

# The Level of Awareness of Hibah Among Muslim Residents In Raub, Pahang

Siti Norisshah binti Ghalid<sup>1</sup> & Muhamad Zuhaili bin Saiman<sup>1\*</sup>,

<sup>1</sup>Academy of Contemporary Islamic Studies,  
Universiti Teknologi MARA, 40450 Shah Alam Selangor, Malaysia

\*Corresponding Authors  
mdzuhaili@uitm.edu.my\*

Received: 13 February 2023

Accepted: 14 April 2023

Online First: 31 December 2023

## ABSTRACT

*Hibah is an act of gifting a person which is permissible in Islam yet is not widely practised by Muslims in this country. Many Malaysians lack an understanding of the concept of Hibah due to insufficient knowledge and limited exposure to its implementation. Despite this, various insurance companies are actively promoting Hibah. This study aims to determine the understanding of the concept of Hibah among residents in Raub, Pahang, and assess the level of awareness of Hibah among Muslims. The research methodology employed a quantitative approach, utilizing a questionnaire survey to collect data from 327 respondents in Raub, Pahang. The findings indicate that the respondents are familiar with Hibah and intend to implement it for their heirs in the future. The study identifies understanding the concept of Hibah, awareness, attitude, and intention as contributing factors to the observed level of awareness. This paper fills a gap in the literature on Hibah, which lacks comprehensive studies in this area. The results offer valuable insights for counsellors, administrators, educators, future researchers, students, and individuals interested in the field of Hibah.*

**Keywords:** attitude, awareness, Hibah, intention, understanding



## **INTRODUCTION**

From a legal standpoint, Hibah is a crucial instrument for Islamic wealth planning and can be a beneficial practice, especially among close relatives, such as family and future heirs. Commonly perceived as a solution to the challenges associated with the application of faraid, it resolves the difficulties related to transferring assets to a chosen recipient (Rasyid & Ahmad, 2013). Hibah, as defined by Kamarudin & Al-Ma'amun (2013), refers to the voluntary transfer of assets in Islam. Although gift, sadaqah, and Hibah share similar meanings, they represent distinct concepts. The distinction lies in the motivation behind the act of giving. When something is given to express gratitude and kindness, it is considered a gift, while it is termed sadaqah when given with the intention of seeking recompense from Allah (al-Zuhaily, 2007). As stated by Muda (2008), all sadaqah (charitable deeds) and gifts are Hibah, but not all Hibah are considered sadaqah or gifts.

In the contemporary landscape, the emergence of numerous estate planning organizations such as As-Solihin Trustees Berhad, Wasiyyah Shoppe Sdn Bhd, and Amanah Raya Berhad has provided individuals with the option of managing their estates independently or collaborating with institutions that ensure compliance with the principles and requirements of Islam's Hibah (Nazirah and Ram, 2016). Hibah is often regarded as a viable solution to concerns related to the application of faraid, primarily due to the flexibility it offers in the transfer of property to chosen beneficiaries according to the donor's preferences (Abdul Rashid, Hassan & Yaakub, 2013). Buang (2008) emphasizes that Hibah involves the immediate transfer of property between living individuals upon the completion of the contract. According to Khairiah et al. (2017), Malaysia has witnessed a rise in legal disputes between legal beneficiaries and heirs concerning the transfer of inheritance resulting from the implementation of Hibah in recent years.

Despite the numerous advantages of Hibah, many Muslims in Malaysia remain hesitant to embrace the concept, often due to their limited understanding or lack of knowledge regarding its implications. In light of these assumptions and motivations, the authors of this conceptual paper introduced a variable to assess whether Muslim customers in Malaysia possess a comprehensive understanding of Hibah assets and whether this comprehension affects their inclination to invest in the asset (Rahman et al., 2020). The research on Hibah remains lacking, despite the substantial focus on Islamic financial behaviour such as zakat, the purchase of halal products, the selection of Islamic banks, and waqf in recent years (Kamarudin & Al-Ma'amun, 2013).

## **PROBLEM STATEMENT**

There is a widespread lack of comprehensive understanding of Hibah among Malaysians. In an effort to improve knowledge, awareness, attitude, and intention regarding Hibah among the Muslim population in Raub, Pahang, a survey was conducted. Sociologist Azi & Rusni (2020) laments the fact that many individuals are unaware of the importance of pre-appointing successors to their wealth. He expresses concern that the Malay community is unfamiliar with Hibah, an alternative and more effective method of distributing and transferring one's possessions. Additionally, there is still a significant number of Muslims in Malaysia who lack awareness and understanding of how to transfer their assets, despite the crucial and advantageous nature of Hibah (Fatin & Mohammad, 2011). Furthermore, due to the perception that estate planning is primarily for the wealthy, many Malaysians are hesitant to engage in it (Hassan, 2005; Fatin & Mohammad, 2011; Shafinar, 2013).

