

QUALITATIVE STUDY IN IDENTIFYING REASON THAT MOTIVATE MALAYSIAN MUSLIMS IN WRITING *WASIYYAH*

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ABSTRACT

While there has been increasing research interest in the Islamic estate planning areas, few studies have yielded detailed insights into the views and factors which motivate consumer in patronising *wasyyah*. The qualitative research describes in this paper aimed to explore the views of Malaysian Muslims towards *wasyyah* and to identify the reason that motivate Muslims in writing *wasyyah* services in Malaysia. The study was framed by using the Self-Determination Theory (SDT) approach. This enabled us to examine the factors of motivation in two ways: intrinsic motivation and extrinsic motivation. The research participants for the current study were recruited on the basis of a consumer who has made *wasyyah* in any institutions in Malaysia. Data analysis was undertaken using a framework approach and was informed by SDT. Consumers' intrinsic motivation has been identified into three items: interest, religion, and family. Meanwhile, consumers' extrinsic motivation also come out with three items: future rewards, awareness, and financial management. All these factors are the main thing that should be focused among marketers to come out with better strategies to increase more Muslims in writing *wasyyah* as well as to avoid rising inward in frozen assets. Therefore, more research is required to examine how to raise awareness of Malaysian Muslims on the importance of *wasyyah*.

Keywords: *Wasyyah*, motivation, self-determination theory, intrinsic motivation, extrinsic motivation.

INTRODUCTION

Wasyyah in Malaysia is under the management of Islamic estate planning. The industry of Islamic estate planning has shown a growing trend in Malaysia, and in fact, more players are looking to enter into this industry (Alma'amun, 2010). Amanah Raya Berhad (ARB) is a well-known organization that presents the only public authorized agency offering a range of comprehensive Islamic estate planning since 1995.

Generally, Islamic estate planning is not widely practiced among Malaysian Muslims. Based on Hassan (2005), Malaysian Muslims do not view estate planning as a thing that must be seen seriously. Even when it has been agreed among parties, with the absence of any written agreement, family disputes and arguments often arise (ZAR Perunding Pusaka, 2004). Few Malaysian Muslims has planned their estate, however, they do not necessarily follow and recognize the procedures (Abd Wahab, Hashim, & Abd Ghani, 2019; Abdul Rahman, 2007; Bouteraa, 2019a; Hassan & Yusop, 2006; Muhamad, 2007; Mursidi & Khairi, 2019). In support of this statement, Ismail (2016) mentioned that the estate planning among Malaysian Muslims is still low because they do not know the functions of institutions that are related to the management of estate planning, especially in will-writing services.

According to Yaacob, (2006), the rationalization of Malaysian Muslims to practice *wasyyah* is driven by their intention in which to protect adopted children and for the good deeds in the hereafter. However, ARB has claimed the level of Malaysian awareness towards *wasyyah* is

deficient and it has been proved that 90 percent of Malaysians do not have a *wasiyyah* (Amanah Raya Berhad, 2006). This statement was confirmed again when only 3.2 percent over 30 million population in Malaysia who have registered with ARB until May 2016 (Karim, 2016). Recently, in year 2020, there are about less than 5 percent of Muslims that has prepared a written document or *wasiyyah* before death (Harian Metro, 2020).

Many studies in *wasiyyah* that were done previously were focussed on the awareness, perception, intention, and attitudes to leaving a *wasiyyah* (Aflah, Razifah, Nurhafizah, & Nurfarhana, 2017; Bouteraa, 2019a). Despite the increase in researchers exploring *wasiyyah*, exploratory studies on motivation to the *wasiyyah* are still lacking, especially in consumer decision making field. Therefore, the purpose of this study is to provide new insights into understanding the motivational factors that were influencing the consumer to patron *wasiyyah* services. The study aims to explore the extrinsic and intrinsic motivation factors that would contribute to the practitioners of Islamic estate to restructure marketing strategy as well as to increase more literature towards this area.

LITERATURE REVIEW

The study on *wasiyyah* has been given so much attention by various academicians previously (Abd Wahab et al., 2019; Abdullah, Mohamad Basir, Mohd Ariffin, Yusuff, & Siti Nur Hidayah, 2017; Aflah et al., 2017; Bouteraa, 2019b, 2019a; Bouteraa & Al-Aidaros, 2020; Dahan, Mara, & Ahmad, 2012; Ghul, Yahya, & Abdullah, 2015; Mursidi & Khairi, 2019; Zainol, Abd Wahab, Maamor, & Hashim, 2019). However, very few studies focused on consumer decision making in marketing perspective towards *wasiyyah*, and it shows that the literature in this area also is lacking. The purpose of this research is to identify the motivational factors of Malaysian Muslims in patronizing *wasiyyah* in Malaysia. The elements of intrinsic motivation and extrinsic motivation might be valuable domains in motivating Malaysian Muslims to do *wasiyyah*.

