

CERTAINTY OF DEATH AND EARLY PREPARATION: INTENTION TO PURCHASE ISLAMIC PRE-NEED FUNERAL PLAN

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ABSTRACT: Malaysia seems to be moving towards the aging society. By the year 2030, Malaysia has been expected to reach the aging population status with 15% of its population consisting of those aged 60 years and more. Funeral arrangement is essential preparation for the final stage of mortality amongst the aging society. Nevertheless, not much has been revealed about the purchase intention of funeral products among Malaysian Muslims. Hence, this study examined the determinants of consumers' intention to purchase Islamic pre-need funeral plan (IPFP). For that purpose, a questionnaire survey was conducted amongst Muslims in Kuala Lumpur, where data had been gathered from 376 valid survey responses. The partial least squares structural equation model (PLS-SEM) procedures were employed to analyze the gathered data. The outcomes signified that the Theory of Planned Behavior (TPB) is a valid model that predicted IPFP purchase intention. Attitude, subjective norm, perceived behavior control, and religiosity appeared to display significant correlations with IPFP purchase intention. Implications and future research directions of the study pertaining to IPFP are provided at the end of this study.

Keywords: Islamic Pre-need Funeral Plan, Purchase Intention, Theory of Planned Behavior, Religiosity

1. INTRODUCTION

Malaysia seems to be moving towards an aging society. By the year 2030, Malaysia has been expected to reach an aging population status with 15% of its population comprised of those aged 60 years and above. Death is inevitable, especially among those elderly. Hence, bereavement care services have emerged to be an indispensable industry amidst the aging society as they facilitate the bereaved families in making the necessary arrangements upon the occurrence of death that befalls a family. In Malaysia, bereavement care services among the non-Muslims are well-established with NV Multi-Corp as the pioneer bereavement care service provider to list their stock in Bursa Malaysia in 2000, as well as a subsequent listing of Nirvana Asia in Hong Kong Stock Exchange in 2015. The Islamic bereavement care services, nevertheless, seem to depend on the community and the mosque committee in handling most of the tasks related to bereavement care. Funeral management for Muslims is a personal obligatory (*fardhu 'ain*) for each individual, but if at least a person undertakes the responsibility, it is absolved to communal obligatory (*fardhu kifayah*). Prophet Muhammad s.a.w. had urged Muslims to expedite funeral processes upon the occurrence of death. The management of funeral processes must be carried out by the most knowledgeable, preferably by family members of the deceased. If the related family members do not have adequate knowledge in handling the funeral, the responsibility shifts to the community. Nonetheless, with socio-cultural changes of the community due to modernization, reliance on the community may be impractical within the Malaysian urban setting. The escalating urbanization and modernization have affected the living condition and the environment of the society, which have diminished the close community-bond amongst its members. The anecdotal evidence displayed a lack of interest and knowledge pertaining to Islamic funeral management, especially among the Malaysian Muslim youth. This may result in funeral processes being delayed, thus contravening the practice and the sayings of Prophet s.a.w.

Over the years, the structure of the Islamic death care industry has changed substantially. In addition to the voluntary community-based service death care, consumers may opt for a comprehensively commercialized death care service. The emergence of commercialized death care services is attributable to urbanization, internal migration, and social changes. One of such services refers to pre-need funeral plan; an advanced arrangement to lock funeral expenses at a known price, in which the payment can be stretched out in a series of installment plan [1]. In fact, some companies have begun offering Islamic pre-need funeral plan (IPFP) for Muslims residing in Malaysia. The IPFP refers to a takaful scheme offered by the IPFP providers, where the subscribers pre-pay their funeral expenses by making regular monetary contributions into the scheme. The plan blankets the following:

- a. All costs related to Islamic funeral, including disseminating news regarding the death to selected relatives using short messaging system (SMS), securing death registration and burial permit, washing and shrouding of the body, grave digging, hearse, burial ritual according to Syariah principles, performing prayers and recitation of the Quran, and grave marker.
- b. Takaful accident plan.
- c. Inheritance management services.