Furthermore, it has been observed that the general population in Malaysia has a limited understanding of the importance of having an estate plan. According to Abdul Rashid et al. (2013), a large segment of Malaysia's Muslim population has not actively pursued estate planning throughout their lives. The research conducted by Buang (2008) indicates a steady increase in the number of frozen estates in Malaysia annually. In 2011, frozen estates with a cumulative value of up to RM 42 billion remained undistributed; the following year, this figure escalated to RM 45 billion, and the trend has continued to rise since then (Mujani et al., 2012; Anuar, 2012). Additionally, it was reported that RM 70 billion in property assets in Malaysia have been frozen, precluding them from being allocated to any beneficiaries for various reasons. Nordin (2019), quoted in BH Online on April 16, 2019, these issues are yet to be resolved.

As highlighted by Muda (2008), the utilization of Hibah is a strategy to mitigate inheritance conflicts and potential issues related to frozen estates. Implementing Hibah in one's lifetime can reduce the likelihood of encountering frozen estate problems (Ahmad Rashid & et al, 2013; Kamarudin & Al-Ma'amun, 2013; Mujani et al, 2012). Despite the extensive research conducted on various aspects of Islamic practices, research focusing on Hibah as a strategy for estate planning remains limited (Kamarudin & Al-Ma'amun, 2013).

This research urges more individuals to adopt Hibah in the event of an unforeseen demise. Hibah allows Muslims to arrange the distribution of their assets during their lifetime, potentially averting disputes among heirs after their passing. Hence, it is crucial to comprehend the underlying factors contributing to this issue. This study aims to gain a deeper understanding of the reasons

behind the limited knowledge of Hibah among Muslim residents of Raub, Pahang.

## LITERATURE REVIEW

### Concept of Hibah

Hibah serves as a crucial tool for Islamic estate planning. It involves the transfer of property during the lifetime of the donor, distinguishing it from a will, which dictates the distribution of assets after the testator's death. This practice is strongly recommended within the Muslim community to pre-empt disagreements among family members, relatives, and prospective heirs, facilitating a smoother division of assets following the donor's demise. Rooted in the Quran and Sunnah, the concept of Hibah is widely observed by Muslims globally, including in Malaysia, as an integral aspect of property management in accordance with Islamic principles. Its purpose is not to circumvent the *faraid* system of property distribution but to complement the existing property distribution framework in Islam.

According to Siti Zalikah Md. Nor (2002), the *faraid* system should be understood as a means of distributing property to heirs in cases where an individual passes away suddenly or at a young age without having made arrangements for the distribution of their assets. She emphasized the importance of utilizing Hibah as a means of early property planning for the sake of welfare. She asserted that Hibah serves as an alternative form of property management with a similar goal as other systems of inheritance, ensuring equitable wealth distribution and fostering familial harmony while averting hostility. This viewpoint finds support in the work of Abdullah Muhammad, the Director of the Heritage Development Section in the Federal Department of Lands and Mines. Drawing from his extensive expertise in the field of inheritance distribution, he advocated for a shift in mindset from relying solely on traditional inheritance mechanisms to embracing the concept of 'giving during life,' exemplified by Hibah (Rusnadewi & Nor Hisyam, 2013).

Therefore, Hibah not only holds significance within Islam, but its practice was initiated by Prophet Muhammad SAW. himself. Serving as a complementary aspect of the comprehensive property distribution system in Islam, the concept of Hibah is particularly well-suited for implementation within the community, especially in instances where the *faraid* inheritance system encounters obstacles such as heirs' lack of understanding regarding the concept of *faraid*, neglect in settling inheritances, and delays arising from administrative issues.

## Awareness of Hibah

Having an awareness of Hibah involves considering a mechanism that facilitates compliance with the principles of Islamic wealth distribution. This awareness heightens people's understanding, enabling them to remain mindful of the ways Islam regulates the allocation of wealth. However, awareness of Hibah is currently lacking in Malaysia, and the Shariah courts do not acknowledge Hibah legislation (Al-Aidaros et al., 2018; Muda, 2008).

Ramdhony (2013) examined consumers' familiarity with Islamic banking terminology and their perspectives on Islamic banking products in Mauritius. The study found that 82% of respondents were aware of Islamic banking products, while 14% were not. The research highlighted a notable correlation between public awareness and religious inclination. Those who were more devout tended to be more acquainted with Islamic banking products. Specifically, respondents rated their knowledge of Islamic banking products/terms as follows: *Riba* (27.2%), *Shariah* (33.6%), *Mudharabah* (19.8%), *Musharakah* (19.8%), *Sukuk* (16.4%), *Takaful* (28.4%), *Murabahah* (18.1%), and *Ijarah* (22.8%). Additionally, 66% of respondents indicated that religious beliefs were the primary factor influencing individuals' engagement with Islamic banks. The research also revealed that the majority of respondents (84%) held a favourable view of the performance of Islamic banks. Surprisingly, half of the respondents disclosed that they had deposited significant sums of money in Islamic banks.

