicity, marital status, educational level, employment status and monthly income. In Section B, it consists of five sections which are will adoption, knowledge, wealth management, institutional factor and religiosity. The constructs of this study were measured on a five-point Likert scales, indicating the importance of each factor in determining the selection. In the questionnaire, the respondents were required to rate their level of agreement with statements using a five-point scales ranging from “strongly disagree” (1) to “strongly agree” (5). Overall, the questionnaire instrument used in this study consists of 37 items, excluding the demographic items. All items are available upon request.

RESULTS

This section discusses the results and findings of the study. It starts with the profile of the respondents, descriptive analysis and the regression analysis. Table 6 displays the profile of the respondents in this study.

Table 6: Profile of the respondents

Items	Category	Frequency (N=338)	Percentage (%)
Gender	Male	146	43.2
	Female	192	56.8
Age	18 – 24 years	52	15.4
	25 – 30 years	98	29.0
	31 – 35 years	50	14.8
	36 – 40 years	46	13.6
	41 – 50 years	58	17.2
	51 years and above	34	10.1
Ethnicity	Malays	290	85.8
	Chinese	32	9.5
	Indian	16	4.7
Marital Status	Single	138	40.8
	Married	194	57.4
	Divorced	6	1.8
Educational Levels	Certificates (PMR/SPM/STPM)	116	34.3
	Diploma	88	26.0
	Bachelor Degree	124	36.7
	Master Degree	6	1.8
	PhD	4	1.2

Employment Status	Government Employee	84	24.9
	Private Sector	128	37.9
	Self-employed	58	17.2
	Housewife	30	8.9
	Unemployed	14	4.1
	Retired	10	3.0
	Student	14	4.1
Monthly Income Levels	RM1,000 and below	58	17.2
	RM1,001 – RM3,000	158	46.7
	RM3,001 – RM5,000	96	28.4
	RM5,001 and above	26	7.7

Profile of Respondents

As highlighted above, this study investigates the determinants of will adoption among respondents in Kedah. **Table 6** shows the profile of the respondents in this study. The table indicates that 56.8 per cent of the respondents were females and the remaining 43.2 per cent were males. Most of the age of the respondents was between 25 – 30 years (29 per cent), followed by 41 – 50 years (17.2 per cent), 18 – 24 years (15.4 per cent), 31 – 35 years (14.8 per cent), 36 – 40 years (13.6 per cent) and the rest were above 51 years old (10.1 per cent). In terms of ethnicity, the majority of the respondents were Malays with the percentage of 85.8 per cent, followed by Chinese (9.5 per cent) and Indian (4.7 per cent). Besides, the majority of the respondents were married (57.4 per cent), followed by the singles (40.8 per cent) and divorcees (1.8 per cent).

In terms of educational level, most of them had bachelor degree (36.7 per cent), followed by PMR/SPM/STPM (34.3 per cent) and diploma (26 per cent). Meanwhile, the respondents with the masters degree and PhD were 1.8 per cent and 1.2 per cent respectively. Furthermore, most of the respondents were working in private sector (37.9 per cent) and government employees (24.9 per cent), while the rest are self-employed (17.2 per cent), housewife (8.9 per cent), unemployed (4.1 per cent), students (4.1 per cent) and retiree (3 per cent). With regards to monthly income level, 46.7 per cent of the respondents earned between RM1,001 – RM3,000, followed by the respondents who earned RM3,001 – RM5,000 (28.4 per cent). The respondents who received income below than RM1,000 was 17.2 per cent, while only 7.7 per cent of the respondents earned more than RM5,000.

Descriptive Analysis

Descriptive analysis includes the minimum and maximum value, mean and standard deviation used to identify the situation of the construct variables (dependent and independent). The mean value of the variables is obtained by the measure of a five-point Likert scale. The values closer to five are considered good, while the values nearer to zero are considered bad. A descriptive analysis for all variables is illustrated in **Table 7** below.