Wasiyyah

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

There are a few different views from the previous researcher regarding the meaning of *wasiyyah*, but it seems to be related to each other. Ambali (1998) defines *wasiyyah* as a gift that can be formed as cash, a claim of debt or any types of benefit that can be transferred to the beneficiary after the death of the benefactor. The gift or the property left behind should be divided after making a payment of a bequest or debt (Oloyede & Ahmed, 2013)

Moreover, *Fiqh* members of the Syafie defines a '*wassa*' as a connecting or delivering (Muda, 2008). Zurina Shafii, Yusoff and Noh (2013) have explained it is a connection where a good deed completed by the deceased during his lifetime. Upon death, the dead will endlessly receive the reward for that. *Wasiyyah* also is a process of connecting one thing with another, advising or instructing a person to do a good thing by the initiator (principal) (Othman, 2014).

Differently, the words of bequest have almost been used to investigate issues on Islamic inheritance law from the view of financial and economic perspectives (Alma'amun, 2010). According to Kopczuk & Lupton (2005), a bequest is a crucial thing that relates to wealth distribution, saving behavior, taxation, charitable contribution, government pension, and income flow. Consequently, it shows that *wasiyyah* and bequest are connected, in which those who have an estate must make a *wasiyyah*.

Based on the definition above, it can be understood that *wasiyyah* is not only an estate of a gift, but it can be a debt that is owed by the deceased in which stated in the will. Even it is not stated, once the deceased has unsettled debt, the debt should be settled from the estate of the deceased or by the heirs if the estate is insufficient to bear the liability. By doing this, the estate of the deceased will be protected and could ensure the deceased leaving their loved ones protected. Apparently, there are a lot of studies that have been done on bequest in various theories (Alma'amun, 2012; Chong, Alma'amun, & Sia, 2015; Chuan, Kai, Seong, & Chen, 2011; Horioka, 2009, 2010; Lee & Horioka, 2004; Lillard & Willis, 2007; Loundes, 1999; Pamala, Madden, & Katie, 2010; Pamala, Wendy, & Katie, 2012; Slavík & Wiseman, 2018), however, most of the studies that have been done were from an economic point of view, and the researcher found that the study on the marketing perspectives of motivation in *wasiyyah* still lacking.

Legality of Wasiyyah

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

وَالْأَقْرَبِينَ لِلْوَالِدِينَ الْوَصِيَّةُ خَيْرًا تَرَكَ إِنْ الْمَوْتُ أَحَدَكُمْ حَضَرَ إِذَا عَلَيْكُمْ كِتَابُ
الْمُتَهَيِّ عَلَى حَقًّا بِمَعْرُوفٍ

The meaning is:

“Prescribed for you when death approaches (any) one of you if he leaves wealth (is that he should make) a bequest for the parents and near relatives according to what is acceptable - a duty upon the righteous” (Al-Quran. Al-Baqarah 2:180).

Besides, Allah also explains *wasiyyah* in the verses that give *ashbabul-furud* or known as fixed shares divinely. There are two verses of Surah an-Nisa below that touch and mention the distribution after the payment of legacies and debts. This is, however, to ensure the beneficiaries will be protected after the death of the deceased.

وَإِنْ تَرَكَ مَا تُلْتَمَأُ فَلَهُنَّ اثْنَتَيْنِ فَوْقَ نِسَاءٍ كُنَّ فَإِنَّ الْأُنثَيْنِ حَظٌّ مِثْلُ الذَّكَرِ ۖ أَوْ لِأَيِّكُمْ فِي اللَّهِ يُوصِيكُمْ
لَهُ يَكُنْ لَمْ فَإِنَّ ۖ وَلَدٌ لَهُ كَانَ إِنْ تَرَكَ مِمَّا السُّدُسُ مِنْهُمَا وَاحِدٌ لِكُلِّ وَوَلَدٌ لَهُ ۖ النِّصْفُ فَلَهَا وَاحِدَةٌ كَانَتْ
دِينٌ أَوْ بِهَا يُوصَى وَصِيَّةٌ بَعْدَ مِنْ ۖ السُّدُسُ فَلِأَمِّهِ إِخْوَةٌ لَهُ كَانَ فَإِنَّ ۖ التَّلْثُ فَلِأَمِّهِ أَبَوَاهُ وَوَرَثَةٌ وَلَدٌ
حَكِيمًا عَلِيمًا كَانَ اللَّهُ إِنْ ۖ اللَّهُ مِنْ فَرِيضَةٍ ۖ نَفَعًا لَكُمْ أَقْرَبُ أَيُّهُمْ تَدْرُونَ لَا وَأَبْنَاؤُكُمْ أَبَاؤُكُمْ