Akhtar and Akhter (2011) conducted a study on the staff of Islamic banks in India, revealing variations in their understanding of Islamic banking products. On the other hand, Awan and Shahzad (2011) identified high customer awareness of Islamic banking products and services in Pakistan, particularly emphasizing accessibility and customer satisfaction, across both fully-fledged Islamic banks and dual-window banks. However, Awan and Shahzad Bukhari (2011) found that customer awareness of Islamic banking products and services, as facilitated by accessibility, was relatively low. Another significant finding was that banks prioritized less emphasis on religious beliefs during the selection of consumers. Ultimately, the appeal of the products and the quality of services carried more weight in the decision-making process when opting for Islamic banks.

## Attitude Towards Hibah

In this study, the term 'attitude towards Hibah' denotes a Muslim's positive or negative assessment of Hibah, which significantly influences their decision to

participate in Hibah. Previous research in diverse settings has consistently demonstrated the significant impact of attitude on behavioural intention. Amin et al. (2011) found that attitudes influenced behavioural intentions to utilize Islamic personal finance in Malaysia. Similarly, in various Islamic contexts, including the consumption of halal food and halal products (Alam & Sayuti, 2011) and the context of zakat (Saad et al., 2010), it has been established that a positive attitude significantly affects behavioural intention. Other studies (Kautonen et al., 2013; Malebana, 2014) have revealed that attitude plays a crucial role in the intention to engage in entrepreneurial activities. Similar occurrences were discovered in the context of information technology by Mishra (2014) and Teo and Lee (2010). Accordingly, it is expected that Muslims with a favourable attitude towards Hibah would be more inclined to participate in Hibah, and conversely, those with a negative attitude would be less inclined to do so.

Attitude has been recognized as the primary determinant influencing individuals' inclination to adopt Islamic banking products, including Islamic credit cards and Islamic personal finance (Amin et al., 2011). Similarly, the research by Amin et al. (2009), and Md-Taib et al. (2008) has consistently demonstrated the impact of attitude on the intention to use Islamic banking products. Notably, a positive association between attitude and the intention to use Islamic banking products has been observed, indicating that efforts to influence or modify prospective users' attitudes through educational and marketing campaigns could encourage both Muslims and non-Muslims to opt for Islamic banking products.

The attitude towards halal banking is contingent on the context and is distinct from the concept of religiosity, despite being rooted in an individual's religious convictions. Religiosity evaluates both internal and external religious beliefs and attitudes. Hence, it is reasonable to posit that, in comparison to religiosity, the attitude towards halal banking serves as a more pertinent and specific predictor of customer behaviour (Butt & Aftab, 2013). Consequently, it is believed that a banker's attitude and commitment to adhering to Islamic law may influence customers' attitudes and perceptions towards the bank's products and services.

### **Intention to Participate in Hibah**

According to Sentot et al. (2015), buyers' intentions encompass both planned and spontaneous purchases. Meanwhile, Azharul and Mohammad Firdaus (2017) emphasize the pivotal role of the consumer as the king of the market, wielding control over market trends and dynamics. The consumer's influence

on the demand and supply of every industry's economic structure is paramount. Defined by Sohail, Faiza & Anas (2015), buying intent refers to a customer's inclination to purchase a product or service. In essence, buying intent also reflects the probability of a consumer making a purchase following an evaluation. Customer intention serves as a decision-making process that assesses the underlying motivation behind selecting a particular brand, as highlighted by Shah et al. (2012)

Luo and Homburg (2007) suggest that when a product meets consumer expectations, it leads to customer satisfaction, consequently positively impacting corporate earnings. Understanding the customer's intent, Azharul and Firdaus (2017), is crucial in comprehending its potential impact on business performance. Maoyan, Zhujunxuan & Sangyang (2014) highlight the evolution of social media marketing in E-individualized commerce, catering to the evolving demands of consumers. Azharul and Mohammad Firdaus (2017) further emphasize the variety of informational windows and product types, showcasing the diverse market opportunities that stimulate consumer purchases. Alam & Syauthi (2012) explored the influence of religiosity on managing Islamic Home Financing in Klang Valley, employing the Theory of Planned Behaviour (TPB) as a foundational theory. Their research discovered a significant relationship between religion, subjective norms, attitude, and perceived behavioural control towards intention. These studies collectively underscore the significance of consumer intention research. According to Dela, Hidayah & Atmanto (2021), consumer intent represents the underlying ideas driving customer decisions and actions within a particular purchase event.

