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Digital Marketing Stimuli and Hibah Adoption Intention: The Mediating Role of Hibah Awareness among Muslims in Terengganu

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ABSTRACT

The rapid growth of digital platforms has transformed how information about financial products is accessed, shared and evaluated by consumers. In Malaysia, hibah is an important Islamic wealth distribution instrument. However, existing research has predominantly focused on its legal, Shariah, knowledge and awareness aspects, with limited conceptual attention given to how digital marketing mechanisms may shape Muslims' awareness and intention to adopt hibah. This conceptual paper proposes an integrated framework to examine how digital marketing stimuli may influence hibah adoption intention through hibah awareness. Drawing upon the Stimulus Organism Response (S-O-R) theory, the framework conceptualises social media marketing, content marketing, influencer credibility and electronic word-of-mouth (e-WOM) as stimuli, hibah awareness as the organism, and hibah adoption intention as the behavioural response. The proposed framework integrates digital marketing and Islamic finance perspectives to explain how digital marketing stimuli may enhance hibah awareness and subsequently influence Muslims' intention to adopt hibah. The paper contributes conceptually by extending the application of S-O-R theory to the digital hibah context and integrating specific digital marketing mechanisms into the study of hibah adoption intention. The proposed framework provides a foundation for future empirical validation and offers practical insights for hibah providers and Islamic financial institutions in developing digital communication strategies to enhance hibah awareness and adoption intention.

1. Introduction

1.1 Research Background

Hibah is a voluntary lifetime transfer of ownership that serves as an important instrument in Islamic wealth management. In Malaysia, hibah can complement *faraid* and *wasiyyah* in Islamic estate planning and may involve various forms of assets, including property, cash, investments and takaful benefits. Wan Jusoh and Abu Bakar [24] highlighted the importance of hibah within Islamic

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wealth management, while Hassan and Mohamad Zaizi [26] discussed hibah as a financial instrument from the Malaysian legal perspective. The importance of hibah awareness and understanding among Malaysian Muslims has been highlighted in recent studies. Ghalid and Saiman [21] examined the level of awareness of hibah among Muslim residents in Raub, Pahang, while Wan Jusoh and Abu Bakar [24] examined hibah awareness within the broader context of Islamic wealth management. These studies indicate that awareness and understanding are important foundations for Muslims when considering hibah as part of their wealth-planning practices. At the same time, the growth of digital platforms has changed how individuals obtain and process financial and Islamic financial information. Hamzah and Jaafar [33] highlighted the roles of digital literacy and financial socialisation in Islamic financial literacy, demonstrating the increasing relevance of digital environments in financial knowledge development. Irwan and Wan Nawang [34] further demonstrated the influence of digital engagement on financial decision-making, highlighting the potential role of digital platforms in shaping financial attitudes and behavioural intentions.

The increasing use of social media and other digital communication platforms therefore provides an opportunity for Islamic financial institutions and hibah providers to communicate hibah-related information more effectively. Digital marketing mechanisms such as social media marketing, content marketing, influencer credibility and electronic word-of-mouth (e-WOM) can provide consumers with information, facilitate engagement and influence their perceptions and decision-making processes. However, limited research has examined how specific digital marketing stimuli influence hibah awareness and subsequently shape hibah adoption intention among Muslims in Malaysia.

This study addresses this issue by examining four specific digital marketing stimuli, namely social media marketing, content marketing, influencer credibility and e-WOM, and their relationships with hibah awareness and hibah adoption intention. The study focuses specifically on Muslims in Terengganu to provide a contextually relevant understanding of how digital communication may contribute to Islamic wealth planning behaviour. Terengganu was selected as the research context because its demographic and socioeconomic characteristics provide a relevant setting for examining hibah awareness and hibah adoption intention. Terengganu a relevant research context for examining how digital marketing stimuli may contribute to hibah awareness and subsequently influence hibah adoption intention among Muslims.