The meaning is:

“Allah instructs you concerning your children: for the male, what is equal to the share of two females. But, if there are (only) daughters, two or more, for them is two-thirds of one's estate. And if there is only one, for her is half. And for one's parents, to each one of them is a sixth of his estate if he left children. But if he had no children and the parents (alone) inherit from him, then for his mother is one third. And if he had brothers (or sisters), for his mother is a sixth, after any bequest he (may have) made or debt. Your parents or your children - you know not which of them are nearest to you in benefit. These shares are an obligation (imposed) by Allah. Indeed, Allah is ever Knowing and Wise” (Al-Quran. An-Nisa 4:11).

بَعْدَ مِنْ ۖ تَرَكَ مِمَّا الرُّبُعَ فَلَكُمْ وَلَدٌ لَهُ كَانَ فَإِنَّ ۖ وَلَدٌ لَهُ يَكُنْ لَمْ إِنْ أَرْوَأُكُمْ تَرَكَ مَا نِصْفُ وَلَكُمْ
النَّمْنُ فَلَهُنَّ وَلَدٌ لَكُمْ كَانَ فَإِنَّ ۖ وَلَدٌ لَكُمْ يَكُنْ لَمْ إِنْ تَرَكَ مِمَّا الرُّبُعَ وَلَهُنَّ ۖ دِينٌ أَوْ بِهَا يُوصِيَنَّ وَصِيَّةٌ
أُخْتُ أَوْ أَخٌ وَلَهُ امْرَأَةٌ أَوْ كِلَالَةٌ يُورِثُ رَجُلٌ كَانَ وَإِنْ ۖ دِينٌ أَوْ بِهَا تُوصُونَ وَصِيَّةٌ بَعْدَ مِنْ ۖ تَرَكَ مِمَّا
بِهَا يُوصَى وَصِيَّةٌ بَعْدَ مِنْ ۖ التَّلْثُ فِي شُرَكَاءَ فَهُمْ ذَلِكَ مِنْ أَكْثَرِ كَانُوا فَإِنَّ ۖ السُّدُسُ مِنْهُمَا وَاحِدٌ فَلِكُلِّ
حَلِيمٌ عَلِيمٌ وَاللَّهُ ۖ اللَّهُ مِنْ وَصِيَّةٍ ۖ مُضَارٌّ غَيْرَ دِينٍ أَوْ

The meaning is:

“And for you is half of what your wives leave if they have no child. But if they have a child, for you are one-fourth of what they leave, after any bequest, they (may have) made or debt. And for the wives is one fourth if you leave no child. But, if you leave a child, then for them is an eighth of what you leave, after any bequest you (may have) made or debt. And if a man or woman leaves neither ascendants nor descendants but has a brother or a sister, then for each one of them is a sixth. But if they are more than two, they share a third, after any bequest which was made or debt, as long as there is no detriment (caused). This is an ordinance from Allah, and Allah is Knowing and Forbearing” (Al-Quran. An-Nisa 4:12).

In the verses above, bequest or *wasiyyah* has been mentioned many times, as in verse 11, it has been mentioned once. In contrast, in verse 12, it is mentioned three times with some variations in the morphological patterns of the verb used (Oloyede & Ahmed, 2013). Therefore, it shows that writing a *wasiyyah* is something necessary to do as it will complete and gives benefit to the heirs as well.

Motivation

Motivation comes from the Latin words which mean to move, and usually referred to the study of action, whereas to be motivated, they must move to do something (Ryan & Deci, 2000a; S. Eccles & Wigfield, 2002). The study in motivation usually related to the values, beliefs, and goals with action that always being dominant theories of motivation (S. Eccles & Wigfield, 2002). For more understanding, a person who has no encouragement or inspiration to act is characterized as unmotivated, however, someone who is energetic or active to achieve the desire is considered as motivated.