## **RESEARCH METHODOLOGY**

The research methodology employed in this study is a quantitative method, and the data were collected through a questionnaire survey to accomplish the research objectives. The analysis method used involves analyzing descriptive data acquired from questionnaires or other sources. Surveys are well-suited for collecting data or information related to ongoing events and are commonly utilized by researchers to assess the research context within the study sample. Therefore, a survey-based research design was implemented in this study to elucidate the factors influencing residents' awareness of Hibah. Consequently, quantitative elements were utilized, employing a questionnaire instrument distributed to the relevant residents for the purpose of this study.

The study sample consists of 327 Muslim residents in Raub, Pahang,



who were selected as respondents to evaluate the extent to which the objectives of this study can be implemented. Table 1 provides information about the demographic characteristics of each respondent, including their gender, age, marital status, income, and educational background.

**Table 1:** Demographic Information

| No.            | Demographic Information | Frequency ( <i>f</i> ) | Percent (%) |
|----------------|-------------------------|------------------------|-------------|
| Gender         | Male                    | 96                     | 29.4        |
|                | Female                  | 231                    | 70.6        |
| Age            | 18 – 27 years old       | 261                    | 70.8        |
|                | 28 – 37 years old       | 30                     | 9.2         |
|                | 38 – 47 years old       | 21                     | 6.4         |
|                | 47 years old and above  | 15                     | 4.6         |
| Marital Status | Single                  | 267                    | 81.7        |
|                | Married                 | 30                     | 18.3        |
| Income         | RM0-RM1499              | 117                    | 35.8        |
|                | RM1500-RM2500           | 144                    | 44.0        |
|                | RM2501-RM3500           | 30                     | 9.2         |
|                | RM3501 and above        | 36                     | 11.0        |
| Level          | SPM                     | 27                     | 8.3         |
| Education      | Diploma/STPM/STAM       | 57                     | 17.4        |
|                | Degree                  | 243                    | 74.3        |

**Source:** Authors

Based on the demographic characteristics of each respondent, the researchers divided the questionnaire into five parts: (i) understanding the concept of Hibah, (ii) awareness of Hibah, (iii) attitude towards Hibah, and (iv) the intention to participate in Hibah. Descriptive analysis was then conducted using frequency values (*f*) and percentages (%) based on the questions asked to assess the level of awareness related to Hibah.

## FINDINGS AND DISCUSSIONS

The findings were obtained from the questionnaires that were distributed online using Google Forms to the Muslim residents of Raub, Pahang. A total of 327 people responded to the survey. The gathered data was analyzed using the Statistical Package for the Social Sciences (SPSS) software throughout the study, as this method was found to be efficient and significantly contributed to the achievement of the research goals.

### Descriptive Analysis: Understanding the Concept of Hibah

In this section, the respondents were asked five questions. The first question was "I know about the concept of Hibah." The second question was "I know that Hibah and inheritance are two different things." The third question was



"Hibah can be given to all people, either to Muslims or non-Muslims." The fourth question was "Distribution of Hibah can only be implemented before the death of the person who wants to make Hibah for their property." The fifth question was "I know that there is no limitation for the portion of people who are receiving the Hibah property." The respondents were provided with three answer options: "Disagree," "Neutral," and "Agree."

In this section, a variable is utilized to assess the respondents' level of understanding regarding the concept of Hibah. There are five different items within this section. The analysis conducted to depict the level of understanding towards Hibah among the respondents in this research is demonstrated in Table 2. The analysis incorporates percentage (%), frequency (*f*), standard deviation, mean, mode, and median to present the data.

**Table 2:** Data on Understanding the Concept of Hibah

| Item  | Frequency ( <i>f</i> ),<br>Percent (%) |     |     | Mean | SD   | Mode | Median |
|---|--|-----|-----|------|------|------|--------|
|   | 1                                      | 2   | 3   |      |      |      |        |
| 1. I know about the concept of Hibah  | 15,                                    | 66, | 246 | 2.71 | 0.54 | 3    | 3      |
|   | 4.6                                    | 20. | 75. |      |      |      |        |
| 2. I know that the Hibah and inheritance are two different things   | 9,                                     | 18, | 300 | 2.89 | 0.39 | 3    | 3      |
|   | 2.8                                    | 5.5 | 91. |      |      |      |        |
| 3. Hibah can be given to all peoples either to the Muslim or non-Muslim   | 51,                                    | 105 | 171 | 2.37 | 0.73 | 3    | 3      |
|   | 15.                                    | 32. | 52. |      |      |      |        |
| 4. Distribution of Hibah can only be implemented before the death of the person who want to make Hibah for his property | 60,                                    | 75, | 192 | 2.4  | 0.78 | 3    | 3      |
|   | 18.                                    | 22. | 58. |      |      |      |        |
| 5. I know that there is no limitation for the portion for people who are receiving the Hibah property                   | 39,                                    | 84, | 204 | 2.5  | 0.7  | 3    | 3      |
|   | 11.                                    | 25. | 62. |      |      |      |        |
|   | 9                                      | 7   | 4   |      |      |      |        |