The funeral services industry across the globe resembles a multi-million dollar industry [2]. In China, for instance, the number of deaths is expected to exceed 13 million in 2020 and a whopping 25 million in 2030-2050, thus creating massive market space for funeral industry alone [3]. Nevertheless, the discussion regarding issues related to the purchase intention of funeral products is limited in the literature. A notable paper that investigated this issue was carried out by Kemp and Kopp [4] who looked into the intention to engage in funeral planning. Within the Malaysian context, Lau, Ng, and Yip [5] discussed in some detail the modern bereavement care services amidst the Chinese community, while studies featuring Islamic bereavement are

in scarcity. Given the rising cost of the funeral and insufficient successors of voluntary community-based funeral services, it is wise for Muslims to devise appropriate plans in facing the inevitable death by purchasing IPFP. Although the funeral arrangement is a necessary preparation for the final stage of mortality, not much has been revealed concerning the purchase intention of IPFP among Muslims. Hence, this paper evaluated the factors that influenced the purchase intention of IPFP.

While studies have probed into purchase intention of other Islamic products, such as halal products [6], takaful [7], and Islamic banking [8], studies related to purchase intention of Islamic bereavement care services, such as IPFP, seem to be in scarcity. Insightful knowledge of factors that affect customers' purchase intention can strengthen the long-term customer relationship. Establishing a long-term relationship with customers is of paramount importance for businesses to remain competitive. As such, this study had been carried out to bridge the gap in the literature by investigating the factors that could affect the purchase intention of IPFP.

2. LITERATURE REVIEW

In predicting human behavior, the theory of reasoned action (TRA) asserts that attitude toward performing the behavior and subjective norm associated with the behavior is the direct determinants of one's behavioral intention. The extension of TRA is the Theory of Planned Behavior (TPB), which proposes three components that have a direct influence upon behavioral intention: attitude, subjective norm, and perceived behavioral control (PBC). In specific, stronger intention to perform the behavior in question is a result of more favorable attitude and subjective norm, as well as greater perceived behavior control. Although the three components of TPB can provide meaningful predictions of intention and behavior, the model can be extended by including other predictors if they can significantly capture the variance in intention or behavior [9]. As such, due to its flexibility and openness, this study extends the TPB by integrating religiosity as the conceptual framework in this study to observe the purchase intention of IPFP.

In the consumer research literature, TPB has been accepted as pragmatic in evaluating consumers' behavior [10]. TPB posits that intention refers to the antecedent that captures the motivational factors that would eventually influence a consumer to perform varied behaviors. In relation to IPFP, consumers' intention indicates the extent of the effort taken to buy the IPFP. The probability that certain behavior will be carried out is greater if there is a stronger intention to engage in that behavior. As such, attitude appears to be the first construct of TPB, which is defined as the extent to which an individual has positive or negative appraisal toward a specific behavior [11]. Individuals have a positive attitude toward a behavior if they believe that positive outcomes will result from performing the behavior, and conversely, those who hold a strong belief that performing a behavior will result in negative outcomes will have a negative attitude toward that behavior. Seymour [12] performed a systematic synthesis of public attitude pertaining to death and concluded that there is a lack of public openness about death. Yurevich [13]

concurred that death is a forbidden topic in society, and further emphasized that instead of ignoring death, it is wise to be ready to face death. One way to get ready for death is by making funeral arrangements, such as purchasing a pre-need funeral plan. Kemp and Kopp [4] discovered a significant correlation between attitude and intention to participate in funeral planning. Thus, the following had been hypothesized: H1: There is a relationship between attitude and intention to purchase IPFP.

The second construct is the subjective norm that refers to the perceived social pressure to perform or not to perform a particular behavior [9]. This aspect refers to the influence of family members, friends, colleagues, superiors, and those experienced on consumers' purchase decision. If subscribing to IPFP is deemed as socially desirable behavior, then chances are one is more likely to subscribe to IPFP. Kemp and Kopp [4] reported that family members, friends, and colleagues are rated as sources most often referred to in deciding matters related to the funeral. Hence, it is expected that:

H2: There is a relationship between subjective norm and intention to purchase IPFP.

