

Legal Awareness and Reported Estate Planning Intention Among Malaysian Indian Testators

Krishnamoorthy Kuppan¹, Sillalee S. Kandasamy¹,
Elayaraja Aruchunan² and Thiruchelvan Koundyannan³

¹Department of Indian Studies, Faculty of Arts and Social Sciences, Universiti Malaya, Malaysia

²Department of Decision Science, Faculty of Business and Economics, Universiti Malaya, Malaysia

³Inspectorate of Schools, Ministry of Education Malaysia, Malaysia

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Abstract

This study examines associations between legal awareness, perceived behavioural control and reported estate-planning intention among Malaysian Indians who had already written a will. A cross-sectional survey initially obtained 400 responses, of which 260 existing testators were included in the analysis. Respondents were recruited through a will-writing company's database and Malaysian Indian WhatsApp groups using non-probability sampling. Pearson correlations and multiple linear regression were used to examine financial knowledge, selfless attitude, social influence, perceived behavioural control and legal awareness. Legal awareness ($B = 0.818$, $p < 0.001$) and perceived behavioural control ($B = 0.113$, $p = 0.038$) were positively associated with the reported intention score after mutual adjustment. Financial knowledge, selfless attitude and social influence were not statistically significant in the adjusted model. The model accounted for 39.9% of the observed variance in the outcome (adjusted $R^2 = 0.387$). Because all analysed respondents had already written a will, the findings describe associations measured among existing testators; they do not identify antecedents of initial will writing or establish that legal awareness increases participation. Awareness and perceived control may themselves reflect experience acquired during will preparation. The results support further investigation of legal understanding and perceived procedural capability in estate-planning research, while prospective data from individuals who have not yet written wills are needed to examine intention before behaviour and subsequent participation.

Keywords: Legal awareness, estate planning, will writing, perceived behavioural control, Malaysian Indian testators

Introduction

Estate planning concerns arrangements for the management and transfer of an individual's assets and interests. Will writing is one component of this broader process. Research on estate-planning behaviour considers financial knowledge, family motives, social influences and perceptions of the planning process, although the relevance of these factors can differ across populations and institutional

settings (Basir et al., 2023). Evidence concerning Malaysian Indian testators can contribute to this literature, provided that the population and timing of measurement are clearly defined.

The present study examines reported estate-planning intention among 260 Malaysian Indian respondents who had already written a will. This distinction is central to the research question. Scores collected after will writing cannot establish what

Corresponding author: ²sillalee@um.edu.my

respondents knew, believed or intended before they completed that behaviour. Accordingly, the analysis concerns contemporaneous associations within a selected group of existing testators, rather than determinants of initial will adoption in the Malaysian Indian population.

The Theory of Planned Behaviour (TPB) provides an organising framework for considering attitudes, subjective norms and perceived behavioural control in relation to intention (Ajzen, 1991, 2020). Financial knowledge and legal awareness are included as context-specific correlates. However, the cross-sectional design and the restriction to prior will writers prevent a prospective test of the intention–behaviour sequence. The study therefore uses TPB to organise the variables without claiming to establish its temporal mechanism.

Estate Planning Among Malaysian Indian Testators

Estate planning is broader than the preparation of a will, and the two concepts should not be treated as interchangeable. An individual who has written a will may still hold views about estate planning, but a score labelled intention does not necessarily measure plans to update a will, undertake additional arrangements or maintain existing plans. Those interpretations depend on the precise wording and time reference of the questionnaire items.

In this study, “reported estate-planning intention” denotes the questionnaire score labelled Intention to Estate Planning in the original analysis. The label is retained to preserve the identity of the measured outcome. Because measurement occurred among respondents who had already written a will, the score is interpreted as a report obtained after will writing. It is not treated as an observed pre-will intention, a verified recollection of such intention or a measure of future will revision.

The focus on existing testators provides information about this particular group, but it also restricts the interpretation of the results. People who have already used will-writing services may differ from non-testators in access to advice, financial circumstances, education and family needs. Legal awareness may also have developed through discussions with service providers. These possibilities make it inappropriate to infer the factors responsible for participation from associations estimated only among participants.

