

UNVEILING CONSUMER MOTIVATION: EXPLORING EXTRINSIC FACTORS AND THE *WASIYYAH* SERVICES IN MALAYSIA THROUGH SELF-DETERMINATION THEORY

Amalina Mursidi*

Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia

*Corresponding Author: amalina.mursidi@usim.edu.my

Abstract: In Malaysia, the utilization of wasiyyah as a solution for the frozen assets problem has been acknowledged. However, despite its significance, the adoption rate of wasiyyah services remains low. This study aims to explore the factors influencing consumers' extrinsic motivation and satisfaction in engaging with wasiyyah services, drawing upon the self-determination theory (SDT) and basic psychological needs theory (BPNT) as theoretical frameworks. Additionally, the study examines the mediating role of consumers' extrinsic motivation in relation to satisfaction and basic psychological needs. An online survey yielded 182 responses, which were analyzed using partial least squares structural equation modelling (PLS-SEM). The results revealed that autonomy, competence, and relatedness significantly influence consumers' extrinsic motivation. Furthermore, extrinsic motivation was found to impact satisfaction, and the findings indicated that extrinsic motivation mediates the relationship between autonomy, competence, relatedness, and satisfaction. The study underscores the substantial influence of consumers' psychological needs, encompassing institutional factors, life events, and wealth management, on their extrinsic motivation. Furthermore, the significant role of extrinsic motivation in satisfaction provides valuable insights for industry players seeking to enhance their marketing strategies to attract more Malaysian Muslims to engage with wasiyyah services.

Keywords: *Wasiyyah, Self-determination Theory, Basic Psychological Needs, Extrinsic Motivation*

1. Introduction

Distribution process of a person's assets after their death is known as the wasiyyah service, includes consolidation and purification (Ab.Aziz, 2012). The testator's wishes and advice for their surviving family members are documented in a wasiyyah document. This service facilitates the distribution and administration of the estate settlement, playing a vital role in expediting the process and benefiting both the individual and the entire family (Ghul et al., 2015; Mohamad Puad et al., 2018).

By creating a wasiyyah, an executor is appointed to assist in the smooth handling of estate affairs upon the testator's death. The executor ensured that the testator's desires regarding the distribution of assets, whether for the family's benefit or for charitable purposes, are implemented. The appointment of an executor/administrator also guarantees that well-being of minor children when their parents are no longer present.

In Malaysia, various institutions offer wasiyyah services, including Wasiyyah Shoppe, Majlis Agama Islam Selangor, Amanah Raya Berhad, Warisan Mukmin, As-Salihin Trustee Berhad, and banks like Bank Islam Malaysia Berhad (BIMB), Bank Simpanan Nasional (BSN), and CIMB Malaysia Berhad. However, the adoption rate of wasiyyah services is still relatively low (Jamalurus et al., 2019). Therefore, it is crucial to understand the external factors that motivate Muslim consumers to engage with these services (Abd Wahab et al., 2019) in order to attract and retain their patronage.

Consumer motivation provides organizations with a competitive advantage, as previous research indicates that motivation leads to customer satisfaction (Albayrak & Caber, 2018). Extrinsic motivation is particularly important because it enables companies to pay closer attention to and enhance their marketing strategies (Li & Wen, 2019). Despite the abundance of studies on consumer motivation, there is a lack of research on motivation specifically related to wasiyyah services among Malaysian Muslims. To address this research gap, this study aims to examine the factors that influence extrinsic motivation to engage with wasiyyah services and its resulting consequences.

2. Research Methodology

Data for this study was collected by distributing online questionnaires through Google Form. The participants targeted for this research were Malaysian Muslims who had previously utilized wasiyyah services in the Klang Valley area of Malaysia. Enumerators were selected from among wasiyyah agents and consultants and tasked with distributing the survey questionnaires.

All items were measured by asking respondents questions in the form of a seven-point Likert scale ranging from '1' (Not true at all) to '7' (Definitely true). SPSS software version 27 and PLS-SEM version 3.3.3 were used to analyse the data. The third section ascertained the demographic profile of the respondents. Descriptive analysis, exploratory factor analysis (EFA), reliability analysis, and PLS-SEM analysis were applied to analyse the data.

Therefore Figure 1 shows the proposed conceptual framework developed for this research. The framework explains the antecedents and consequences of consumers' extrinsic motivation in patronizing wasiyyah services.

