



Muslims' Motivation to Patronise *Wasiyyah* (Islamic will) services: Does religiosity act as a moderator in the relationships?

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ABSTRACT - Frozen assets in the country may be alleviated via *wasiyyah* services, which has long been considered a possible solution in Malaysia. However, despite the relevance of *wasiyyah* services in Malaysia, the penetration rate remains low. Self-determination and satisfaction in patronising *wasiyyah* services are the focus of this research by including an investigation into how religiosity moderates the relationship between self-determination and satisfaction. The research framework consists of eight hypotheses that predict four direct relationships and four moderation effects. The model used the principle of self-determination to explain the relationships. This research focuses on Muslim consumers in Malaysia who have already patronised *wasiyyah* services. The data was gathered using an online survey, and 180 valid data were used to validate the study model. Data analysis was conducted using Statistical Package for Social Sciences (SPSS) version 27 and SmartPLS 4.0. The results stated that Self-Determination Theory (SDT) constructs, autonomy and relatedness, significantly influence satisfaction in patronising *wasiyyah* services. However, competence did not have a positive and significant influence on satisfaction. Furthermore, no moderation effect of religiosity could be determined in this study. Findings suggest that religiosity has not moderated the relationship between SDT constructs and satisfaction. It is intended that this research can provide insights for industry players to enhance and develop sustainable marketing strategies to entice more Muslims to utilize the *wasiyyah* services, which might ultimately help in resolving the frozen asset problems.

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INTRODUCTION

In other non-Muslim countries, *wasiyyah* is the counterpart of (conventional) bequest, which plays a main role in the economy since it is related to the wealth distribution to the next generation (Barthold & Ito, 1992). Over the years, a number of bequest motive research have been conducted, and most of them were focused on European countries compared to the Asian region. In the Asian region, the bequest studies were concentrated in China, Japan, and Australia due to their increasing population. Meanwhile, in Malaysia, only a few studies have been discovered, such as Alma'amun (2012b), Chong et al. (2015), Chuan et al. (2014), and Lillard and Willis (1997). However, as bequest

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is mainly for non-Muslims and *wasiyyah* focused on Muslims, this paper employed *wasiyyah* as the main context of the study.

Wasiyyah originates from the Arabic term, which literally means command, direction or instruction (Wehr, 1976, p. 1075). The technical definition of *wasiyyah* refers to “a special pledge to donate something after death.” The legality of *wasiyyah* is established in the primary sources of Islam, including the Quran and the narrations of the Prophet (Salisu, 2016). It is stated in the Quran: “O you who have believed, testimony [should be taken] among you when death approaches one of you at the time of bequest...” (The Quran, 5:106). This verse supports the legality of bequest from the Islamic point of view. From the Prophetic narrations, it was reported that: “It is not right for a Muslim man who has anything that he wants to bequest, to stay for more than two nights without having his will written with him” (Muslim, 2007, vol. 4: 4204). There is a specific limit to how much a Muslim can make *wasiyyah* for non-heirs, which is one-third of his wealth, based on the prophetic narration: “Give one-third, and that is quite enough. To leave your heirs rich is better than to leave them poor, begging from people...” (Muslim, 2007, vol. 4: 4209).

Islamic Wealth Management (IWM) has continued to evolve since the emergence of Islamic banking and finance in Malaysia (Bello & Maiyaki, 2013; Naveed, 2016). The IWM service sector continues to experience growth due to the increase of affluent Muslim communities who wish to manage their estates in a Shariah-compliant manner (Naveed, 2016). IWM has various products under Islamic estate planning, including *hibah*, *faraid*, *waqf*, trust accounts, and the most debatable product, *wasiyyah*. Therefore, it is observed that much research on *wasiyyah* in Malaysia is usually linked with Islamic estate planning.