Research Questions and Objective

RQ1: How are financial knowledge, selfless attitude, social influence, perceived behavioural control and legal awareness associated with the reported estate-planning intention score among sampled Malaysian Indian testators?

RQ2: Which of these associations remain statistically significant when the five variables are included simultaneously in a multiple linear regression model?

The objective is to describe these bivariate and mutually adjusted associations within the sampled group of existing testators. The analysis does not estimate the probability of having a will or the effect of an intervention on will writing.

Hypothesis Development

The hypotheses below concern positive associations with the reported intention score within the analytical sample. They do not assert temporal precedence or causal effects. Selfless attitude and social influence are contextual adaptations and should not automatically be equated with validated measures of the corresponding TPB constructs.

Financial knowledge

Financial knowledge refers to understanding financial concepts relevant to financial management and longer-term planning. Such understanding could be associated with how respondents evaluate estate planning. However, general financial knowledge and knowledge of will-writing procedures are distinct concepts, and prior planning experience may affect both.

H1: Financial knowledge is positively associated with reported estate-planning intention among sampled existing testators.

Selfless Attitude

Selfless attitude refers to concern for the welfare of family members and beneficiaries when considering asset distribution. It represents an orientation towards others rather than necessarily an overall favourable evaluation of a specified behaviour. Family-oriented motives provide a rationale for examining this variable, but its correspondence with TPB attitude depends on the measurement items.

H2: Selfless attitude is positively associated with reported estate-planning intention among sampled existing testators.

Social Influence

Social influence concerns perceived encouragement or expectations from family members, friends and professionals. It is conceptually related to subjective norms in TPB, although encouragement, advice and perceived social pressure are not identical. Social influence may be associated with reported intention, and experiences surrounding will preparation could also shape respondents' perceptions of such influence.

H3: Social influence is positively associated with reported estate-planning intention among sampled existing testators.

Perceived Behavioural Control

Perceived behavioural control concerns the perceived ability to perform a behaviour (Ajzen, 2002). Respondents who regard estate planning as manageable may report higher intention scores. Among existing testators, however, confidence in handling the process could have increased after completing a will.

H4: Perceived behavioural control is positively associated with reported estate-planning intention among sampled existing testators.

Legal Awareness

Legal awareness concerns respondents' reported understanding of procedures, requirements, rights and responsibilities relevant to estate planning. It may be associated with stronger endorsement of estate planning. Equally, contact with advisers during will preparation may improve legal awareness, making the direction of this association uncertain.

H5: Legal awareness is positively associated with reported estate-planning intention among sampled existing testators.

Figure 1

Analytical framework expressed as an association model

Explanatory variables entered jointly	Outcome and scope
Financial knowledge Selfless attitude Social influence Perceived behavioural control Legal awareness	Reported estate-planning intention score 260 Malaysian Indian respondents who had already written a will

Note: The framework represents contemporaneous statistical associations. It does not imply that the explanatory variables preceded will writing or that the model predicts initial adoption.

Methodology

Design and Sample

The study employed a quantitative, cross-sectional survey. Initial data collection yielded 400 responses: 260 respondents reported having written a will and 140 reported not having done so. The published analysis retained the 260 existing testators. The unit of analysis was the individual respondent, and eligibility for this analytical sample required respondents to be Malaysian Indian adults aged 21 years or older who had already written a will.

Recruitment took place through a will-writing company's database, with reported permission from the company to contact eligible individuals, and through Malaysian Indian WhatsApp groups. Questionnaires were distributed personally and electronically, including by email and Google Forms. This was a non-probability recruitment procedure. The analytical sample should therefore not be regarded as representative of either all Malaysian Indians or all Malaysian Indian testators.

Restricting analysis to existing will writers conditions the sample on prior participation. This restriction can alter the associations among the explanatory variables and the outcome, and it prevents comparison with people who have not written wills. No claim about population prevalence or determinants of initial participation is made.