(Note: 1: Disagree, 2: Neutral, 3: Agree)

Source: Authors

The results from Table 2 indicate that the item ‘Hibah and inheritance are two different things’ (*Mean*=2.89, *SD*=0.39, *Mode*=3, *Median*=3) has the

highest value, followed by the concept of Hibah ( $Mean=2.71, SD=0.55, Mode=3, Median=3$ ). Next, the third item ‘no limitation for the portion of people who are receiving the Hibah property’ ( $Mean=2.50, SD=0.70, Mode=3, Median=3$ ) and the second last item, ‘the distribution of Hibah can only be implemented before the death of the person who wants to make Hibah for his property’ ( $Mean=2.40, SD=0.78, Mode=3, Median=3$ ). As for the last item, ‘Hibah can be given to all peoples either to the Muslim or non-Muslim’ ( $Mean=2.37, SD=0.74, Mode=3, Median=3$ ).

The mode and median values for all items within the "Understanding Concept of Hibah" variable are at level 3, indicating an agreement level. This implies that the respondents in this study agree that they possess a high level of understanding of the concept of Hibah. Consequently, the level of awareness regarding Hibah among Muslim residents in Raub, Pahang, particularly with respect to the understanding of the concept of Hibah, is high.

### Descriptive Analysis: Attitude Towards Hibah

In this section, respondents are asked six questions. The first question is, "Is choosing Hibah a good idea in general?" The second question is, "Is choosing Hibah useful for my children and other heirs?" The third question is, "Is choosing Hibah beneficial for society?" The fourth question is, "Does Hibah have a positive impact on Muslims' lifestyle?" The fifth question is, "Does Hibah have a positive impact in increasing the happiness of society?" Lastly, the sixth question is, "Are you happy to participate in Hibah?" Respondents are requested to select one of three possible responses: "Disagree," "Neutral," or "Agree."

In this section, an attitude-determining variable is present, with a total of six distinct items. Table 3 presents a descriptive analysis of the level of attitude towards Hibah among the respondents in this research. The analysis employs percentage (%), frequency ( $f$ ), standard deviation, mean, mode, and median to present the data.

**Table 3:** Data on Attitude Towards Hibah

| Item  | Frequency ( $f$ ),<br>Percent (%) |     |     | Mean | SD   | Mode | Median |
|---|-----------------------------------|-----|-----|------|------|------|--------|
|   | 1                                 | 2   | 3   |      |      |      |        |
| 1. Choosing Hibah is a good idea in general | 3,                                | 60, | 264 | 2.8  | 0.42 | 3    | 3      |
|   | 0.9                               | 18. | 80. |      |      |      |        |
| 2. Choosing Hibah is                        | 3,                                | 51, | 273 | 2.83 | 0.4  | 3    | 3      |
|   |                                   | 3   | 7   |      |      |      |        |

|   |         |          |           |      |      |   |   |
|---|---------|----------|-----------|------|------|---|---|
| useful for my children and other heirs                            | 0.9     | 15.6     | 83.5      |      |      |   |   |
| 3. Choosing Hibah is beneficial for the society                   | 6, 1.8  | 60, 18.3 | 261, 79.8 | 2.78 | 0.46 | 3 | 3 |
| 4. Hibah has a positive impact on Muslims' lifestyle              | 12, 3.7 | 42, 12.8 | 273, 83.5 | 2.8  | 0.49 | 3 | 3 |
| 5. Hibah has a good impact in increasing the happiness of society | 9, 2.8  | 63, 19.3 | 255, 78   | 2.75 | 0.49 | 3 | 3 |
| 6. I'm happy to participate in Hibah                              | 9, 2.8  | 78, 23.9 | 240, 73.4 | 2.71 | 0.51 | 3 | 3 |

(Note: 1: Disagree, 2: Neutral, 3: Agree)

Source: Authors

The analysis in Table 3 indicates that the item 'Choosing Hibah is useful for my children and other heirs' ( $Mean=2.83$ ,  $SD=0.40$ ,  $Mode=3$ ,  $Median=3$ ) received the highest value. This was closely followed by 'Choosing Hibah is a good idea in general' ( $Mean=2.80$ ,  $SD=0.42$ ,  $Mode=3$ ,  $Median=3$ ). The third item, 'Hibah has a positive impact on Muslims' lifestyle' ( $Mean=2.80$ ,  $SD=0.49$ ,  $Mode=3$ ,  $Median=3$ ) and item 'Choosing Hibah is beneficial for the society' ( $Mean=2.78$ ,  $SD=0.46$ ,  $Mode=3$ ,  $Median=3$ ). The subsequent items were 'Hibah has a good impact in increasing the happiness of society' ( $Mean=2.75$ ,  $SD=0.49$ ,  $Mode=3$ ,  $Median=3$ ) and 'I am happy to participate in Hibah' ( $Mean=2.71$ ,  $SD=0.51$ ,  $Mode=3$ ,  $Median=3$ ).