1.2 Literature Review

1.2.1 Hibah importance

Hibah refers to the voluntary transfer of ownership from one party to another during the donor's lifetime. It provides Muslims with an alternative mechanism for managing and distributing wealth while they are alive. Wan Jusoh and Abu Bakar [24] emphasised that awareness of hibah is an important component of Islamic wealth management because individuals require sufficient knowledge and understanding before making informed decisions concerning wealth distribution. Ghalid and Saiman [21] examined hibah awareness, understanding, attitude and intention among Muslims in Raub, Pahang, demonstrating the importance of awareness in understanding Muslims' perceptions and behavioural intention towards hibah. Lumat *et al.,* [22] examined Muslims' intention to make hibah contributions in Klang Valley and highlighted intention as an important behavioural outcome in hibah planning. Saad *et al.,* [27] further examined the influence of attitude, subjective norms and perceived behavioural control on the intention to make hibah among Muslims in Klang Valley. Azmi *et al.,* [23] specifically highlighted hibah as an alternative method of distribution in Malaysia and discussed the importance of social media as a medium for raising Muslims' awareness

of hibah products. Yaakub *et al.,* [25] examined collateral hibah in Malaysia, contributing to the understanding of contemporary hibah implementation.

Although these studies have provided valuable insights into hibah awareness, intention and implementation, limited attention has been given to how contemporary digital marketing stimuli may contribute to the development of hibah awareness and subsequent adoption intention. This gap becomes particularly relevant as the environment through which individuals access and evaluate information has changed with the growth of digital platforms. In the context of hibah, social media has been identified as a potential medium for disseminating information and raising Muslims' awareness of hibah products [23]. The changing information environment therefore highlights the relevance of digital marketing as a means of communicating financial and Islamic wealth management information. Digital content marketing can foster consumer engagement, trust and value [37], suggesting that digital channels may provide opportunities for organisations to communicate information in more accessible and engaging ways. In the context of hibah, digital marketing mechanisms may therefore increase individuals' exposure to and understanding of hibah information. However, limited conceptual attention has been given to how specific digital marketing stimuli may influence hibah awareness and subsequently hibah adoption intention. This gap provides the basis for developing an integrated conceptual framework linking digital marketing stimuli, hibah awareness and hibah adoption intention.

1.2.2 Social media marketing

Social media marketing refers to marketing activities conducted through social networking platforms to communicate with, engage and influence consumers. Kim and Ko [36] conceptualised social media marketing activities through dimensions such as entertainment, interaction, trendiness, customisation and word-of-mouth. These activities enable organisations to communicate with consumers in a more interactive and accessible environment. Previous studies have demonstrated the relationship between social media marketing activities and behavioural outcomes. Chuah *et al*., [1] examined social media marketing activities and online purchase intention in the Malaysian cosmetic industry. Susiyanto *et al*., [2] investigated social media marketing activities as stimuli influencing purchase intention through customer engagement. Koay *et al*., [3] further demonstrated that perceived social media marketing activities can foster purchase intentions through sequential mediation. Ho *et al*., [4] examined the relationship between social media marketing activities and customer purchase intention in the Malaysian property industry, while K. S. and Massand [5] investigated the influence of social media marketing activities on Generation Z purchase intention. These findings indicate that social media marketing activities can shape consumers' perceptions, engagement and subsequent behavioural responses. Beyond influencing purchase intention, social media marketing may also facilitate awareness and understanding through repeated exposure to relevant and accessible information. From the perspective of the Stimulus-Organism-Response (S-O-R) theory, social media marketing functions as an external stimulus that can attract individuals' attention and encourage them to process information about a particular subject. Informative and customised content can communicate the meaning, characteristics, benefits and applications of hibah in an accessible manner. Interactive features, such as comments, questions and discussions, may further enable individuals to seek clarification and develop a better understanding of hibah. Meanwhile, repeated exposure to hibah-related content may strengthen information recognition and recall, while word-of-mouth interactions may provide additional information and social reinforcement. Through these mechanisms, social media marketing may contribute to the cognitive development of hibah awareness by facilitating information exposure, attention, processing,

recognition and understanding. This mechanism is particularly relevant to hibah because awareness requires individuals not only to encounter information but also to develop a basic understanding of its concept, benefits and potential applications. Therefore, social media marketing may function as a stimulus that facilitates the processing of hibah-related information and contributes to greater hibah awareness. Accordingly, this study proposes that social media marketing positively influences hibah awareness.