The perceived behavior control (PCB) denotes the third construct in TPB. PCB is the perceived ease that will facilitate or perceive difficulty that inhibits the behavior of interest. This aspect accommodates for situations where individuals lack complete control over their behavior [9]. In relation to IPFP, PCB refers to the control factors, such as knowledge on IPFP, and externally-based constraints namely time, money, and resources. Prior empirical studies on Islamic products, such as halal products [14], Islamic mortgage [15], zakah [16], family takaful [17], and Islamic microfinance [18], have demonstrated the link between PCB and intention. Thus, this study postulates the following:

H3: There is a relationship between PCB and intention to purchase IPFP.

Since TPB is capable of explaining about 40 to 50% of the variance in intention [19], this study proposes to extend the TPB framework by integrating the element of religiosity. Religiosity refers to one's intensity toward religious affiliations. This is a significant predictor of consumer behavioral intention because consumers tend to be directed by their religious belief in making consumption choices [20]. With regard to Muslim funeral management, Prophet Muhammad s.a.w. had urged Muslims to expedite funeral processes upon death. IPFP is a financial pre-arrangement for funeral services that offers prompt funeral services in the event of the subscriber's demise. The extent of commitment exerted by Muslim consumers to the Islamic teachings is reflected in their intention to purchase IPFP. Religiosity appears to have a significant association with the intention to purchase various Islamic products, such as halal items [21], Islamic home financing [15], new product adoption [22], and Islamic banking [23]. In short, the degree of devotion displayed by Muslim consumers toward Islamic teachings should be reflected in their intention to purchase IPFP. As such, the fourth hypothesis is as given below:

H4: There is a relationship between religiosity and intention to purchase IPFP.

3. METHODOLOGY

This study employed a questionnaire survey as the research instrument. The questionnaire has two main sections: Section A is comprised of demographic questions, while Section B contained items related to intention, attitude, subjective norms, perceived behavior control, and religiosity. The items for intention, attitude, and perceived behavior control were adapted from Kemp and Kopp [4], while items for subjective norms were retrieved from Hsu and Chiu [24], and items for religiosity had been obtained from Mokhlis [25]. The sampling technique used was purposive sampling with inclusionary criteria of working Muslims in Kuala Lumpur. A pilot test was conducted to gain feedback regarding the wording of the items and the overall structure of the questionnaire. Following the 10-times rule [26], the minimum sample size appropriate for this study was 40. A total of 400 questionnaires were distributed and only 376 were found usable, hence indicating a net response rate of 94%. Due to the exploratory nature of this research and its attempt to extend the TPB [26], the data were analyzed by using the partial least squares structural equation model (PLS-SEM) approach. PLS-SEM is a nonparametric method, thus Mardia’s multivariate skewness ($\beta = 3.68, p < 0.01$) and Mardia’s multivariate kurtosis ($\beta = 45.99, p < 0.01$) revealed that the data were not multivariate normal. Hence, the use of the SmartPLS 3.27 software program to execute the analysis had been indeed appropriate. The constructs are reflective in nature because the indicators are interchangeable and representative of the latent variables.

4. RESULTS

The respondents were comprised of main females (62%) and 38% were males. A majority of the respondents (54%) ranged from 26 until 40 years age group. As for the education level, most of them (45%) held a bachelor’s degree, and half of the respondents (50%) were employed in the private sector. In terms of income, three-quarter of them (75%) earned below RM3900.00 per month, which refers to the income bracket for the bottom 40 percent (B40) of households, while 21% of them derived from the middle-income bracket of RM3900–RM8000. The sample seemed to be appropriate as prior research showed that the buyers of pre-need funeral services tend to be those from the middle-income group, as opposed to the upper-income group [1], mainly because the lower and middle classes spend more of their income on funerals than those in the upper class do [27].