However, the mode and median values for all items in the "Attitude Towards Hibah" were at level 3, indicating strong agreement across the board. This suggests that respondents in this study hold a high level of awareness towards Hibah. Consequently, the level of awareness towards Hibah among Muslim residents in Raub, Pahang, pertaining to the aspect of Attitude towards Hibah, is at a significantly high level.

### Descriptive Analysis: Intention to Participate in Hibah

In this section, the respondents are presented with six questions. The first question is "I intend to have Hibah". The second question is "I am interested in using Hibah". The third question is "It's likely I will have Hibah". The fourth question is "I will participate in Hibah someday". The fifth question is "I am

willing to undertake Hibah as my estate planning”. Lastly, the sixth question is “I intend to continue participating in Hibah”. Respondents are instructed to select one of five possible responses: "Strongly Disagree," "Disagree," "Neutral," "Agree," or "Strongly Agree."

In this section, a variable that determines the Intention to Participate in Hibah is present, consisting of six distinct items. Table 4 presents a descriptive analysis of the level of Intention to Participate in Hibah among the respondents in this research. The analysis utilizes percentage (%), frequency (*f*), standard deviation, mean, mode, and median to present the data.

**Table 4:** Data on Intention to Participate in Hibah

| Item   | Frequency ( <i>f</i> ),<br>Percent (%) |         |           |           |            | Mean | SD   | Mode | Median |
|--|--|---------|-----------|-----------|------------|------|------|------|--------|
|  | 1                                      | 2       | 3         | 4         | 5          |      |      |      |        |
| 1. I intend to have Hibah                                | 3, 0, 9                                | 0, 0, 5 | 54, 16, 5 | 87, 26, 6 | 183, 56    | 2.8  | 0.42 | 3    | 3      |
| 2. I am interested to use Hibah                          | 3, 0, 9                                | 0, 0, 4 | 57, 17, 4 | 90, 27, 5 | 177, 54, 1 | 2.83 | 0.4  | 3    | 3      |
| 3. It's likely I will have Hibah                         | 3, 0, 9                                | 6, 1, 8 | 48, 14, 7 | 87, 26, 6 | 183, 56    | 2.78 | 0.46 | 3    | 3      |
| 4. I will participate in Hibah someday                   | 3, 0, 9                                | 3, 0, 9 | 48, 14, 7 | 75, 22, 9 | 198, 60, 6 | 2.8  | 0.49 | 3    | 3      |
| 5. I am willing to undertake Hibah as my estate planning | 3, 0, 9                                | 3, 0, 9 | 45, 13, 8 | 96, 29, 4 | 180, 55    | 2.75 | 0.49 | 3    | 3      |
| 6. I intend to continue participating in Hibah           | 3, 0, 9                                | 3, 0, 9 | 66, 20, 2 | 72, 22    | 183, 56    | 2.71 | 0.51 | 3    | 3      |

(Note: 1: Strongly Disagree, 2: Disagree, 3: Neutral, 4: Agree, 5: Strongly Agree)

Source: Authors

The analysis in Table 4 shows that the item ‘Will participate in Hibah someday’ (*Mean=4.41, SD=0.84, Mode=5, Median=5*) shows the highest value, followed by ‘Intend to have Hibah’ (*Mean=4.37, SD=0.82, Mode=5, Median=5*). The third item, ‘Willing to undertake Hibah as estate planning’ (*Mean=4.37, SD=0.82, Mode=5, Median=5*) and the item ‘Likely will have Hibah’ (*Mean=4.35, SD=0.86, Mode=5, Median=5*). The subsequent items are ‘Hibah has a good impact in increasing the happiness of society’ (*Mean=4.34, SD=0.82, Mode=5, Median=5*) and the last item ‘Intend to continue participating in Hibah’ (*Mean=4.31, SD=0.89, Mode=5, Median=5*).

The mode and median values for all items in the “Intention to Participate in Hibah” variable were at level 5, indicating a strong agreement. This shows that the respondents in this study possess a very high intention to participate in Hibah. Therefore, the level of awareness of Hibah among Muslim residents in Raub, Pahang for the aspect of Intention to Participate in Hibah, is at an exceptionally high level.