Measurement

Six constructs were measured using six items each on a five-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree): financial knowledge, selfless attitude, social influence, perceived behavioural control, legal awareness and reported estate-planning intention. The reported adaptation sources were Chong (2015) and Lai and Tan (2009) for financial knowledge; Sikkell and Schoenmakers (2012) for selfless attitude; Lehman and James (2018) for social

influence; Alma'Amun (2010), Chong (2015), and Sikkell and Schoenmakers (2012) for perceived behavioural control; Alma'Amun (2010) and Chong (2015) for legal awareness; and Alma'Amun (2010) and Boon et al. (2011) for the intention scale.

The reported Kaiser–Meyer–Olkin values ranged from 0.589 to 0.875, and Bartlett's tests were significant for all six constructs ($p < 0.001$). These results indicate that the item correlation matrices were suitable for further examination of their structure; they do not establish construct validity. Separate principal component analyses within each construct cannot, by themselves, establish discriminant validity across the six constructs.

Cronbach's alpha was 0.687 for financial knowledge, 0.892 for selfless attitude, 0.660 for social influence, 0.675 for perceived behavioural control, 0.747 for legal awareness and 0.781 for reported estate-planning intention. The three coefficients below 0.70 indicate modest internal consistency and warrant caution. Retention of these scales for an exploratory analysis does not establish that their measurement quality is adequate, and measurement error may affect the observed associations.

Research Ethics

The study reports that participation was voluntary, respondents were informed of the research purpose, and responses were to be treated confidentially and used for academic purposes. Recruitment included access to a commercial will-writing database with the company's reported permission.

Statistical Analysis

Descriptive statistics summarised the sample and construct scores. Pearson correlations described bivariate associations. Multiple linear regression using the enter method included all five explanatory variables simultaneously. Statistical significance was assessed at the 5% level. The reported coefficients are

unstandardised B values and describe changes in the outcome score associated with a one-unit difference in each explanatory variable, holding the other four variables constant. The model did not include demographic controls.

Tolerance and variance inflation factors (VIFs) were used to assess multicollinearity. The reported Durbin–Watson statistic is not interpreted as evidence of independent observations because these are cross-sectional respondent data without a specified meaningful ordering. Low VIFs likewise do not establish linearity, homoskedasticity, appropriate

residual behaviour or absence of influential observations.

Findings

Respondent Characteristics and Descriptive Statistics

Of the 260 respondents, 152 (58.5%) were male and 108 (41.5%) were female (Table 1). The largest age group was 41–50 years (32.7%), followed by the 31–40 and 51–60 groups (23.5% each). Respondents aged 61 or older accounted for 15.0%, and those aged 21–30 accounted for 5.4% (Table 2). Percentages may not sum exactly to 100 because of rounding.

Table 1

Respondent gender

Gender	Frequency	Percent
Male	152	58.5
Female	108	41.5
Total	260	100.0

Table 2

Respondent age

Age in years	Frequency	Percent
21–30	14	5.4
31–40	61	23.5
41–50	85	32.7
51–60	61	23.5
61 and above	39	15.0
Total	260	100.0

All construct means exceeded the scale midpoint of 3 (Table 3). Legal awareness had the highest mean (4.44), followed by reported estate-planning intention (4.16), followed by reported estate-planning intention (4.16). Perceived behavioural control had the lowest mean (3.34). These are descriptive comparisons of

reported scale scores. They do not demonstrate objective competence. The high means for legal awareness and intention suggest possible ceiling effects, although the distributions and item responses would need to be examined to establish their extent.

Table 3

Descriptive statistics for construct scores

Construct	Mean	Standard deviation
Reported estate-planning intention	4.16	0.789
Financial knowledge	3.94	0.688
Selfless attitude	3.99	0.690
Social influence	3.68	0.651
Perceived behavioural control	3.34	0.773
Legal awareness	4.44	0.596

Bivariate Associations

Legal awareness had the largest observed bivariate correlation with reported intention ($r = 0.621$, $p < 0.01$). Perceived behavioural control ($r = 0.198$, $p < 0.01$) and social influence ($r = 0.131$, $p < 0.05$) also

had positive correlations. Financial knowledge ($r = 0.085$) and selfless attitude ($r = -0.002$) were not statistically significant. These correlations describe within-sample relationships and do not establish their direction of causation.