In the marketing perspective, motivation is a stepping-stone that encourages individuals to act. It exists because of dissatisfaction with something that cannot be fulfilled. With the motivation, the individual is striving both consciously or unconsciously to reduce the situation that can meet their needs and wants (Shin & Grant, 2019; Steciuch, Kopatich, Feller, Durik, & Millis, 2019). This is meant by motivation, where it can reduce and decrease the pressure faced (Osman & Warner, 2020; Yildiz & Kara, 2017). Therefore, marketers should perceive motivation as an action that can encourage consumption through experiences and learning process (Shiffman, Hansen, & Kanuk, 2008).

It is imperative to understand the importance of motivation to the *wasiyyah* services. The main reason why motivation is essential to be explored due to the researcher was eager to explore the three factors that came out from the result of the study which are; factors energizing human behavior, elements directing or channeling the action; and in what manner is this behavior maintained or sustained. These important factors are mainly to the understanding of human behavior in all aspects of life (Beata Sounders, 2020).

Self Determination Theory

Self-determination theory is one of theory in motivation that aims to explain an individual's goal-directed behavior (Deci & Ryan, 1985; Gilal, Zhang, Paul, & Gilal, 2019; Rigby & Ryan, 2018; Ryan & Deci, 2000b, 2019). The theory has proposed universal and innate psychological needs in three ways which are competence, autonomy, and relatedness (Deci & Ryan, 1985; Gilal et al., 2019; Ryan & Deci, 2000a). Competence is defined by a perceived self-belief in one's ability to perform well in an activity while autonomy or known as freedom of choice, which individuals are free to choose what they like to do (Deci & Ryan, 1985; Gilal et al., 2019; Ryan & Deci, 2000a). For example, the individual is engaging in sport because of the passion for doing so, not because of the pressure from other people or an external factor. Relatedness refers to a sense of shared experience and meaningful relationships (Deci & Ryan, 1985; Gilal et al., 2019; Ryan & Deci,

2000a). Therefore, people are motivated by activities that allow them to form and enjoy good relationships.

Ryan and Deci (2000a) divided motivation into two types which are intrinsic motivation and extrinsic motivation. These types of motivation have been defined and researched across a range of contexts throughout the years (Amabile, 1993). Ryan and Deci (2000a) have proposed the self-determination continuum, whereas the intrinsic motivation is representing the most self-determined behavior that inherent interest, enjoyment, and satisfaction. While extrinsic or controlled motivation is defined as the activity that yields specific outcomes such as rewards or avoided punishment and contrast with intrinsic motivation (Rigby & Ryan, 2018; Ryan & Deci, 2000b, 2019). Individuals who had an intrinsic motivation would do something for his willingness or support his behavior. However, the individuals who engage in activity to obtain an outcome that is separable from the activity itself is called extrinsically motivated person (DeCharms, 1968; Lepper & Greene, 1978).

Therefore, it can be understood that intrinsic motivation is driven by forces that are internal and within the individual while extrinsic motivation is goal-driven such as future rewards or benefits of performing a task (Gilal, Zhang, Gilal & Gilal, 2018). Basically, the individuals who are intrinsically motivated would be able to retain their behavior compared to individuals who are extrinsically motivated. Along with this line, intrinsic and extrinsic motivation influence individual intentions regarding behaviors and activities (Lin, 2007).

There are several studies focusing on the distinction between intrinsic and extrinsic motivation (Bassous, 2014; Gilal et al., 2018; Mitchell, Schuster, & Jin, 2018; Ryan & Deci, 2019). It can be seen when the individuals are intrinsically motivated, they will involve with the activities they are interested in, however, when the individual is extrinsically motivated, they will engage in the activities due to some reasons in external factors (S. Eccles & Wigfield, 2002). As such, there is a lot of theories that have been proposed to explain individual motives, however little is known about the underlying factors that are influencing intrinsic and extrinsic motivation.

METHODOLOGY

The present study is designed to be exploratory in nature. Therefore, for the sake to accomplish the objective of the study, a document analysis and interview have been conducted for the exploration and discovery of the research topic. Document analysis is entailing all the data to be examined and interpreted in order to gain an understanding of the issue discussed as well as to develop empirical knowledge (Corbin & Strauss, 2014). Therefore, this study employed face-to-face interview as it was particularly useful to give better understanding towards the actual situation of the study. Though conducting a face-to-face interview can be very time-consuming; nevertheless, it produces prosperous and in-depth responses for the purpose of the study.

Qualitative research method was used as this study aims to identify the motivational factors of consumer motivation in patronizing *wasyyah* services. By employing a document analysis technique, the author sought to get exact value on the cumulative number of frozen assets from 2006 until 2017 and the number of Malaysian Muslims who are already registered with *wasyyah* company. These data are believed to help the researcher to increase deeper understanding, uncover meaning, and discover insights prior to the research problem (Merriam, 1988).