In Malaysia, various terms have been used in defining *wasiyyah* services, such as Islamic will, *wasiyyah*, *wisoyah*, *wasitah*, and documents of executor appointment (Mursidi, 2020). *Wasiyyah* has also been perceived as a remedy for frozen estate problems (Harun, 2019), especially for Muslims in Malaysia. According to the statistics, the current population of Malaysia until May 2022 is about 33.3 million, of which approximately 69.6 percent are Malay Muslims, and the population is estimated to grow to around 37 million in 2030 (Meters, 2022). In line with the positive population growth, Muslims’ patronisation towards *wasiyyah* is expected to increase (Bouteraa, 2019). However, until November 2020, only 3.12 percent of a population of over 32 million were registered with Amanah Raya Berhad. Consequently, this has resulted in many unclaimed properties and frozen assets in Malaysia, indirectly impacting the country since the assets are unable to be utilized for economic growth (Nik Wajis et al., 2018).

Religious influences can strongly affect consumer behaviour and purchasing decisions (Muslichah et al., 2020). Alam et al. (2011) analysed religiosity from consumer behaviour perspectives. They noted that the purchase decisions of Muslim consumers are slightly influenced by religiosity and thus believed that Muslims consider Islam as their reference source in purchase decisions. Islam is a holistic religion that guides Muslims in all aspects of life, including spending wisely in the way of Allah. Individual’s attitude is also influenced by religion when it comes to the utilization of goods and services (Ahmad, 2018; Safiek, 2009). This is supported by Pamala et al. (2010), who believed that people with stronger religious values are more inclined to do good deeds. Safiek (2009) emphasized that in order to make wise consumption, consumers must understand themselves as well as their needs to ensure it is in line with the teachings of Islam. However, one should bear in mind that the values of religious people are different among those who are less religious and non-religious (Abd Wahab et al., 2019).

On the other hand, several studies have discovered that religion is a crucial determinant of the purchase decision. This study explores the role of religiosity as a moderating influence that strengthens the relationship between consumer motivation and satisfaction in patronising *wasiyyah* services. Satisfaction is essential as it signifies a positive outcome, reflecting an individual’s assessment of their accomplishments in alignment with their specific desires, motivations, beliefs, or goals (Henk, 1998). Bejou et al. (1998) also emphasize the critical role of ensuring customer

satisfaction in relationship-based marketing for financial services companies. Henceforth, the objective of this paper is threefold: first, this paper identifies the factors that motivate Malaysian Muslims' satisfaction in patronising *wasyyah* services. Second, Self-Determination Theory (SDT) is employed in this research to study the antecedents of consumer motivation and satisfaction in patronising *wasyyah* services, and third, the role of religiosity is examined between SDT constructs and satisfaction.

LITERATURE REVIEW

Self-determination theory

SDT is rooted in the notion of psychology but is also used in scientific studies in theoretical developments and empirical research. Deci and Ryan initially developed SDT in the 1970s, where intrinsic and extrinsic motivations are the main elements of SDT (Ryan & Deci, 2000). In SDT, there are three innate psychological needs, which are autonomy (self-determined), competence (building self-efficacy), and relatedness (positive interactions with others) (Deci & Ryan, 1985; Ryan & Deci, 2000; Spence, 2014).

SDT is considered a method that explains motivation by investigating the tendency to grow and psychological needs (Deci & Ryan, 1985). It has been used in various aspects of the study, including marketing, healthcare, education, technology, and many more, to address the needs of humans and behaviours (Sweeney et al., 2014). In marketing works of literature, SDT is referred to as the theory that is able to explain consumer motivation and identify the effect of motivation and behaviour (Gilal et al., 2019). SDT has also been claimed as the best predictor in identifying consumer behaviour. For example, a study by Leung and Matanda (2013) examined SDT in retailing Self-Service Technologies (SST) and investigated how self-determined motivation drives customers' intention to use SST. Furthermore, the study has discovered that a higher level of self-determined motivation enhanced customers' adoption intentions for SST. Meanwhile, in the context of consumption, Li and Wen (2019) examined the understanding of user's motivation to participate in collaborative consumption to capture the real needs in order to help the industry to survive. The study, therefore, concludes that the users realize participating in consumption has increased their inner satisfaction and participation intention.