1.2.3 Content marketing

Content marketing focuses on the development and distribution of valuable, relevant and informative content to attract and engage a target audience. Hollebeek and Macky [37] highlighted the role of digital content marketing in fostering consumer engagement, trust and value. Unlike purely promotional communication, content marketing emphasises the delivery of information that can provide value to audiences. Odoom [6] examined digital content marketing and consumer brand engagement on social media, highlighting the importance of digital content in strengthening engagement. Pillay and Kaur [7] examined the effectiveness of content marketing from consumers' perspectives in the tourism industry in Kuala Lumpur. Wei *et al.,* [8] investigated the effectiveness of content marketing in building brand awareness, while Ladha *et al.,* [9] examined the role of customer engagement in the relationship between content consumption and purchase intention. Wei [10] further examined the impact of content marketing on consumer purchase intention on TikTok. These studies indicate that informative and engaging content can contribute to awareness, engagement and subsequent behavioural responses. In the context of hibah, informative digital content can provide Muslims with accessible explanations concerning hibah concepts, benefits, procedures and applications. Such content may help reduce uncertainty and improve individuals' understanding of hibah. Therefore, this study proposes that content marketing positively influences hibah awareness.

1.2.4 Influencer credibility

Influencer credibility refers to the extent to which an influencer is perceived as knowledgeable, trustworthy and attractive. Ohanian [38] identified expertise, trustworthiness and attractiveness as important dimensions of perceived celebrity endorser credibility. Recent research has demonstrated the importance of influencer credibility in shaping behavioural responses. Kumar *et al.,* [11] examined Instagram influencer credibility dimensions and followers' purchase intention. Coutinho *et al.,* [12] investigated the credibility of social media influencers and its impact on purchase intention. Liu and Zheng [13] further demonstrated the persuasive power of social media influencers in strengthening brand credibility and purchase intention. Alcántara-Pilar *et al.,* [14] examined influencer credibility in TikTok and demonstrated its relevance to purchase intentions and consumer loyalty. Luarn *et al.,* [15] examined fashion influencers' credibility on Instagram from an S-O-R perspective, further demonstrating how influencer credibility can function as an external stimulus that influences consumers' internal responses. Within the hibah context, credible influencers may provide Muslims with information about Islamic wealth planning and hibah in a more relatable and accessible manner. Influencers perceived as knowledgeable and trustworthy may increase confidence in the information communicated, thereby contributing to hibah awareness.

1.2.5 Electronic word-of-mouth

Electronic word-of-mouth (e-WOM) refers to opinions, recommendations, experiences and information shared electronically among consumers through digital platforms. e-WOM has become increasingly important because online information can reach large audiences and can influence perceptions and behavioural intentions. Li *et al.,* [16] examined the effect of repeat-purchase information in e-WOM on purchase intention. Mainardes *et al.,* [17] investigated the influence of e-WOM on cosmetics purchase intention through Instagram, while Aravindan *et al.,* [18] examined positive e-WOM and purchase intention using the theory of consumption value. Ngo *et al.,* [19] examined e-WOM on social networking sites and highlighted the role of information credibility in shaping online purchase intention. Sharma *et al.,* [20] further investigated factors influencing e-WOM through social networking sites and the effect of e-WOM on consumers' purchase intention. In relation to hibah, e-WOM may take the form of online recommendations, personal experiences, discussions, testimonials and opinions regarding hibah. Such information may provide social validation and encourage individuals to seek further information about hibah. Consequently, this study proposes that e-WOM positively influences hibah awareness.

1.2.6 Hibah awareness

Hibah awareness refers to an individual's knowledge, recognition and understanding of hibah as an Islamic wealth management and wealth-distribution instrument. Awareness is particularly important because individuals need to understand the existence and functions of hibah before they can consider adopting it. Ghalid and Saiman [21] examined awareness, understanding, attitude and intention towards hibah among Muslims in Raub. Their study demonstrates the relevance of awareness in explaining Muslims' responses towards hibah. Wan Jusoh and Abu Bakar [24] similarly emphasised hibah awareness within Islamic wealth management. In the proposed framework, hibah awareness represents the internal cognitive state through which external digital marketing stimuli may influence behavioural intention. Digital information received through social media, content, influencers and e-WOM may contribute to an individual's understanding and recognition of hibah.