A semi-structured interview was employed involving participant who were already registered with *wasyyah* services. The interview was structured into several topics related to *wasyyah* and in specific, the motivational factors. Participants were asked about their understanding of the concept of *wasyyah*, as well as the factors that had motivated them to write a *wasyyah*. All the interviews were audiotaped and transcribed and follow a short discussion with open-ended questions.

Development of Data Collection

As there are two methods used in this study, this section explained the data collection through document analysis as well as interviews.

Document Analysis

To identify the authenticity of the document, the researcher needed to ensure the existence and accessibility of the material were taken from the right website, the context of the data produced, and data collected. The document analysis consisted of excerpts, quotations, and entire passages that then were organized into major themes of categories (Labuschagne, 2003).

There were two approaches of document analysis that were used for this study. First, the document scan related were collected to provide the background information and the historical insight of the study. This kind of information would help the researchers to better understand the roots of the issues as well as the real phenomena in the area of the study. Therefore, the data drawn from the documents were used to contextualize during interviews. Some information contained in the papers were used to propose a few questions to be asked during the interviews. This technique is according to Goldstein and Reiboldt (2004), who mentioned that document analysis can help to generate new interview questions.

Semi-Structured Interview

Semi-structured, in-depth interviews were employed to enable a detailed exploration of factors influencing consumer motivation in patronizing *wasijyah* services using a responsive and flexible approach (Jane & Ritchie, 2003). Therefore, this study followed the steps from DeJonckheere and Vaughn (2019) in a way to design and conduct semi-structured interviews. It involved eleven steps as follows (refer **Table 1**);

Table 1: Steps to Designing and Conducting Semi-Structured Interviews

Step	Task
1	Determining the purpose and scope of the study
2	Identifying participants
3	Considering ethical issues
4	Planning logistical aspects
5	Developing the interview guide
6	Establishing trust and rapport
7	Conducting the interview
8	Memoing and reflection
9	Analysing the data
10	Demonstrating the trustworthiness of the research
11	Presenting findings in a paper or report

The face-to-face interviews were conducted at a location chosen by each participant. The participants were selected according to the criteria that fit the objective of the study. The interview questions were designed in English, but the respondents were given choices to be interviewed in any language, either English, Malay, or both. All the participants preferred to be interviewed in both languages, and all the respondents were interviewed using the same set of questions. Besides, the respondents also were informed that they could refuse to answer any questions if they thought that the questions were too sensitive.

The interviews were audio-recorded at the respondent's office, with the participants' permission and each interview lasted around 30 to 50 minutes. The authors decided to follow the suggestion from DeJonckheere and Vaughn (2019) on audio-recording tips as in **Table 2** to ensure that the interview session were successfully recorded.

Table 2: Successful Audio Recording Tips

Component	Suggestions
Clarity	Audio-recording equipment should clearly capture the interview so that both interviewer’s and interviewee’s voices are easily heard for transcription.
Reliable	Audio-recording equipment needs to be reliable and easy to use. The author used iPhone X smartphones to record the interviews.
Familiarity	The researcher needs to be familiar with the equipment used and should test it at the interview location before starting the actual interview. The author tested the recorder before the interview process.
Back up	If you are the sole interviewer and do not have an additional person taking notes, we recommend having two recording devices for each interview in case one device fails or runs out of batteries. Make sure to bring extra batteries. The author brought a power bank during the interview sessions to ensure the smartphone would not run out of batteries.
Note-taking	Taking notes can ensure that all interview questions have been answered, guide follow-up questions so that the interview can flow from the interviewee’s lead and serve as a backup in the case of malfunctioning recorders.

A token of appreciation was given to all respondents as an appreciation for their willingness to be interviewed. Overall, the interview went well, as participants were very helpful in providing information needed. Data collection of the interview involved eight steps as follows;

1. Text requesting for in-depth interviews were forwarded through *Whatsapp*.
2. A researcher got a reply from the potential participants about their willingness to participate in the in-depth interview.
3. Follow up the participant's acceptance for an in-depth interview was done through *Whatsapp* text.
4. Making confirmations on in-depth interviews and setting the location and time were done through *Whatsapp* text.
5. The interview questions were structured into a few key activities, as shown in Table 3.
6. During the interviews, voice memo apps on handphones were used to record the interview sessions.
7. After completion of the data collection, all five interviews were transcribed verbatim, resulting in 35 pages of transcripts.
8. The transcripts were reviewed to underline the significant issues and identify motivational factors that influenced the consumers’ in patronizing *wasyyah* services.