**Descriptive Analysis: Awareness of Hibah**

In this section, respondents are presented with seven questions. The first question is "I'm interested to know more about Hibah." The second question is "I'm aware of the existence of Hibah." The third question is "In general, Hibah provides more advantages to the public." The fourth question is "I know the importance of being alert about Hibah." The fifth question is "I'm aware that Hibah is based on Shariah principles." The sixth question is "Hibah is important." The seventh question is "Hibah awareness is crucial for me." Respondents are instructed to select one of five possible responses: "Strongly Disagree," "Disagree," "Neutral," "Agree," or "Strongly Agree."

In this section, a variable concerning awareness towards Hibah among Muslim residents is considered, comprising a total of seven distinct items. Table 5 presents a descriptive analysis of the level of awareness towards Hibah among the respondents in this research. The analysis utilizes percentage (%), frequency (*f*), standard deviation, mean, mode, and median to present the data.

**Table 5:** Data on Awareness

| Item                                       | Frequency ( <i>f</i> ),<br>Percent (%) |   |    |    |     | Mean | SD   | Mode | Median |
|--|--|---|----|----|-----|------|------|------|--------|
|  | 1                                      | 2 | 3  | 4  | 5   |      |      |      |        |
| 1. I'm interested to know more about Hibah | 0                                      | 0 | 36 | 57 | 234 | 4.61 | 0.68 | 5    | 5      |

|   |    |     |      |      |      |      |      |   |   |
|---|----|-----|------|------|------|------|------|---|---|
| 2. I'm aware of the existence of Hibah                  | 0, | 0,  | 18,  | 54,  | 255  | 4.72 | 0.56 | 5 | 5 |
|   | 0  | 0   | 5.5  | 16.5 | 78   |      |      |   |   |
| 3. In general, Hibah provides more advantages to public | 0, | 0,  | 24,  | 102, | 201  | 4.54 | 0.63 | 5 | 5 |
|   | 0  | 0   | 7.3  | 31.2 | 61.5 |      |      |   |   |
| 4. I know the importance to be alert on Hibah           | 0, | 0,  | 42,  | 108, | 177  | 4.41 | 0.71 | 5 | 5 |
|   | 0  | 0   | 12.8 | 33.8 | 54.1 |      |      |   |   |
| 5. I'm aware that Hibah is based on Shariah principles  | 0, | 9,  | 12,  | 66,  | 240  | 4.64 | 0.69 | 5 | 5 |
|   | 0  | 2.8 | 3.7  | 20.2 | 73.4 |      |      |   |   |
| 6. Hibah is important                                   | 0, | 3,  | 33,  | 81,  | 210  | 4.52 | 0.71 | 5 | 5 |
|   | 0  | 0.9 | 10.1 | 24.8 | 64.2 |      |      |   |   |
| 7. Hibah awareness is crucial for me                    | 0, | 0,  | 30,  | 90,  | 207  | 4.54 | 0.66 | 5 | 5 |
|   | 0  | 0   | 9.2  | 27.5 | 63.3 |      |      |   |   |

(Note: 1: Strongly Disagree, 2: Disagree, 3: Neutral, 4: Agree, 5: Strongly Agree)

Source: Authors

The findings presented in Table 5 demonstrate that the item 'Aware of the existence of Hibah' ( $Mean=4.72$ ,  $SD=0.56$ ,  $Mode=5$ ,  $Median=5$ ) shows the highest value, followed by 'Aware that Hibah is based on Shariah principles' ( $Mean=4.64$ ,  $SD=0.69$ ,  $Mode=5$ ,  $Median=5$ ). The third item 'Is interested to know more about Hibah' ( $Mean=4.61$ ,  $SD=0.68$ ,  $Mode=5$ ,  $Median=5$ ) and item 'Hibah awareness is crucial' ( $Mean=4.54$ ,  $SD=0.66$ ,  $Mode=5$ ,  $Median=5$ ). The subsequent item were 'Hibah provides more advantages to public' ( $Mean=4.54$ ,  $SD=0.63$ ,  $Mode=5$ ,  $Median=5$ ) and 'Hibah is important' ( $Mean=4.52$ ,  $SD=0.71$ ,  $Mode=5$ ,  $Median=5$ ). The item for 'Importance to be alert on Hibah' ( $Mean=4.41$ ,  $SD=0.70$ ,  $Mode=5$ ,  $Median=5$ ).

The mode and median values for all items in the "Awareness of Hibah" variable were at level 5, indicating a strong agreement. This suggests that the respondents in this study possess a very high level of Awareness of Hibah. Therefore, the level of awareness towards Hibah among Muslim residents in

Raub, Pahang for the aspect of Awareness is very high.

### The Level of Awareness of Hibah Among Muslim Residents in Raub, Pahang

This section discusses the Level of Awareness Towards Hibah Among Muslim Residents in Raub, Pahang. Table 6 provides descriptive findings for the four variables considered in this study, namely Understanding the Concept of Hibah, Awareness of Hibah, Attitude Towards Hibah, and the Intention to Participate in Hibah. These findings are based on descriptive analysis of mean, mode, median, standard deviation and interquartile range.