Table 4

Pearson correlation matrix

Variable	FK	SA	SI	PBC	LA	IEP
FK	1.000	0.393**	0.335**	0.193**	0.199**	0.085
SA	0.393**	1.000	0.595**	0.209**	0.039	-0.002
SI	0.335**	0.595**	1.000	0.386**	0.200**	0.131*
PBC	0.193**	0.209**	0.386**	1.000	0.168**	0.198**
LA	0.199**	0.039	0.200**	0.168**	1.000	0.621**
IEP	0.085	-0.002	0.131*	0.198**	0.621**	1.000

Note. FK = financial knowledge; SA = selfless attitude; SI = social influence; PBC = perceived behavioural control; LA = legal awareness; IEP = reported estate-planning intention. ** $p < 0.01$; * $p < 0.05$, two-tailed. $N = 260$.

Multiple Regression

The five-variable model was statistically significant, $F(5, 254) = 33.741$, $p < 0.001$, with $R = 0.632$, $R^2 = 0.399$ and adjusted $R^2 = 0.387$ (Tables 5

and 6). Thus, the model accounted for 39.9% of the observed variation in the intention score within this sample. This is an in-sample measure of fit, not evidence of causal explanation or out-of-sample predictive performance.

Table 5

Multiple regression model summary

R	R ²	Adjusted R ²	F (df1, df2)	p
0.632	0.399	0.387	33.741 (5, 254)	<0.001

Table 6

Analysis of variance

Source	Sum of squares	df	Mean square	F	p
Regression	64.359	5	12.872	33.741	<0.001
Residual	96.898	254	0.381	—	—
Total	161.257	259	—	—	—

Tolerance values ranged from 0.553 to 0.914 and VIFs from 1.094 to 1.808, providing no indication of severe multicollinearity by these diagnostics. Legal awareness ($B = 0.818$, $t = 12.059$, $p < 0.001$) and perceived behavioural control ($B = 0.113$, $t = 2.089$, $p = 0.038$) were positively associated with the outcome after mutual adjustment. H4 and H5 were supported as within-sample association hypotheses at the stated significance level.

Financial knowledge ($B = -0.054$, $p = 0.387$), selfless attitude ($B = -0.026$, $p = 0.643$) and social influence ($B = -0.001$, $p = 0.986$) were not statistically significant in the adjusted model; H1–H3 were not supported. Their negative estimates should not be interpreted as evidence that these variables discourage estate planning.

Table 7

Reported regression coefficients

Variable	B	t	p	Tolerance	VIF
Financial knowledge	-0.054	-0.866	0.387	0.800	1.250
Selfless attitude	-0.026	-0.465	0.643	0.590	1.695
Social influence	-0.001	-0.017	0.986	0.553	1.808
Perceived behavioural control	0.113	2.089	0.038	0.838	1.193
Legal awareness	0.818	12.059	<0.001	0.914	1.094

Note: B denotes an unstandardised coefficient. Dependent variable: reported estate-planning intention; N = 260. All five variables were entered together. Coefficient magnitudes are expressed in the respective score units and are not used to rank relative importance.

Discussion

The findings show positive adjusted associations of legal awareness and perceived behavioural control with reported estate-planning intention among sampled existing testators. The substantive interpretation must remain tied to this population and measurement timing. Respondents had already undertaken will writing, and the study does not show whether awareness and control preceded that action.

Legal awareness had the largest observed bivariate correlation with the outcome and a statistically significant adjusted coefficient. Respondents reporting greater legal awareness also reported higher intention scores. A plausible interpretation is that legal understanding and favourable views of planning coexist among these respondents. Another is that will preparation increased awareness and reinforced respondents' endorsement of planning. The design cannot distinguish these explanations, and shared self-report measurement or unmeasured characteristics may also contribute to the association.