Table 3: Interview Schedule Used as a Guide to Discussions

Interview Objectives	Interview Questions
Factors influencing consumer motivations in patronizing <i>wasyyah</i> services	Q1. Can you share your reason for writing <i>wasyyah</i> ? Q2. Which company are you registered with? Why? Q3. In your opinion, is awareness an important factor in motivating you to write <i>wasyyah</i> ? Why? Q4. Is religiosity plays a significant role in motivating you to write <i>wasyyah</i> ? Why? Q5. Do you believe that if we do good deeds in this world, we will be rewarded in the hereafter? If yes, how can you relate this to <i>wasyyah</i> ?

DATA ANALYSIS

There are many ways to analyse data in a qualitative study. However, this study followed steps from Braun and Clarke (2006), which consists of six stages in using thematic analysis for the interview where the author found these six steps are the most powerful approach to employ. The goal of a thematic analysis is to identify themes to address the research issue.

At first, the author transcribed the interviews verbatim, then reviewed the transcripts and listened to the recordings. This step was to ensure the author would get familiar with the data as well as to guarantee the quality of the actual process. Then, the respondents' statements were openly coded through a thematic step method, and the research questions were identified as the key questions in the interview guide. All the transcripts were gone through line by line for each row to ensure all related points were coded. The themes were defined according to the pattern or meaning that were related to the research questions in the data. The interviews were also screened for any related issues that could be used to organize the theme.

All the coding was done manually using Microsoft Word, and each statement was coded differently based on the opinions of the respondents. Table 4 explains in detail of the analytic steps. For the verification purpose, all the transcript of the interview was sent to the respondents. Once all the excerpts were attributed to an element, rereading was undertaken to determine whether the data that had been formed was a coherent pattern within the component and to identify if the extract should be retained or removed. As soon as there was a 100 percent agreement, the excerpts remained in the theme.

Table 4: Description of Step in Analytic

Steps	Description
Familiarizing with data	Verbatim transcription for all the interviews. The author read the transcriptions several times to familiarize with the statements.
Generating initial codes	The author generated the codes by using two key dimensions; extrinsic motivation and intrinsic motivation. These two dimensions were referred to as the theory of motivation, which known as the Self Determination Theory. Patterns concerning themes were then identified as initial thoughts in the transcriptions. The data gathered were focusing on the actual verbal statements from the respondents.
Searching for themes	The author divided the codes into themes and sub-themes following the dimensions stated. Themes and sub-themes were discussed according to the relevance to the goals of the study.
Reviewing themes	The themes were reviewed once again to determine the core meanings of the items and patterns that were connected or found to have similarities was joined together as one theme.
Defining and naming the themes	The author identified the definition of each theme and tried to match the relevant items with the research questions. Then, appropriate themes were given names to describe the core of the theme.
Write-up	The author continued to explain in detail the findings under discussion.

Ethics

To ensure the data of the study is valid, the respondents need to ensure the participation for each respondent's interviews were voluntary. This was explicitly pointed out both in verbal and writing to the respondents, and all respondents have signed a written consent form as evidence of their voluntary participation.

RESULTS

The finding of this study will be discussed based on the data collected from the document review and interviews. Therefore, the document review and interviews will be explained in detail in this section.

Document Analysis

Amanah Raya Berhad (ARB) is a corporate company owned by the Malaysian government. ARB is one of the most well-known and authorized organizations that offer a wide range of Islamic estate management plans throughout the year since 1995. **Table 5** shows the accumulated

number of frozen assets in Amanah Raya Berhad until August 2017. In 2006, the frozen assets were about 38 billion, and it was increasing every year until it reached 66 billion in 2017. Hence, this problem was not only affecting to the heirs, but also the economy as well.

Table 5: Number of frozen assets

Year	Frozen Assets (RM)
2006	38 Billion
2007	40 Billion
2008	40 Billion
2009	40 Billion
2010	41 Billion
2011	42 Billion
2012	45 Billion
2013	52 Billion
2014	52 Billion
2015	54 Billion
2016	60 Billion
2017	66 Billion
2018	66 Billion
2019	70 Billion

Source: ARB, n.d; Malaymail, 2017; Harian Metro, 2020; Shahanaaz, 2010

Interview

The selected respondents were based on their involvement with any *wasiyyah* company in Malaysia. They were registered with different companies such as Wasiyyah Shoppe, As-salihin Trustee, Public Bank Trustee, and Bank Islam. The total number of respondents was five, and the total sample comprised of two males and three females. Their age ranged from 30 years to 80 years old.