In this study, the mean values of the variables are generally moderate. The mean score between knowledge, wealth management, institutional factor, and religiosity are in the range of 3.43 to 4.53. Those values are reflecting some moderate agreement on Islamic will practice. The standard deviation is in the range of 0.37 to 0.64. Those values imply that there is variability in answering the questionnaire among the respondents. In other words, the answers of each respondent are considered different from one to another.

Table 7: Descriptive statistics of the variables

Variables (N=338)	Minimum	Maximum	Mean	Std. Deviation
Will adoption	2.50	5.00	4.04	0.60
Knowledge	2.38	5.00	3.64	0.64
Wealth Management	2.43	5.00	3.64	0.55
Institutional Factor	2.22	4.78	3.43	0.49
Religiosity	3.57	5.00	4.53	0.37

Regression Analysis

The regression analysis was carried out to determine the influence of the independent variables (knowledge, wealth management, institutional factor and religiosity) towards will practice.

$$W_i = \alpha + \beta_1 K + \beta_2 WM + \beta_3 IF + \beta_4 R + \varepsilon$$

Where;

- W_i = Islamic will practice
- K = Knowledge
- WM = Wealth management
- IF = Institutional factor
- R = Religiosity

The results of the regression analysis are illustrated in **Table 8** below.

Table 8: Results of Multiple Regression Analysis

Variables	B	Std. Error	Sig.	R ²	F-Value
(Constant)	.143	.329	.664	0.475	75.383***
Knowledge	.422	.038	.000***		
Wealth Management	.490	.054	.000***		
Institutional Factors	-.016	.061	.798		
Religiosity	.138	.067	.042*		

Dependent Variable = Will Adoption

*** - Significant at 1 per cent level of confidence

*- Significant at 10 per cent level of confidence

Table 8 reveals the result of multiple regressions in this study. The value of R² indicates how much the percentage of the variation in the dependent variable that can be explained by the independent variables. Generally, the higher the value of R², the better the model will fit with the data. In this study, the four determinants (knowledge, wealth management, institutional factor, and religiosity) were explained only 47.5 per cent (R² = 0.475) of the variance in will adoption. Meanwhile, the remaining of 52.5 per cent was explained by other variables which are not included in this study. The table also indicates that the f statistic (F=75.38) is found to be significant at the level 0.01 per cent.

Based on the results, it was found that knowledge and wealth management are positively significant (with 1 per cent confidence level) in influencing Islamic will practice among Muslims in Kedah. Whilst, religiosity is also found positively significant (with 10 per cent confidence level) in influencing Islamic will practice among Muslims in Kedah. Surprisingly, institutional factor was found insignificant in influencing Islamic will practice which may reflect that the existence and reliability of wealth related institutions are still low.

CONCLUSION

This study seeks to identify the relationship between the independent variables (knowledge, wealth management, institutional factors and religiosity) and the dependent variable which is Islamic will practice. Besides, this study also strives to identify the most influential factors towards Islamic will practice. The findings revealed that knowledge, wealth management and religiosity have positive relationship with Islamic will practice. The more positive the knowledge, wealth management and religiosity, the more likely the Islamic wills being practiced by the Muslims. In contrast, institutional factor is found insignificant in influencing Islamic will practice which calls for further studies and investigation.

The findings of this study have managerial contribution to the ARB and other Islamic will writing providers as well as give theoretical contribution to prospective researchers. This study highlighted the religiosity value as a motivating factor in practicing the Islamic wills. This is important because, it shows that the religiosity value is considered as one of the selection factors, in which the estate planning industry should concentrate more in order to retain the Muslims customers. Nevertheless, other factors such as knowledge and wealth management also contribute significantly towards Islamic will practices. These findings are in line with studies done by (Alma'amun, 2012; Chuan et al., 2014; Hamid Ghul et al., 2015) which stated that knowledge, wealth management and religiosity are factors that influence the practice of Islamic wills in Malaysia.

Hence, it is recommended that Islamic estate planning industry or player should put a greater emphasis on attracting and educating Muslims to manage and plan their wealth well during their lifetime. This is to avoid any severe consequences occurring after they die. Finally, this study accomplishes its objectives in studying Islamic will practice in the context of Malaysia which provides significant implications to both theoretical and managerial contexts.

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