Wasiyyah Preparation among Women Micro-entrepreneurs using Theory of Planned Behavior (TPB)

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Abstract. The growing number of unclaimed assets reaching RM5.7 billion in cash was due to the failure to identify the legal owner when the deceased died intestate or without wasiyyah. Therefore, this study aimed to identify the influence factor for wasiyyah preparation among micro-entrepreneurs in using Theory of Planned Behavior (TPB) with Aqidah as an added variable. This research employed a quantitative approach, choosing 313 female micro-entrepreneurs as respondents. The result shows that all independent variables have significant relationship with wassiyyah preparation purpose.

Keywords: Wasiyyah, Micro Entrepreneur, Theory of Planned Behaviour, Women.

1   Introduction

Amanah Raya Berhad's statistics revealed that only 5-10% of Muslims in Malaysia prepare a wasiyyah or will. This trend revealed a large number of Muslims were unaware of the relevant will. On the contrary, the propensity to write a wasiyyah or will increase in the near-to-death situation to be processed immediately [4]. In most cases, the lack of recorded evidence caused heirs a lot of trouble, particularly when the owner died intestate (without will). As a result, unclaimed real estate and cash belonging to Muslim has increased to RM 60 billion [22]. Statistics showed that since 2007, the sum of unclaimed property continues to rise year after year. The volume rose by RM 20 billion over nine years from 2007 to 2016. The 2016 total sum of unclaimed property was RM60bn. Unclaimed assets listed under the Unclaimed Money Act [10].

The current low rate of wasiyyah writing among Muslims in the country must be addressed by capturing factors affecting such act. This study will therefore investigate the behavior pattern towards wasiyyah writing by examining factors that influenced the intention to write a wasiyyah among micro entrepreneurs in Kelantan. This study will exploit the Theory of Planned Behaviour (TPB) to unveil the behavioral factors that influenced a wasiyyah intention [3].

2   Literature Review

According to [19], Theory of Planned Behavior (TPB) is a theoretical model that clarifies the impact of distinct external elements on a person's intentions and their correlation with intentional behavior [13]. TPB is Ajzen 's proposed theory [1]. The framework refines three determinants that intentionally influence behavior. Attitude determinants, subjective norms and perceived behavioral control. By their intention, these three elements affected one 's actions. Attitude relates to emotional consequences and can have a strong effect on actions [1]. [8] argue that behavioral beliefs could have a positive and negative impact on attitude by linking object or person attributes. This means that people would accept activities that they know will contribute to beneficial results [21]. Attitude was also described as one assessment of good and bad behavior in which good evaluation will have a positive impact on behavior while bad evaluation will have a negative impact on behavior [1].

At the other hand, subjective standards apply to individuals' confidence in what they should perform. Subjective expectations usually refer to the perceived social atmosphere affecting their behaviour. TPB 's third perceived behavior control (PBC) variable. PCB refers to an individual 's interpretation that impacts the degree of difficulty whether it's easy or difficult to conduct interest activity [1]. In this analysis, aqidah was introduced as new variable to the TPB system. Introducing a new variable in the TPB is to assess how it can affect the intention to plan wasiyyah. The strong authority of Al-Quran and As-Sunna on what He has command describes Aqidah as faith in Allah SWT and works as factors affecting the actions.

In the TPB model, meanwhile, intention refers to how an individual strives to perform the behavior and how hard they want to strive. This demonstrates that when an intention is strong, the decision to act also increases [18]. In this study, intention is used to determine readiness to prepare wasiyyah among under-study micro-entrepreneurs.

3   Methodology

This study used quantitative data collection approach. The study population involved 1750 female micro-entrepreneurs operating in a general market in Kota Bharu, Kelantan. 400 female micro-entrepreneurs were selected as respondents [12] 313 questionnaires were returned. The questionnaires comprise three sections: demographic profile, independent variables, and dependent variables. The data was then processed using the social science package (SPSS) version 2.4 and Smart PLS version 2.0.

4 Findings

4.1 Profile of respondents

The majority of respondents are between the ages of 41 and 56 years (37.6 percent). Many respondents are dating when they are dating (57.6 percent). Most respondents have SPM (49.2 per cent) in terms of their highest academic qualifications. Depending on the location, most of them live in urban areas (56%). The bulk of the company form is corporate property (76%), which is owned for more than nine years (37.6%).

4.2 Descriptive Analysis

As the variables are measured on 5-point Likert scale, the average rating 3 is considered neutral. The mean rating on the PBC is 3.32 which is near to neutral point. It proves that, people find it neither easy nor difficult to prepare wasiyyah. Next, the highest mean rating on the attitude which is 4.38 indicates that it is on agree point. It shows that most of the people agree that preparing wasiyyah is very good.