Presentation of Results

From the five participant narratives, thematic analysis segmentation produced 41 excerpts that were reflected in the study to be analyzed. Findings have revealed that all the elements were represented to varying scopes. Six themes were identified under two key dimensions; extrinsic motivation and intrinsic motivation. The six main themes are future rewards, financial management, awareness, interest, religion, and priority.

EXTRINSIC MOTIVATION

Extrinsic motivation is referred to as the performance of the activity of the goal in retaining something other than merely the satisfaction from the performance. There were three themes under this dimension, including future rewards, financial management, and awareness.

Future Rewards

Some consumers may participate in the expectation of receiving some future rewards (Hars & Ou, 2000; Lei, 2010). The behaviors are often motivated by rewards (Nasri & Charfeddine, 2012; Skinner, 1953), and this contrasts with the Hull (1943) that believes the acts are motivated by physiological drives and their derivatives. In the *wasiyyah* context, Zurina Shafii et al. (2013) has explained it is a connection where a good deed completed by the deceased during his lifetime, and upon death, the deceased will endlessly receive the reward for that. The respondents described that future rewards are something that must be considered as a Muslim; if we give charity to those in need, the reward will be returned to the individual itself.

"So, if we give something to the charity and the property that we give can be beneficial well, for sure, we will be rewarded in the hereafter. That's important..." (Respondent 1)

"Hereafter has a reward, right? We know the concept of contribution, when we give zakah, the reward will continue. As Muslims, we must believe that." (Respondent 3)

Some of them also believed that all wealth or assets that an individual has, there is a portion for others. An example of excerpt from the respondents that was related to this point;

"I always say to my friends, we live not eternally, even though our wealth is piled up, many houses, no matter where we go, our endings will be in the grave. All of your wealth would not follow you, only the rewards..." (Respondent 3)

The respondents also highlighted if we put trust in certain people to allocate some of the property to charity after we died, we would not be sure if they could manage the responsibility. People change, especially when it is related to wealth.

"Let's say we want 1/3 of our wealth is to donate to the mosque, to give zakah and waqf. The reward will continue. But, let say we ask someone to do on behalf of us, and he refuses to do. Who knows he uses 100% for himself? That is the need of the wasiyyah " (Respondent 1)

"Well... our heirs will be received, but sometimes we want to give it to others, to the orphanage, to the mosque, but if we give orders to our children, we do not know if they would do it properly. So, I think it's better to define everything, the property that I want to divide to the charity and for the heirs" (Respondent 6)

Awareness

The participants described an enhanced awareness regarding the problems arising after death. Some of them found that the laws in Malaysia has stated when a person dies, his property will be automatically frozen. An example of the unclaimed properties or frozen keywords which was frequently mentioned;

"One of them is the laws that we have now. When the person dies, the property is automatically frozen. So when frozen, the heirs can not take property though we have millions of properties. As a rule, we need to do a wasiyyah. To make sure that we unlock the asset from frozen " (Respondent 1)

"When I read in newspapers about the unclaimed property" (Respondent 5)

The respondents thought that it was crucial to prioritize the adopted child to ensure he/she would be protected after the guardian dies. This was due to the fact that the adopted child would not be included in the *faraid*; only *wasiyyah* could help him/her to be secured in the future.

"A will for the adopted child. He can not go for faraid, so if he gets some money, he is so secure he lives. Otherwise, of course, he can not do anything. So presumably defense for him " (Respondent 1)

Avoidance of the misunderstanding among family members also led the respondents to write a *wasiyyah*. There were a lot of headlines in the newspapers that highlighted the fights among family members because of property that sometimes caused unwanted things to occur.

"I write wasiyyah because I always read in the newspaper about the case conflicts of property, this things that encourage me to make this because I know I have children" (Respondent 2)

"Firstly, I heard a lot of the story about those who died without wasiyyah and also the hardships that the heirs went through during the property's claim. Then, fighting among siblings often. The property also could not be divided, and the wife does not know where and what is the husband's property, so this things makes me realize how important wasiyyah is.."
(Respondent 6)

Financial Management

Financial management also was another factor in motivation to write *wasiyyah*. All of the respondents agreed that financial planning was important for each family to ensure their family members lives will be smooth even after they died. Talking about financial commitment, there were a lot of factors taken, into consideration especially in managing the debt and property. By writing *wasiyyah*, this was believed to ensure that all the property left would be divided in a better way, especially for debt management and children.