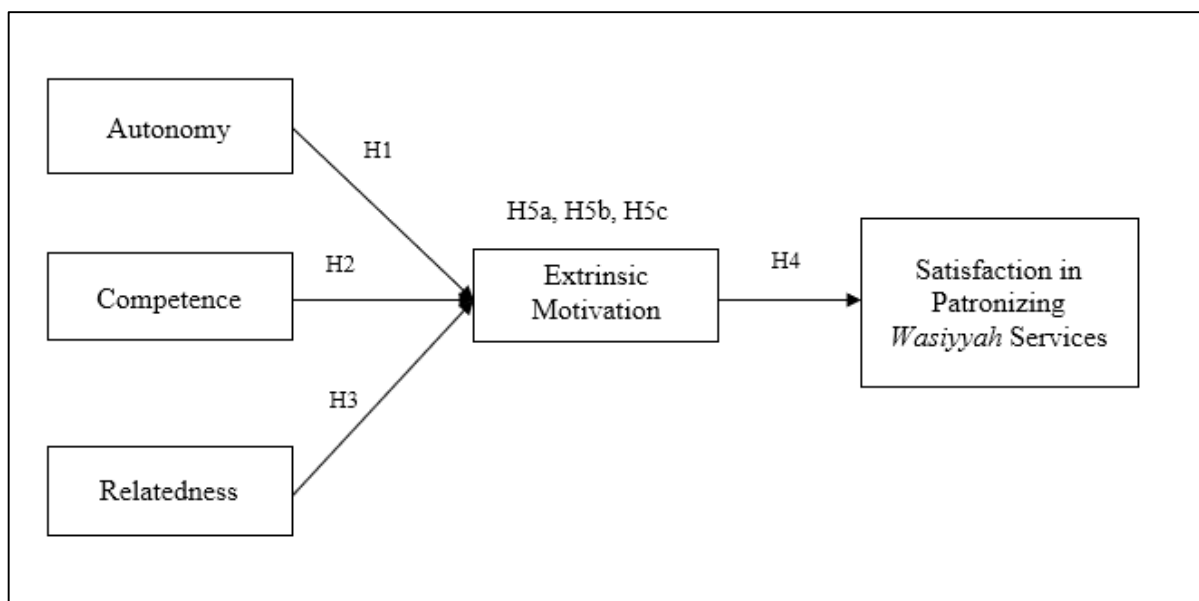


Figure 1. Conceptual Framework

3. Discussion

The primary objective of this study is to explore the factors that lead to consumer's extrinsic motivation and its effects on satisfaction when engaging with wasiyyah services. Drawing from the basic psychological needs theory, and the research specifically investigates three aspects. First, it examines the relationship between autonomy, competence, relatedness, and extrinsic motivation. Secondly, it explores how extrinsic motivation, influenced by institutional factors, life events, and wealth management, impacts satisfaction. Lastly, the study investigates the mediating role of extrinsic motivation in the relationship between autonomy, competence, relatedness, and satisfaction when patronizing wasiyyah services.

This research found that autonomy, competence, and relatedness significantly affect extrinsic motivation (H1, H2, H3). This is consistent with the existing research (Darner, 2009; Ghorbani, Watson, Geranmayepour, & Chen, 2014; Leung & Matanda, 2013; Taljaard & Sonnenberg, 2019). Second, extrinsic motivation owns a significant positive impact on satisfaction in patronizing wasiyyah services (H4). This results is the same as the previous study of Leung & Matanda (2013). Finally, the extrinsic motivation mediated by autonomy, competence, and relatedness have a positive effect on satisfaction in patronizing *wasiyyah* services (H5a, H5b, H5c). Satisfaction is a customer evaluation towards his/her decision in patronizing *wasiyyah* services with the service provider.

4. Conclusion and Recommendation for Future Study

Overall, the model in this study is reasonably well-fitted. It can be seen from the path relationship of the model that hypothesis 1 is valid; autonomy positively affects extrinsic motivation ($\beta=0.253$, $t=3.577$, $p<0.000$). Hypothesis 2 is valid; competence positively affects extrinsic motivation ($\beta=0.434$, $t=6.137$, $p<0.000$). Hypothesis 3 is valid; relatedness positively affects extrinsic motivation ($\beta=0.144$, $t=2.004$, $p<0.05$). Hypothesis 4 is valid; extrinsic motivation positively affects satisfaction in patronizing *wasiyyah* services ($\beta=0.748$, $t=20.621$, $p<0.000$). Through the test of mediation, hypothesis 5a is valid; extrinsic motivation has a

positive intermediary effect on the relationship between autonomy and satisfaction ($t=3.66$, $p<0.000$). Hypothesis 5b is valid; extrinsic motivation has a positive intermediary effect on the relationship between competence and satisfaction ($t=5.524$, $p<0.000$). Hypothesis 5c is also valid; extrinsic motivation has a positive intermediary effect on the relationship between relatedness and satisfaction ($t=1.97$, $p<0.05$).

This study examined the factors that precede extrinsic motivation and their impact on satisfaction in the context of patronizing wasiyyah services. To enhance the generalizability of the findings, future research should consider expanding the sample size to include individuals from diverse racial backgrounds. Additionally, it is recommended that future studies to employ qualitative research methods to conduct in-depth analysis of consumer motivation and satisfaction, utilizing alternative theories that are appropriate for the subject matter.

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