4.3 Multivariate Analysis

The data analysis was done by using Smart Partial Least Square (PLS) version 2.0. For the PLS analysis, the first stage is model evaluation that measure the assess of reliability and validity of the measure that represent the construct. The reliability test on the instrument are used to measure the construct that performed to confirmed consistency. While, validity test is conducted to examine the extent to which instrument developed measured the concept that supposed to measure. The cut-off value of indicator absolute loading must be higher than 0.7 to consider as significant. Based on the framework, it shows no indicators have a loading less than 0.7. From that, no deletion that be made. Meanwhile, the cross loading is computed to examine the entire item measuring a particular construct loaded highly than lower on the other constructs. It shows the construct is valid.
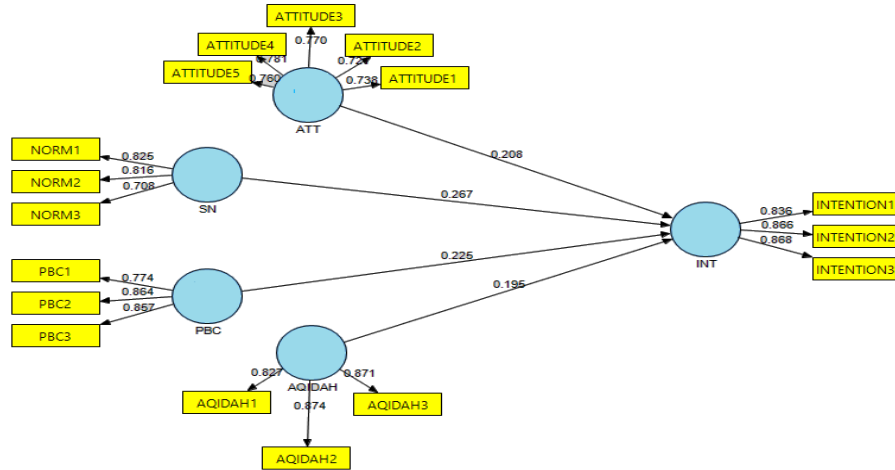
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Fig. 1. Multivariate analysis.

Structural Model

The second stage in PLS analysis is generating structural model. In this analysis, path coefficient will be determined, and hypothesis will be tested. Significance between variable will be determine by path coefficient and T statistic value. Bootstrap will be used in order to determine the Path coefficient and T statistic in PLS analysis [9]. 5000 sample with 250 cases per sample.

Construct Validity

The discriminant validity is the degree to which items differentiate among construct or measure distinct concept by examining the correlation between the measure of potential overlapping construct. According to [17], there is no indication of common method variance as none of the loadings recorded 0.9 and above. It shows no correlation at the point 0.9 between two independent variables. Based on the table, the squared correlations for each variable are less than the average variance extracted by the indicators measuring that variable indicating adequate discriminant validity. The AVE is higher than squared correlations among the variable in the model.

Table 1. Discriminant validity of the constructs.

	ATT	SN	PBC	AQIDAH	INT

ATT	**0.569**				
SN	0.412	**0.616**			
PBC	0.395	0.251	**0.693**		
AQIDAH	0.203	0.181	0.156	**0.735**	
INT	0.371	0.355	0.321	0.242	**0.734**

Diagonals (in bold) represent the average variance extracted while the other entries represent the squared correlations

Reliability Test

Reliability test are constructed to determine either the items are reliable or not in the questionnaire to be asked to the respondent. On the other hand, it can say that the item was consistent with each other's. Reliability is a vital indicator of an instrument's readability, understandability and general usefulness. The result indicates that reliability test is better if the result of composite reliability shows more than 0.6. This study indicates that all of the question that was construct and given to the respondent are reliable and not redundant to each other. It can be used since all of the composite reliability (CR) shows more than 0.6 as shown in table below.

Table 2. Result of reliability test.

Construct	Measurement items	CR	Loading Range	Number of items
ATT	ATT1 to ATT5	0.868	0.721 - 0.781	5
SN	SN1 to SN3	0.827	0.708 - 0.825	3
PBC	PBC1 to PBC3	0.871	0.774 - 0.864	3
AQIDAH	AQIDAH1 to AQIDAH3	0.893	0.827 - 0.874	3
INT	INT1 to INT3	0.892	0.836 - 0.868	3

Goodness of Fit

Goodness of Fit helps to determine the result for average of R^2 and the average for communality, then both of the result will be times. The value is between 0 and 1 and if shows the higher value then it is good model estimation. The value of 0.10 is regard as small, while 0.25 as moderate and 0.36 is large. The table above shows the result for goodness of fit values for the research study is 0.584. The result present that the value is more than 0.36, so it shows that the model question for this research study is relevance. The intention variable has the highest R^2 which is 0.509, while the result for communality shows that the aqidah variable has the highest value, 0.735. In order to summarize the contradiction between the prospect values in the set of model question, the measuring by goodness of fit will help to observe the values. The measures value also can be used in hypothesis testing. The Goodness of Fit is useful for a PLS analysis for multi-group of variables.