1.2.7 Hibah Adoption Intention

Hibah adoption intention refers to an individual's intention or willingness to adopt hibah as part of Islamic wealth planning. Lumat *et al.,* [22] examined Muslims' intention to make hibah contributions, demonstrating the importance of behavioural intention in the context of hibah. Saad *et al.,* [27] found that attitude, subjective norms and perceived behavioural control influence Muslims' intention to make hibah. These findings indicate that hibah adoption intention can be influenced by both internal perceptions and external factors. However, limited attention has been given to the role of hibah awareness as an intermediary mechanism between digital marketing stimuli and adoption intention. Therefore, this study positions hibah awareness as the Organism within the S-O-R framework and examines whether increased awareness translates into stronger hibah adoption intention.

1.3 Theoretical foundation: Stimulus Organism Response Theory

The Stimulus Organism Response (S-O-R) theory explains how external environmental stimuli influence an individual's internal psychological state, which subsequently produces a behavioural

response. Hochreiter *et al.,* [28] discussed the S-O-R paradigm as a guiding principle for explaining behavioural responses to environmental stimuli. Recent studies have demonstrated the continuing applicability of S-O-R theory in digital marketing. Safeer [29] applied S-O-R to examine the influence of brand social media marketing on online impulse buying intentions. Luarn *et al.,* [15] applied S-O-R to influencer credibility on Instagram. Gan *et al.,* [30] examined cognitive and affective factors in AI virtual influencer marketing using an S-O-R and pleasure-arousal-dominance approach. Serrano-Malebrán *et al.,* [31] applied S-O-R to travel influencers on TikTok, while Sripoothorn *et al.,* [32] used S-O-R to examine the influence of influencer credibility on green purchase behaviour. These studies demonstrate the usefulness of S-O-R in explaining how digital stimuli influence internal cognitive and affective states before generating behavioural outcomes. Nevertheless, the application of S-O-R to Islamic wealth distribution and hibah adoption remains limited. The present study therefore extends S-O-R into the Islamic estate-planning context by conceptualising social media marketing, content marketing, influencer credibility and e-WOM as Stimuli (S), hibah awareness as the Organism (O), and hibah adoption intention as the Response (R).

1.4 Research Gap, Significance and Novelty

Despite the growing importance of hibah awareness and the increasing use of digital platforms for financial communication, several research gaps remain.

1.4.1 Contextual gap

Previous studies have examined hibah from various perspectives. Ghalid and Saiman [21] investigated hibah awareness, understanding, attitude and intention among Muslims in Raub. Azmi *et al.,* [23] examined hibah as an alternative Islamic estate-planning mechanism and highlighted the role of social media in raising awareness. Lumat *et al.,* [22] examined Muslims' intention to make hibah contributions, while Wan Jusoh and Abu Bakar [24] focused on hibah awareness in Islamic wealth management. Yaakub *et al.,* [25] examined the implementation of collateral hibah in Malaysia. However, existing studies have not sufficiently examined the role of digital marketing stimuli in developing hibah awareness and influencing hibah adoption intention. The relationship between digital marketing stimuli, hibah awareness and hibah adoption intention remains underexplored among Muslims in Malaysia. The present study addresses this contextual gap by examining digital marketing as a contemporary mechanism for developing hibah awareness and influencing hibah adoption intention.

1.4.2 Variables gap

Recent digital marketing research has examined social media marketing, content marketing, influencer credibility and e-WOM as important digital stimuli. Safeer [29] demonstrated the influence of social media marketing on consumer responses using S-O-R, while Luarn *et al.,* [15] examined influencer credibility. Wei [10] investigated content marketing on TikTok. Recent studies have also examined e-WOM within digital consumer behaviour, including the work of Li *et al.,* [16], Mainardes *et al.,* [17], Aravindan *et al.,* [18], Ngo *et al.,* [19] and Sharma *et al.,* [20]. Nevertheless, these mechanisms have largely been studied in conventional consumer, fashion, tourism, e-commerce and digital commerce contexts rather than in Islamic wealth distribution. The present study therefore integrates social media marketing, content marketing, influencer credibility and e-WOM as specific digital marketing stimuli within the hibah context.