"More to look after the welfare of children and also my debt management. So when I die, the family does not have to worry, the other side will manage all my debts, and the rest will be divided by faraid" (Respondent 2)

"Well, of course, my debt management. Like me, I hope when I die, I do not want to trouble my family to manage and collects all the document for me. At least, I know. All the debt I have, there is a trustee that I already hired will help to solve it." (Respondent 2)

INTRINSIC MOTIVATION

Intrinsic motivation was first acknowledged within experimental studies of animal behavior, where it was discovered that many organisms engage in exploratory, curiosity-driven behavior, playful, reward, and the absence of reinforcement (White, 1959). However, in the year 2000, Ryan & Deci, (2000a) has found that intrinsic motivation also exists within individuals that are related to activities. People are intrinsically motivated to do some activities and it is not influenced by others. This study will focus on three factors in intrinsic motivation, namely interest, religion and family.

Interest

The interest of the respondents to write *wasiyyah* has arisen long ago. This kind of factor exists when the respondents experienced their parents death and their parents left *wasiyyah* to them. This made them realize how *wasiyyah* can make everything smooth, especially related to assets and this has attracted them to do the same thing.

"But my father was wise, and he changed his name. So, we have no problem with the property he left." (Respondent 5)

"My dad passed away, but we were very relaxed because all he had changed. Smooth. So significantly, he would not be tortured in the grave, right? So, I was thinking, and I need to write wasiyyah like what my father did." (Respondent 5)

Religion

Many studies have shown that the effect of religious beliefs and the attendance on the charitable giving. People believe that individuals who have firm spiritual values are more inclined to do a

good thing in life (Pamala et al., 2010). Most of the respondents believed that the important thing in a religious virtue is kindness towards others.

"Generally, I am more about religious demands. The reason is that we have a division in terms of the estate, not to say much about our property, but sometimes some property can cause fights, issues with families, etc. " (Respondent 3)

"So, we're in a group of people, religion is being the main factor when we go to mosques, and from there, we acknowledge a lot of information regarding wasiyyah from the tazkirah." (Respondent 5)

Family

The respondents also thought that they felt more responsible for the family as wealth that has been accumulating in the world cannot be brought to the grave except for the charity, knowledge, and prayer from the kids. As human beings, we do believe that nothing will stay forever.

"We are Muslims, and we know we do not live longer. The property that we have is impossible to bring inside the grave. So, my motivation is; there is something we want to leave to our family members." (Respondent 3)

"I think it's best to make a wasiyyah to ease my children to receive my property." (Respondent 6)

Therefore, the findings from data analysis has shown that in August 2017, the amount of frozen asset was increased to the RM70 billion compared to RM45 billion in 2012 and this statistic is predicted to increase every year (Bouteraa, 2019a; Yusof, 2019). Among 13 states and three federal territories in Malaysia, Sarawak has recorded the lowest number of 1,530 wills compared to 940,745 wills nationwide (Utusan Borneo Sarawak, 2016). To prove this, a study from Omar (2009) found that the main reason for this matter is due to the lack of knowledge and affordability to pay for the cost.

While understanding the root of the problem in *wasiyyah*, the interviews were among respondents that have already registered with the *wasiyyah* company in order to understand what are the factors that bring them to write *wasiyyah*. The interview results showed that the extrinsic and intrinsic motivation factors were identified in this study. As consumer internal factor determine intrinsic motivation, it offers a broad understanding to not only for corporate organizations, but also important knowledge for the marketers. Similarly, extrinsic motivation that influences consumer decision making, this is therefore would help the company to pay more attention to the improvement towards the marketing strategy in business (Li & Wen, 2019). In summary, the principal elements of extrinsic motivation of this study are future rewards, followed by awareness and financial management, while interest, religion, and priority are for the internal factors.

CONCLUSION

The findings of this study serve as a basis of the motivation factors that influence consumers in patronizing *wasiyyah* services. The study approach not only can be used for the empirical research, but also towards the *wasiyyah* agency in Malaysia to formulate and implement new strategies as well as policies regarding the appropriate ways to enhance more Malaysian Muslims writing a *wasiyyah*. This study does contribute to the method, theoretical and practical knowledge. The factors obtained from the findings were gathered from various individuals' experiences, in which each respondent came from different *wasiyyah* agency and diverse average range of age.

Theoretically, this study referred to self-determination theory (Ryan & Deci, 2000b) as a tool to understand better from the motivation perspectives. The chosen of this theory is believed as the only theory that suits to achieve the objective of this study compared to other theories in motivation. Practically, this study enables the government or any *wasiyyah* agency to restructure and simplify their marketing strategy to enhance more Malaysian Muslims writing *wasiyyah*.

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