The positive association for perceived behavioural control is compatible with the conceptual relevance of perceived capability in TPB (Ajzen, 1991, 2002). Nevertheless, compatibility is not a test of temporal ordering. Having completed the process may have increased respondents' confidence. The evidence therefore does not establish that increasing perceived control would cause people without wills to begin estate planning.

The absence of statistically significant adjusted associations for financial knowledge and selfless attitude does not establish their irrelevance to estate planning. Relationships may differ before participation, and the restricted sample and measurement limitations may obscure associations. In particular, the financial knowledge scale had modest internal consistency. Non-significance should be interpreted as insufficient evidence of an adjusted association in this model, rather than proof of no relationship in the wider population.

Social influence had a small positive bivariate correlation but an approximately zero adjusted coefficient. Its bivariate association may overlap with other included variables, although the regression does not identify the mechanism underlying this difference. Advice and family encouragement may operate differently at earlier stages of planning, which are not observed here.

The results support further examination of legal awareness alongside behavioural variables, but they do not demonstrate that legal awareness improves a TPB model. Establishing incremental explanatory value would require an appropriate comparison with a model excluding legal awareness, alongside valid measures and assessment of model performance. Nor can the unstandardised coefficients alone establish which variable is most important.

Practical Implications

For services supporting existing testators, the observed associations motivate consideration of clear explanations of procedures and opportunities to ask questions about estate-planning arrangements. Materials in Malay, Tamil and English, together with accessible guidance on service procedures and costs, could be evaluated for their usefulness to intended users. The present study did not test these measures or establish their effectiveness.

These suggestions should be treated as proposals for service evaluation. Extending them to programmes intended to increase initial will writing requires evidence from non-testators and prospective or experimental evaluation. The findings do not justify prioritising legal education over all other interventions, nor do they establish an effect of digital tools or financial technology, which were not included in the model.

Limitations and Directions for Further Research

First, analysis was restricted to 260 existing testators and excluded 140 respondents without wills. Selection on prior participation limits external validity and can distort associations. Future research should transparently define eligibility for the full sample and distinguish analysis of will status from analysis of prospective intention. Adding non-testators to the same model without clarifying the outcome's meaning and timing would not, by itself, resolve the problem.

Second, the cross-sectional data do not establish temporal precedence. Legal awareness and perceived control could be consequences of will writing. A prospective design should measure clearly specified intention and its proposed antecedents before initial participation, then observe subsequent behaviour. Existing testators could be studied separately using explicit measures of future review or additional planning, where substantively appropriate.

Third, non-probability recruitment through a commercial database and WhatsApp groups limits representativeness. Recruitment may favour individuals with access to advice or particular social networks. Wider and more diverse recruitment would improve coverage, but a larger sample alone would not eliminate selection bias.

Fourth, measurement evidence is limited. Some scales have modest internal consistency, separate factorability checks do not establish discriminant validity, and the time reference of the outcome is crucial. High average scores also raise the possibility of restricted variation and ceiling effects. Item-level validation and sensitivity analyses are needed before stronger substantive conclusions can be drawn.

Finally, the reported model includes no demographic controls, and the available diagnostics do not establish the adequacy of all regression assumptions. Theoretical justification should guide additional controls and robust sensitivity checks. Such extensions may improve description, but they cannot repair the absence of temporal ordering or establish causality.

Conclusion

Among 260 sampled Malaysian Indian respondents who had already written a will, legal awareness and perceived behavioural control were positively associated with reported estate-planning intention after adjustment for the other included variables. Financial knowledge, selfless attitude and social influence were not statistically significant in the adjusted model, which accounted for 39.9% of the observed outcome variance. These findings concern associations measured among existing testators. They do not establish the causes of initial will writing, validate a prospective intention-behaviour sequence or support generalisation to all Malaysian Indians. Future research should clarify the measured outcome, strengthen measurement and reporting, and examine intention before behaviour using prospective data.

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