1.4.3 Theoretical gap

Recent studies demonstrate the continuing applicability of Stimulus Organism Response (S-O-R) theory in digital marketing. Luarn *et al.,* [15] applied S-O-R to influencer credibility on Instagram, while Gan *et al.,* [30] applied S-O-R to AI virtual influencer marketing. Serrano-Malebrán *et al.,* [31] applied S-O-R to travel influencers on TikTok, and Sripoothorn *et al.,* [32] used S-O-R to explain the effects of influencer credibility on consumer attitudes and behavioural outcomes. These applications demonstrate the usefulness of S-O-R theory in digital environments. However, its application to Islamic wealth distribution and hibah adoption remains limited. Therefore, this study extends S-O-R theory to explain hibah adoption by conceptualising digital marketing stimuli as the Stimulus (S), hibah awareness as the Organism (O), and hibah adoption intention as the Response (R).

1.4.4 Integration gap

The existing literature consists of relatively separate streams. Hibah research has concentrated on awareness and Islamic wealth management, as demonstrated by Wan Jusoh and Abu Bakar [24], while recent digital financial research has examined digital literacy, social media engagement and financial decision-making. Hamzah and Jaafar [33] examined digital literacy and financial socialisation in Islamic financial literacy, while Irwan and Wan Nawang [34] examined digital influence on financial decision-making. Research on Islamic financial adoption has also examined knowledge and literacy as predictors of adoption. Aminnuddin and Amin [35] examined Islamic financial literacy and Shari'ah-compliant banking adoption among Malay Muslims in Malaysia. Meanwhile, S-O-R studies have primarily been conducted in conventional digital marketing contexts, including influencer and social media marketing, as demonstrated by Luarn *et al.,* [15] and Gan *et al.,* [30]. These streams have not been sufficiently integrated to explain how digital marketing influences hibah adoption through awareness. Therefore, this study integrates digital marketing, hibah awareness, hibah adoption intention and S-O-R theory into a single conceptual framework.

1.4.5 Significance and novelty of the study

The significance of this study lies in its attempt to connect two relatively distinct areas of research: digital marketing and Islamic wealth management. Theoretically, the study extends the application of S-O-R theory to Islamic estate planning by positioning digital marketing stimuli as the Stimulus, hibah awareness as the Organism and hibah adoption intention as the Response. The study also provides a new perspective on how digital communication may influence Muslims' hibah-related behavioural intention. Rather than examining hibah awareness independently, the proposed framework explains awareness as an internal cognitive mechanism through which external digital stimuli may influence adoption intention. From a practical perspective, the findings may provide guidance to Islamic financial institutions and hibah providers regarding the use of social media marketing, informative content, credible influencers and e-WOM to increase hibah awareness and adoption intention. These insights may assist providers in developing more targeted and effective digital communication strategies, particularly for Muslims in Terengganu. The main novelty of the study is therefore the integration of four specific digital marketing stimuli; social media marketing, content marketing, influencer credibility and e-WOM with hibah awareness and hibah adoption intention within an S-O-R framework.

1.5 Research Objectives

This study aims to achieve the following objectives:

RO1: To examine the effects of social media marketing, content marketing, influencer credibility and electronic word-of-mouth on hibah awareness among Muslims in Terengganu.

RO2: To examine the effect of hibah awareness on hibah adoption intention among Muslims in Terengganu.

RO3: To examine the mediating role of hibah awareness in the relationships between social media marketing, content marketing, influencer credibility, electronic word-of-mouth and hibah adoption intention.

1.6 Hypotheses Development

Based on the literature reviewed and the S-O-R theoretical foundation, six groups of hypotheses are proposed.

1.6.1 Social media marketing and hibah awareness

Social media marketing provides an interactive channel through which users can obtain information and engage with organisations. Chuah *et al.,* [1], Susiyanto *et al.,* [2] and Koay *et al.,* [3] demonstrated the relationship between social media marketing activities and behavioural outcomes. In the context of hibah, social media marketing may expose Muslims to relevant information and facilitate greater understanding of hibah.

H1: Social Media Marketing has a positive effect on Hibah Awareness.

1.6.2 Content marketing and hibah awareness

Content marketing provides audiences with relevant and informative information. Odoom [6], Pillay and Kaur [7], Wei *et al.,* [8] and Wei [10] demonstrated the importance of digital content in building awareness, engagement and behavioural responses. Informative hibah-related content may therefore increase Muslims' understanding of hibah.

H2: Content Marketing has a positive effect on Hibah Awareness.