Research model and hypotheses

The research model of the study is exhibited in Figure 1, which is based on SDT. To examine the relationship, three hypotheses were developed in this study. In addition, the relationship was examined between the independent variables, autonomy, competence, and relatedness, and the dependent variables, satisfaction in patronising *wasyyah* services. Furthermore, religiosity was added as a moderator. The hypothesis of directionality was stated based on existing studies on SDT.

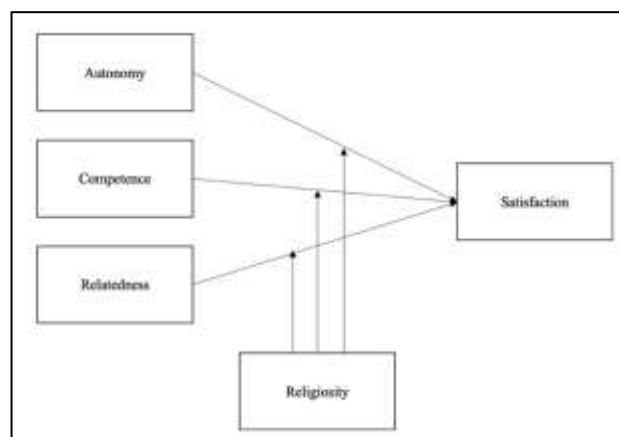


Figure 1: Research model

Autonomy

Autonomy is known as freedom of choice, where individuals are free to choose what they are likely to do (Deci & Ryan, 1985). It refers to “the degree to which an individual experiences volition and responsibility for their own behaviour, in accordance with their personal values and interests” (DeCharms, 1968, cited in Earl, 2017). SDT claims autonomy is fundamental to an individual’s growth and vigor (Kirkland et al., 2011). For example, when consumers purchase at their own expense, they are likely to want to improve their lifestyle to get a better life since the changes are voluntary rather than through external influences (Taljaard & Sonnenberg, 2019). It means that if the consumer knows that he/she has a choice in any situation, he/she will experience higher levels of autonomy. In fact, satisfaction in patronising *wasiiyah* services can be affected by autonomy as when individuals have the freedom to choose what they are likely to do, they might be satisfied with the service that they are patronised (Albayrak & Caber, 2018; Farbodsouri, 2017; Locke & Latham, 1990; Yoon & Uysal, 2005). Therefore, this study proposes the following hypotheses:

H1: Autonomy has a significant and positive relationship with satisfaction in patronising *wasiiyah* services.

Competence

Competence is an understanding of oneself in the ability to perform well in any activity (Deci & Ryan, 1985), providing a sense of control and environmental interaction to achieve the outcomes (Pelletier, 2002). Competence encourages individuals to continuously attempt and challenge themselves to sustain and develop their skills (Ryan & Deci, 2002) and use the opportunity to demonstrate their ability (Kirkland et al., 2011). In fact, competence is not an acquired capacity or skill but rather a feeling of confidence and effectiveness in any decision-making (Ryan & Deci, 2002). This leads people to seek opportunities that are suitable for their abilities and to continue to try, preserve, and develop their skills through actions. Furthermore, Catharina and Victoria (2015) discovered the presence of a positive relationship between competence and job satisfaction. Thus, this study develops the hypothesis based on the literature:

H2: Competence has a significant and positive relationship with satisfaction in patronising *wasiiyah* services.

Relatedness

Relatedness is described as “a need to feel connected. Specifically, it is the need to belong to a group, be able to love and to be loved” (Baumeister & Leary, 1995) and it is related to “a sense of belonging and connectedness with others within a social context” (Deci & Ryan, 1985) where people are feeling connected without hidden motives. The relatedness will only be satisfied when people experience sharing intimate thoughts, feelings, and relationships with others (Ryan & Deci, 2000). However, if people feel isolated or irrelevant, the relatedness need is unmet (Rigby & Ryan, 2018). Relatedness, directly and indirectly, influences satisfaction (Farbodsouri, 2017). This confirms that satisfaction is significant as it represents the individual’s evaluation of the outcome that she/he has achieved with respect to her/his specific desires, motivations, beliefs, or goals (Henk, 1998). Therefore, we hypothesise that:

H3: Relatedness has a significant and positive relationship with satisfaction in patronising *wasiiyah* services.