Table 3. Result goodness of fit

Construct	R^2	Communality
ATT	0	0.5691
SN	0	0.6157
PBC	0	0.6934
AQIDAH	0	0.7352
INT	0.5094	0.7342
Total	0.5094	3.3476
Average	0.5094	0.66952
		0.341053488
√Ave R^2 x Ave communality		0.583952053

Hypothesis will be accepted if the t value shows more than 1.96. As shows in table below, all hypothesis is supported and accepted in this study since it has met the criteria for path coefficient and t value.

Table 4. Result path coefficient and hypothesis testing

	Path Coefficient	SE	T-statistic	Support
ATT -> INT	0.295	0.064	3.268	YES
SN -> INT	0.190	0.055	4.842	YES
PBC -> INT	0.176	0.040	5.620	YES
AQIDAH -> INTENTION	0.184	0.062	3.139	YES

Significant at $p > 0.10$*, $p > 0.05$**, $p > 0.01$***

5   Discussion and Conclusion

5.1   H₁: There is a relationship between attitude and intention to prepare wasiyyah

This study shows that there is a positive relationship between the attitude and the intent to prepare wasiyyah (t = 3, 268). The result is the line taken by [1] to TPB, which has shown that the attitude has significantly predicted intention. The results are also consistent with past studies by [16]; [7]; [20] which found that this attitude was the main factor that influenced an individual's intention. The result also supported a study by [11] which argued that the attitude had a positive effect on the individual's intentions.

5.2   H₂: There is a relationship between subjective norm and intention to prepare wasiyyah

The result shows also that the subjective norms are interrelated with the intention to prepare wassiyah (t=4,8421). Most of the respondents' intention to prepare wasiyyah was influenced by subjective norms. The hypothesis was therefore supported that subjective norms have a significant positive effect on the intention to prepare wassiyah among women micro-entrepreneurs in Pasar Siti Khadijah. The finding is also consistent with the research by [5], which shows that subjective norms have a positive impact on behavioral intention in the use of e-learning. Another study by [6] also argued that the subjective norm can influence intention when the study shows that the subjective norm has a significant and positive influence on the intention of entrepreneurship.

5.3   H₃: There is a relationship between perceived behavior control (PCB) and intention to prepare wasiyyah

The study found that PBC has a significant relation to the intention to prepare wassiyyah (t = 5,620). Therefore, t Hypothesis 3 has been supported. The study by [2] confirmed that PBC has positive relationships with the intention to acquire an Islamic unit trust. This finding is also consistent with the research conducted by [14] and [15], who suggested that PBC influenced the intention to prepare wasiyyah positively and significantly.

5.4   H₄: There is relationship between aqidah and intention to prepare wasiyyah

The findings of this study indicated that aqidah has a significance relationship with the intention to prepare wasiyyah (t = 3.139) and the Hypothesis 4 was supported. This finding confirmed the study conducted by [15] which claimed that aqidah has played significant roles in influencing the dependent variable.

6   Conclusion

The study shows that Muslim society is ready to train micro-entrepreneurs in particular. It was also demonstrated that the society was aware of the importance of the wasiyyah to ensure continuity of ownership and asset benefits. Besides, members of the mosque 's committee are also encouraged to learn about wasiyyah so that they may become a third party to safeguard a harmony of property division by wasiyyah between the deceased families. Moreover, the wasiyyah awareness campaign must be stepped up so that the community is aware of the correct way to handle the property and what benefits it can potentially obtain from it. In addition, the government must always campaign or advertise for the benefit of the authorities through the media, whether in TV, radio or in newspapers and must also explain how the authority can help the Muslim community, above all, to solve the problems of the Idijah. The study's results have both theoretical and practical implications. In principle, the study introduced aqidah as a new variable in the TPB. Aqidah is believed to have a major impact on the purpose to prepare wasiyah. Aqidah therefore could play an important role in determining the intention that leads to the conduct of the Muslim person. Nonetheless, this result is far from universal because the numbers of respondents are limited and only obtained from micro-businesses in Kota Bharu, Kelantan. In addition, there are other psychological variables which have a strong connection with the intention of further research. In order to suggest that future studies could consider adding knowledge and trust to the framework to better understand Muslims' behavior in the preparation of wassiyah.

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