1.6.3 Influencer credibility and hibah awareness

Influencer credibility can increase the persuasive power of digital communication. Kumar *et al.,* [11], Coutinho *et al.,* [12], Liu and Zheng [13] and Alcántara-Pilar *et al.,* [14] demonstrated the relevance of influencer credibility to behavioural outcomes. In an Islamic wealth-planning context, credible influencers may provide information that strengthens Muslims' awareness and confidence concerning hibah.

H3: Influencer Credibility has a positive effect on Hibah Awareness.

1.6.4 Electronic word-of-mouth and hibah awareness

e-WOM enables users to exchange information, experiences and recommendations through digital platforms. Li *et al.,* [16], Mainardes *et al.,* [17], Aravindan *et al.,* [18], Ngo *et al.,* [19] and Sharma *et al.,* [20] demonstrated the influence of e-WOM and information credibility on behavioural outcomes. Similarly, online discussions and experiences concerning hibah may increase Muslims' awareness of hibah.

H4: Electronic Word-of-Mouth has a positive effect on Hibah Awareness.

1.6.5 Hibah awareness and hibah adoption intention

Awareness represents an important foundation for informed financial decision-making. Ghalid and Saiman [21] highlighted the importance of awareness and understanding in relation to hibah, while Wan Jusoh and Abu Bakar [24] emphasised hibah awareness within Islamic wealth management. Lumat *et al.,* [22] further demonstrated the relevance of intention in hibah contribution. Individuals who possess greater awareness and understanding of hibah are expected to be more willing to consider hibah as part of their wealth-planning practices.

H5: Hibah Awareness has a positive effect on Hibah Adoption Intention.

1.6.6 Mediating role of hibah awareness

The S-O-R theory suggests that external stimuli influence behavioural responses through an internal organismic state. In this study, digital marketing stimuli represent the external Stimulus, while hibah awareness represents the internal Organism that connects these stimuli to hibah adoption intention as the Response. Therefore, social media marketing, content marketing, influencer credibility and e-WOM may not only influence hibah awareness directly but may subsequently contribute to hibah adoption intention through increased awareness.

H6a: Hibah Awareness mediates the relationship between Social Media Marketing and Hibah Adoption Intention.
H6b: Hibah Awareness mediates the relationship between Content Marketing and Hibah Adoption Intention.
H6c: Hibah Awareness mediates the relationship between Influencer Credibility and Hibah Adoption Intention.
H6d: Hibah Awareness mediates the relationship between Electronic Word-of-Mouth and Hibah Adoption Intention.

2. Methodology

2.1 Research Approach

This study will adopt a quantitative research approach to examine the relationships between digital marketing stimuli, hibah awareness and hibah adoption intention. A quantitative approach is appropriate because the study seeks to empirically test the proposed hypotheses and examine the direct and mediating relationships among the constructs. The study employs an online questionnaire as the primary data collection method. The collected data will subsequently be analysed using Partial

Least Squares Structural Equation Modelling (PLS-SEM). The methodological design follows the quantitative approach, online questionnaire and PLS-SEM analysis specified in the research methodology.

2.2 Population and Study Context

The population of this study comprises Muslims in Terengganu. Terengganu provides a relevant context for examining hibah awareness and adoption intention because of its high Muslim population composition and the relevance of Islamic financial practices within the state. According to DOSM [39], approximately 97.3% of Terengganu's population are Muslims. This high proportion provides a highly relevant population for examining Islamic wealth management and hibah. Furthermore, 66.1% of the population was within the 15–64 age group in 2025, providing a substantial pool of individuals within the working-age population who may engage in financial and family wealth planning. The Islamic financial environment in Terengganu also provides a relevant contextual background. JAWHAR [40] reported that zakat collection in Terengganu reached RM301.56 million in 2025, compared with RM275.65 million in 2024, indicating active engagement with Islamic financial practices and institutions. In addition, DOSM [39] reported a mean monthly household income of RM7,627 and a median household income of RM5,889 in 2024. These socioeconomic characteristics further support the relevance of personal and family wealth planning, including the consideration of hibah. Taken together, the high Muslim composition, substantial working-age population and active Islamic financial environment make Terengganu a relevant context for examining digital marketing, hibah awareness and hibah adoption intention.