The measurement model tested the reliability and validity aspects of the measures so as to ensure only reliable and valid construct measures were applied in the analysis. Internal consistency reliability (Cronbach alpha & composite reliability), convergent validity (outer loading & AVE), and discriminant validity (Fornell and Larcker’s criterion and Heterotrait-Monotrait ratio of correlation-HTMT) were the three assessments of the reflective measurement model.

Table 1 shows the results obtained from Outer Loading, Cronbach Alpha, Composite Reliability, and average variances (AVE). The purpose of assessing outer loading was

to evaluate if the set of indicators was consistent with what it was supposed to measure. Loading value of equal or greater than 0.708 indicates a latent variable that has the ability to explain at least 50% of indicator variance. Two indicators with outer loading of less than 0.708 were discarded. The AVE outcomes ranged from 0.703 until 0.771, which exceeded the cut-off value of 0.5. Hence, It can be concluded that a sufficient degree of convergent validity had been met. The Cronbach alpha and composite reliability for all constructs exceeded the recommended threshold of 0.7, hence indicating a high level of internal consistency [26].

Table 1: Measurement Model Evaluation

Construct	Item	Outer Loading	Cronbach Alpha	Composite Reliability	AVE
Intention	INT1	0.853	0.884	0.920	0.742
	INT2	0.905			
	INT3	0.876			
	INT4	0.809			
Attitude	ATT1	0.901	0.901	0.931	0.771
	ATT2	0.908			
	ATT3	0.891			
	ATT4	0.885			
	ATT5	0.816			
Subjective Norms	SN1	0.774	0.893	0.922	0.703
	SN2	0.873			
	SN3	0.890			
	SN4	0.881			
	SN5	0.765			
Perceived Behavioral Control	PBC1	0.882	0.800	0.883	0.716
	PBC2	0.867			
	PBC3	0.785			
Religiosity	REL2	0.881	0.901	0.931	0.771
	REL3	0.895			
	REL4	0.868			
	REL5	0.868			

Discriminant validity implies the extent that a construct is truly distinct from other constructs. Two evaluations for discriminant validity were employed in this study: Fornell-Larcker Criterion (Table 2) and HTMT (Table 3). The results for Fornell-Larcker Criterion indicated that all diagonal values of AVE had been larger than the off-diagonal values of square correlation between the latent constructs, while the results portrayed in Table 3 verified that the HTMT values for all cases were below the threshold of 0.85 or 0.90 [28]. These results confirmed the presence of discriminant validity in this study.

Table 2: Fornell-Larcker Criterion

	INT	SN	PBC	REL	ATT
INT	0.862				
SN	0.640	0.838			
PBC	0.455	0.520	0.846		
REL	0.419	0.337	0.183	0.878	
ATT	0.691	0.594	0.347	0.475	0.881

Table 3: Heterotrait-Monotrait Ratio (HTMT)

	INT	SN	PBC	REL	ATT
INT					
SN	0.711				
PBC	0.539	0.617			
REL	0.470	0.367	0.213		
ATT	0.759	0.644	0.405	0.519	

The structural model describes the relationship between the latent variables. Additionally, the variance inflation factor (VIF) is used to assess collinearity in order to ensure there is no bias in the path coefficient. Referring to Table 4, all VIF values seemed to be well below the threshold of 5.0, thus indicating no potential collinearity issue.