Religiosity as a moderator

The present study mainly investigates the moderating effect of religiosity on the relationship between SDT constructs and satisfaction in patronising *wasiiyah* services. The decision to patronise the *wasiiyah* service is influenced by autonomy, competence, and relatedness moderated by

religiosity. Religiosity plays a leading role in significantly influencing human and social behaviour. Consequently, Alam et al. (2011) analysed religiosity from consumer behaviour perspectives. They noted that the purchase decisions of Muslim consumers are slightly influenced by religiosity and thus believed that Muslims consider Islam as their reference source in purchase decisions.

Islam is a holistic religion that guides Muslims in all aspects of life, including spending wisely in the way of Allah. Individual's attitude is also influenced by religion when it comes to utilising goods and services (Ahmad, 2018; Safiek, 2009). This is supported by Pamala et al. (2010), who believed that people with stronger religious values are more inclined to do good deeds. Safiek (2009) emphasised that to make wise consumption, consumers must understand themselves and their needs to ensure it is in line with the teachings of Islam. Thus, this paper proposes religiosity as a moderator between SDT constructs and satisfaction by taking the idea from contingency theory that recommends that the relationship between two variables is contingent or dependent on the third variable. Therefore, it has been recommended that introducing religiosity as a moderator variable between two variables may lead to better understanding and avoid misleading conclusions related to contingency relationships. Hence, it was hypothesised as follows:

- H4a: Religiosity moderates the relationship between autonomy and satisfaction in patronising *wasyyah* services.
- H4b: Religiosity moderates the relationship between competence and satisfaction in patronising *wasyyah* services.
- H4c: Religiosity moderates the relationship between relatedness and satisfaction in patronising *wasyyah* services.

METHODOLOGY

Sample and procedure

This study used survey research as a research strategy since it is a reliable way to evaluate the sample details and help the researcher generalise the findings from a population response sample (Creswell, 2017). Besides, this approach is appropriate for research with at least 50 samples and generally 100 samples of respondents (Hair et al., 2018). It has also been discovered to be fast-track, inexpensive and efficient to administer (Sekaran & Bougie, 2016). Also, according to Shaughnessy and Zechmeister (1997), a survey method is suitable if the study aims to identify respondents' opinions, thoughts, and feeling and if the data collection is related to beliefs, behaviours, and motivation (Burns & Bush, 2000).

Several guidelines exist for determining sample sizes in research, with recommendations ranging from sample sizes larger than 30 and less than 500 (Roscoe, 1975) as a general rule to specific suggestions such as a minimum of 100 or 150 based on model complexity and constructs (Hair et al., 2018). In the context of *wasyyah* adoption in Malaysia, previous research has reported low participation rates, with only a fraction of respondents making *wasyyah* (Ghul et al., 2015; Jamalurus et al., 2019). For Partial Least Squares Structural Equation Modeling (PLS-SEM), the minimum sample size depends on construct and structural path numbers (Hair et al., 2018). However, the "ten-rule" has been criticised for its limited applicability. Therefore, in this study, the total sample size exceeded the recommended minimum, with a total of 182 respondents. This study also employed purposive sampling to ensure that the selected respondents fulfilled the study's specific criteria, as Hair et al. (2003) advocated.

Data collection method and instrument

An online survey was used as the primary method for data collection in this study. The online survey questionnaire was built using Google Form software. Google Forms was utilised as it has been deemed user-friendly and has made constructing an online survey very easy for the researcher. The questionnaire items used to measure autonomy, competence, and relatedness were based on

scales established by Chen et al. (2015), Gagne (2003), Halvari et al. (2010), Ryan and Deci (2000), and Schultz et al. (2015). In the case of religiosity, five items were adapted from Abd Wahab et al. (2019), Alma'amun (2012a), Ghul et al. (2015), and Harun et al. (2015). Satisfaction was operationalised using a combination of items from Lam et al. (2004), Oliver (1980, 1993) and Ping Jr. (1993).