2.3 Sampling Technique

This conceptual study proposes purposive sampling for future empirical validation of the proposed research framework. Purposive sampling is considered appropriate because the study requires respondents who meet specific eligibility criteria relevant to the research context. The proposed inclusion criteria are: (i) Muslim; (ii) a resident of Terengganu; (iii) aged 18 years and above; and (iv) able to understand and respond to questions related to financial planning and Islamic wealth distribution. These criteria are intended to ensure that respondents are relevant to the study of hibah awareness and adoption intention. The online questionnaire may be distributed to eligible respondents through digital channels. This approach is consistent with the study's focus on digital marketing stimuli and facilitates access to respondents who actively use digital platforms.

2.4 Sample Size Determination

The minimum sample size was determined using G*Power 3.1. A linear multiple regression model with four predictors was specified, namely Social Media Marketing, Content Marketing, Influencer Credibility and Electronic Word-of-Mouth. The analysis assumes a medium effect size ($f^2 = 0.15$), a significance level of $\alpha = 0.05$, and statistical power of 0.80. Based on these parameters, the minimum required sample size is 85 respondents. Although 85 respondents represent the minimum sample size determined through power analysis, the study targets approximately 200 respondents. The larger target is intended to account for potential incomplete or invalid responses and to provide a sufficient sample for the proposed PLS-SEM analysis.

2.5 Data Collection Method

Data will be collected through a structured online questionnaire distributed to Muslims residing in Terengganu. The online approach is appropriate for the study because the research examines digital marketing stimuli and their potential influence on hibah awareness and adoption intention. Respondents will be selected using purposive sampling based on the population criteria. The study targets approximately 200 respondents in accordance with the sample size determination described above.

2.6 Data Analysis

The collected data will be analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM). The analysis consists of a pilot test, measurement model assessment, structural model assessment and mediation analysis. A pilot test will be conducted before the main data analysis to assess the clarity, consistency and suitability of the questionnaire items. The pilot test is intended to identify potential problems with the questionnaire before the main survey is administered. The measurement model will be evaluated to establish the reliability and validity of the constructs. The assessment will include Outer loading, Cronbach's Alpha, Composite Reliability (CR), Average Variance Extracted (AVE), Heterotrait Monotrait Ratio (HTMT). These assessments will determine whether the measurement items adequately represent their respective constructs and whether the constructs demonstrate satisfactory reliability and validity. Meanwhile, the structural model will subsequently be evaluated to examine the hypothesised relationships between the constructs. The analysis will include: Variance Inflation Factor (VIF), Path coefficient (β), *t*-value, *p*-value, Coefficient of determination (R^2), Effect size (f^2) and Predictive relevance (Q^2). These procedures will be used to determine the significance, strength and predictive relevance of the hypothesised relationships.

Mediation analysis will be conducted to determine whether hibah awareness mediates the relationships between the four digital marketing stimuli and hibah adoption intention. The analysis will examine the direct effects, indirect effects and total effects using bootstrapping. The mediation assessment will specifically test H6a, H6b, H6c and H6d.

3. Conclusion

Hibah provides an important avenue for Muslims to incorporate lifetime wealth transfer into their Islamic estate-planning practices. However, the growing availability of financial and Islamic-related information through digital platforms raises the need to understand how digital communication may contribute to individuals' awareness and intention towards hibah. Drawing on the Stimulus Organism Response (S-O-R) theory, this conceptual paper positions digital marketing stimuli as external factors that may shape hibah awareness, which in turn may influence hibah adoption intention.

The proposed framework brings together social media marketing, content marketing, influencer credibility and electronic word-of-mouth within the context of hibah. By placing hibah awareness between digital marketing stimuli and adoption intention, the framework provides a clearer explanation of how exposure to digital information may translate into greater awareness and willingness to consider hibah. This perspective extends existing hibah literature, which has largely focused on awareness, intention, legal considerations and wealth-management practices, by introducing digital marketing as an emerging dimension of hibah adoption.

The framework also provides a basis for future empirical research to examine the proposed relationships among Muslims in Malaysia. Future studies may validate the framework and determine

which digital marketing stimuli are most influential in developing hibah awareness and adoption intention. From a practical perspective, the proposed relationships may help Islamic financial institutions and hibah providers design digital communication strategies that are informative, credible and relevant to the needs of Muslim communities. Overall, the conceptual framework offers a foundation for further research on the intersection between digital marketing and Islamic wealth management, particularly in understanding the factors that may encourage greater consideration of hibah among Muslims in Malaysia.

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