Table 4: Variance inflation factor (VIF)

Hypothesis	VIF
H1: ATT->INT^b	1.784
H2: SN->INT	1.879
H3: PBC->INT	1.375
H4: REL->INT	1.299

^a INT = Intention; ATT = Attitude; SN = Subjective norms; PCB = Perceptive Behavior Control; REL = Religiosity

The next step was to examine the structural model of the path coefficient for the four hypotheses developed in this study. Table 5 illustrates the assessment of the structural model. All four relationships exhibited t-value ≥ 2.57 , hence significant at 0.01 level of significance. The predictors of ATT ($\beta=0.432$, $p < 0.01$), SN ($\beta=0.276$ $p < 0.01$), PCB ($\beta=0.145$, $p < 0.01$), and REL ($\beta=0.095$, $p < 0.01$), thus all the four hypotheses are supported. The predictive power of the model, which is denoted by $R^2=0.581$, signifies that the model can explain 58.1% of the variance in INT. ATT exhibited a medium effect size f^2 of 0.250. The other constructs displayed a small effect size. As for model fitness, the Q^2 (cross-validated redundancy) for this model was 0.399, higher than the benchmark Q^2 value of greater than 0, hence indicating that the model has an acceptable fit and predictive relevance.

Table 5: Assessment of Structural Model

Hypothesis	R ²	β	T Statistic ^a	Decision
H1 ATT->INT^a	0.581	0.432	7.424 ***	Supported
H2 SN->INT		0.276	4.683 ***	Supported
H3 PBC->INT		0.145	3.236 ***	Supported
H4 REL->INT		0.095	2.937***	Supported

^b t values for two-tailed test:

*1.65 (sig. level 0.10), **1.96 (sig. level 0.05), ***2.57 (sig. level = 0.01),

^a INT = Intention; ATT = Attitude; SN = Subjective norms; PCB = Perceptive Behavior Control; REL = Religiosity

5. CONCLUSION & RECOMMENDATIONS

There seems to be a notable absence of academic inquiry on the topic of death and funeral. This topic has largely been ignored as a topic of inquiry within the field of marketing and consumer research. The focus of marketing and consumer researchers on the death-related discussion is mainly on social marketing efforts aimed at educating consumers pertaining to life-threatening behaviors and diseases. Hence, pre-need death-related consumption has been given relatively little attention. In response to this neglect, through the extension of the TPB, this paper is one of the pioneers that had investigated the factors that affected the purchase intention of IPFP. Muslim funerals and burials are encouraged to be performed as soon as possible after death. The IPFP is one way that ascertains the funeral process is carried out promptly, mainly because a portion of the contributions into IPFP is used to buy takaful policy and upon the death of the subscriber, the IPFP provider shall receive the payout from the policy and the money can be used to fund the funeral. Therefore, the lack of financial resources would not cause a delay in the funeral of IPFP subscribers. Nevertheless, the intention among Muslim consumers to purchase IPFP has been given little attention in the consumer research literature. With that, this study had probed into the factors that influenced IPFP purchase intention. Determining the key antecedents of intention to purchase IPFP can help firms to prioritize their efforts in developing an effective marketing strategy. In agreement with Syed Shah [14], Kemp and Kopp [4], and Souiden [23], this research found that attitude, subjective norm, perceived behavior control, and religiosity had significant correlations with intention. IPFP marketers should weigh these factors in developing their marketing communication strategies. Favorable attitude towards pre-arranging funeral can substantially enhance one's intention to purchase IPFP. Since IPFP is a relatively new concept amongst the Muslim community, IPFP marketers should emphasize on the benefits of IPFP to encourage favorable attitude towards IPFP. Subjective norm has been proven to be a significant factor for intention to purchase IPFP, thus IPFP marketers should heavily consider this aspect when devising their products or services. Furthermore, potential consumers can be influenced by the advice given by close family members and friends. The significant relationship between PCB and intention to purchase IPFP further supports the notion that consumers are more likely to purchase IPFP if they believe that they have the required resources and information. Besides, this study also verifies the correlation between religiosity and purchase intention. A higher degree of religiosity among consumers appears to lead to risk aversion [29]. IPFP is a scheme designed to protect family members from the risk of the financial burden and lack of knowledge on handling a funeral. Thus, the spiritual and religious beliefs of Muslims must be taken into consideration by IPFP marketers to plan effective marketing strategies. The success of IPFP providers depends on the enhancement of service quality and customer satisfaction, in which future researches should look into factors that may affect the post-purchase intention of IPFP.

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