In this study, all variables in the questionnaire were measured on a 7-point Likert scale to examine how strongly the subjects disagreed or agreed with the statements given (Sekaran & Bougie, 2019). The 7-point Likert scale was adopted upon reviewing the theoretical literature and relevant published instruments (Deci & Ryan, 2000; Gagne, 2003). On the other hand, Miller (1956) stated that, in general, the human mind has a span of absolute judgement that can discern about seven separate categories, a span of immediate memory for about seven items, and a span of focus that can encompass about six things at a time. Apart from that, Lewis (1993) has discovered that 7-point scales result in stronger correlations with t-test results. Therefore, all items on autonomy, competence, relatedness, religiosity, and satisfaction were measured using a 7-point Likert scale ranging from 1-Not True at All to 7-Definitely True.

RESULT

Partial least squares (PLS) path modeling

In this study, PLS path modeling was utilized to examine the data. In particular, it is a variance-based, structural equation modeling approach, it is appropriate for structural measurement models where it allows for the use of small sample sizes, and it is used to verify and test the models (Hair et al., 2011; Henseler et al., 2015). On the basis of the literature, it suggests that PLS path modeling is appropriate for this study since it incorporates SDT with religiosity as a moderator. Furthermore, two-step analytical involves the assessment of the structural model, and to analyse the data, this study uses SmartPLS 4.0 (Ringle et al., 2015).

Measurement model assessment

According to Hair et al. (2011, 2019), to examine the measurement model, the researcher must verify individual item reliability, internal consistency, content validity, convergent validity, and discriminant validity. Table 1 describes the reliability and convergent validity of the entire PLS path model. All indicators above the suggested loading value of 0.70 (Hair et al., 2017), with the exception of Aut5 (0.636), which had low loading and has been deleted.

Furthermore, Fornell and Larcker (1981) suggest that the convergent validity evaluation with Average Variance Extracted (AVE) should be performed. According to Chin (2010), to establish the convergent validity of a concept, AVE must be more than 0.50. Table 1 presents the AVE score for this study, which indicates that the constructs of this study have AVE values ranging from 0.590 to 0.834. Hence, it is concluded that this study has adequate convergent validity.

Table 1 Measurement model

Constructs	Items	Loadings > 0.70	AVE > 0.50	Composite Reliability > 0.70	Cronbach's Alpha > 0.7
Autonomy	Aut1	0.759	0.590	0.852	0.768
	Aut2	0.722			
	Aut3	0.849			
	Aut4	0.737			
Competence	Comp1	0.786	0.673	0.892	0.838
	Comp2	0.858			
	Comp3	0.845			
	Comp4	0.790			
Relatedness	Rel1	0.862	0.834	0.962	0.950
	Rel2	0.898			
	Rel3	0.936			
	Rel4	0.942			
	Rel5	0.925			
Satisfaction	Cusat1	0.913	0.818	0.964	0.955
	Cusat2	0.930			
	Cusat3	0.925			
	Cusat4	0.912			
	Cusat5	0.900			
	Cusat6	0.846			
Religiosity	Rel1	0.697	0.630	0.894	0.851
	Rel2	0.805			
	Rel3	0.763			
	Rel4	0.868			
	Rel5	0.823			

The discriminant validity of the model was subsequently evaluated. The results of discriminant validity assessment using the heterotrait-monotrait ratio of correlations (HTMT) are summarised in Table 2. All reported HTMT values were between 0.768 and 0.913 (Hair et al., 2017; Henseler et al., 2015).

Table 2: Assessment of discriminant validity

	1	2	3	4	5
1. Autonomy	0.768				
2. Competence	0.583	0.820			
3. Relatedness	0.586	0.586	0.913		
4. Religiosity	0.571	0.528	0.480	0.793	
5. Satisfaction	0.569	0.481	0.726	0.509	0.905

Structural model assessments

The path coefficient estimates were obtained, which signify the hypothesised relationships among the constructs. As such, the researcher applied a bootstrapping procedure (n=182, sample=5,000) as proposed by Hair et al. (2017). Figure 2 provides full estimates of the structural model, and Table 3 describes the result of the proposed structural model with regard to the path coefficient standard error and t-statistics.

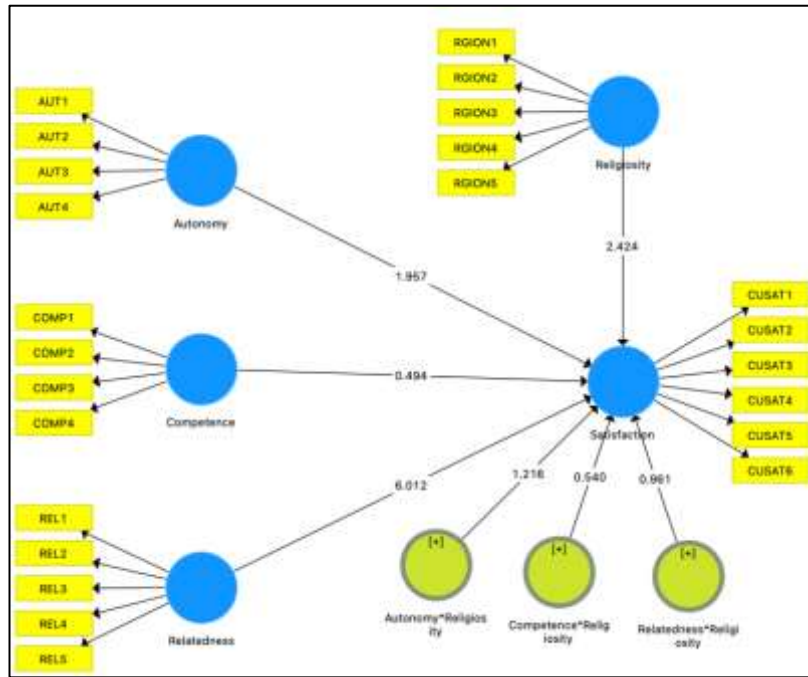


Figure 2: Results of the structural model

Table 3: Hypothesis testing

	Hypotheses	Std Beta	Std Error	<i>t</i> -values	<i>p</i> -values	5% (LLCI)	95% (ULCI)	Decision
H ₁	Autonomy → Satisfaction	0.162	0.160	1.957	0.050	0.025	0.297	Supported
H ₂	Competence → Satisfaction	-0.039	-0.026	0.494	0.621	-0.152	0.104	Not supported
H ₃	Relatedness → Satisfaction	0.569	0.552	6.012	0.000	0.384	0.694	Supported
H ₄	Religiosity → Satisfaction	0.164	0.168	2.424	0.015	0.057	0.281	Supported
H _{4a}	Autonomy*Religiosity → Satisfaction	0.086	0.102	1.216	0.224	-0.011	0.199	Not supported
H _{4b}	Competence*Religiosity → Satisfaction	-0.050	-0.012	0.540	0.589	-0.189	0.120	Not supported
H _{4c}	Relatedness*Religiosity → Satisfaction	0.126	0.090	0.961	0.337	-0.219	0.227	Not supported

Based on the results in Table 3, three hypotheses were supported with *t*-value > 1.645, *p* < 0.05, while four hypotheses were not. First, the result suggested that the basic psychological needs consisting of autonomy (H1), relatedness (H3), and religiosity (H3) have significant relationships with satisfaction. Among these three, relatedness has the largest path coefficient ($\beta = 0.569$) at a one percent confidence level ($p < 0.05$). On the contrary, competence (H2) has no significant relationship with satisfaction, and the path coefficient is slightly low ($\beta = -0.039$).

In total, three moderation hypotheses (H4a, H4b, H4c) were tested to investigate the moderating roles of religiosity between autonomy, competence, relatedness, and satisfaction in patronising *wasiyah* services. To test the moderating hypothesis, this study ran the PLS-SEM to detect and estimate the religiosity moderating effect strength of the autonomy–satisfaction relationship, moderation effect strength of the competence–satisfaction relationship and moderation effect of the relatedness–satisfaction relationship. The moderating variable was continuous in nature. Hence, the product indicator approach was used (Rigdon et al., 2017).

In line with this, the guidelines of Cohen (1988) were followed to ascertain the moderating effects. Recalling, H4a, H4b, and H4c state that religiosity moderates the relationship between autonomy and satisfaction. Religiosity acts as a moderator for the connection between competence and satisfaction and also for the relationship between relatedness and satisfaction. However, the outcomes do not align with the initial expectations. Hence, H4a, H4b and H4c were not supported.

Consistent with H1, the PLS path modeling results revealed a positive relationship between autonomy and satisfaction. Autonomy is a significant factor influencing satisfaction in patronising *wasyyah* services, as consumers having positive autonomy tend to possess positive satisfaction in *wasyyah* services. Nevertheless, this study reveals that competence does not significantly influence satisfaction in the context of patronising *wasyyah* services, which contradicts findings from other research that emphasized the importance of competence. Furthermore, based on current findings, this study states that relatedness also positively affects satisfaction. This has proven that relatedness is vital to increase the consumers' sense of satisfaction with *wasyyah* services. This study also discovers a positive and significant relationship between religiosity and satisfaction. Henceforth, religiosity's moderating effect on the relationship between autonomy, competence, relatedness and satisfaction was not recognized, causing the rejection of H4a, H4b, and H4c. From the results in Table 3, it can be observed that Malaysian Muslim consumers do not mix their religion to the satisfaction of patronising *wasyyah* services.

CONCLUSION

Research on the relationship of self-determined motivation in the consumer motivation domain has revealed consumers' motivation as one of the dominating factors that affect relational outcomes (Gilal et al., 2019). Thus, this research was conducted with the aim of investigating, with the assistance of SDT, how we can predict satisfaction in patronising *wasyyah* services and the role of religiosity in the SDT constructs and satisfaction among Malaysian Muslims.

The findings of this study explain that autonomy has a positive effect on satisfaction. Autonomy is a significant factor influencing satisfaction in patronising *wasyyah* services, as consumers having positive autonomy tend to possess positive satisfaction in *wasyyah* services. However, the insignificant relationship between competence and satisfaction, on the other hand, contradicts the SDT and past findings (Vallerand, 1997; Leung & Matanda, 2013). A likely explanation for the disparity might be due to the competency implied that self-confidence is not driven by satisfaction; consumers are having difficulties identifying the key difference between the services. Correspondingly, the consumers' relatedness need has been measured based on the consumers' feeling of comfort, connectedness, and security with the *wasyyah* agents who manage the service. Furthermore, the evidence from this study suggests that relatedness could significantly affect satisfaction in patronising *wasyyah* services. This result is consistent with most previous studies that measured relatedness against satisfaction.

Moreover, this study also uncovered that over 93 percent of the respondents affirmed their continued good health and productivity, particularly among those employed in the public sector. Interestingly, this indicates that their life circumstances motivated them to engage with *wasyyah* services despite their well-being. Consequently, it could be beneficial for institutions to explore collaborations with the government to encourage civil servants to register with accredited *wasyyah* companies or institutions in Malaysia. This includes Amanah Raya Berhad and Majlis Agama Islam. Hence, disseminating knowledge and conducting awareness campaigns on *wasyyah* services have proven effective through mass media channels. Therefore, this enables *wasyyah* service providers to focus on expanding awareness among both the public and private sectors, given their extensive reach within the target population.

Although the objective of this study was successfully accomplished, its limitations should be considered before generalising the results. First, this study only used data from Malaysian Muslim consumers. To generalise the results specifically in Malaysia, future studies should also

collect data from non-Muslims. Moreover, the data were collected only from consumers in Klang Valley areas, which might influence the results due to the differences in economic growth, demographics, and the level of health consciousness between urban and semi-urban areas. Thus, it is possible that different results may be obtained when *wasiyyah* services under the different institutions in other locations in Malaysia are tested. Perhaps future research may want to examine the proposed framework across the different nations, institutions, and samples.

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