**Table 6:** Data on The Level of Awareness Towards Hibah Among Muslim Residents in Raub

| Variables                      | Mean | Standard deviation | Mode | Median | Interquartile Range |
|--------------------------------|------|--------------------|------|--------|---------------------|
| Understanding Concept of Hibah | 2.27 | 0.55               | 2    | 2      | 1                   |
| Attitude                       | 2.54 | 0.58               | 3    | 3      | 1                   |

Source: Authors

Based on the findings presented in Table 6, the Attitude Towards Hibah variable has the highest value (Mean=2.57, SD=0.58, Mode=3, Median=3, IQR=1), compared to the Understanding the Concept of Hibah variable (Mean=2.27, SD=0.55, Mode=2, Median=2, IQR=1). This indicates that the median value for the Attitude variable is at a high level, precisely at level 3, signifying that the respondent's data aligns with a positive attitude towards the topic. On the other hand, the Understanding Concept of Hibah variable, stands at a moderate level, which is at level 2, implying that respondents are uncertain about their comprehension of Hibah.

Moreover, both variables exhibit a low quartile range value of 1, suggesting that the variability of the data is minimal. This data consistency demonstrates that the respondents consistently exhibit awareness towards Hibah Among Muslim Residents in Raub. The findings of data consistency are further supported by a low standard deviation value that is close to zero, indicating that the distribution of respondents who provided perceptions aligns closely with the mean value for each variable.

**Table 7:** Data on The Level of Awareness Towards Hibah Among Muslim Residents in Raub

| Variables | Mean | Standard deviation | Mode | Median | Interquartile Range |
|-----------|------|--------------------|------|--------|---------------------|
|-----------|------|--------------------|------|--------|---------------------|



|                                   |      |      |   |   |   |
|-----------------------------------|------|------|---|---|---|
| Intention to Participate in Hibah | 4.17 | 0.89 | 5 | 4 | 1 |
| Awareness                         | 4.24 | 0.68 | 4 | 4 | 1 |

Source: Authors

In the study findings presented in Table 7, the variable Awareness ranks the highest variable ( $Mean=4.24$ ,  $SD=0.68$ ,  $Mode=4$ ,  $Median=4$ ,  $IQR=1$ ), followed by the variable for Intention to Participate in Hibah in second place ( $Mean=4.17$ ,  $SD=0.89$ ,  $Mode=5$ ,  $Median=4$ ,  $IQR=1$ ). Furthermore, both variables indicate a median value at a high level, specifically at level 4, which aligns with Awareness Towards Hibah Among Muslim Residents in Raub. Additionally, they exhibit a low interquartile range value of 1, indicating that the variability of the data is minimal.

This uniformity in data suggests that the respondents consistently demonstrate awareness towards Hibah Among Muslim Residents in Raub. Moreover, the finding of data consistency is further substantiated by a low standard deviation value close to zero, signifying that the distribution of respondents providing perceptions aligns closely with the mean value for each variable.

Therefore, based on the findings of this study from 327 respondents, it is evident that the level of awareness towards Hibah among Muslim residents in Raub, Pahang is high. Various factors contribute to this level of awareness, including Understanding the Concept of Hibah, Awareness, Attitude, and the Intention to Participate in Hibah. However, there is still room for improvement and expansion of empowerment for understanding and awareness of Hibah. This can be achieved through the following suggestions:

### 1. Education on Hibah

Education on Hibah encompasses the comprehension of a methodology to effectively address and fulfil the requirements of the allocation of Islamic resources. Educating individuals about Hibah will enhance their understanding of how to secure grants for the future. It will also provide them with insights into the significance of Hibah, equipping them to navigate property-related matters in the future. Knowledge about Hibah is pivotal as it facilitates an understanding of how Hibah functions as a tool in the Islamic system of wealth distribution. This knowledge ensures that no property remains underutilized and that distribution aligns with the wishes of each individual. Acquiring knowledge about Hibah can also foster comprehension and stimulate creative thinking in the application of this knowledge.

As long as a person is alive, knowledge continues to exist. Therefore, it is crucial for Muslims to actively seek knowledge and disseminate it to others. Muslims believe that only three factors, including the sharing and effective utilization of knowledge by others, contribute to receiving greater rewards after one's passing. Knowledge is a valuable asset in any industry, providing a competitive edge for an individual's employer over rivals. A person with an extensive knowledge base is regarded as an asset, adding value to a firm. The banking industry is no exception. Knowledge empowers employees of Islamic financial institutions (IFIs) to provide customers with meaningful insights. It is expected that knowledge will have a positive association with Hibah awareness among Malaysia's Islamic bank clients, thereby fostering increased awareness of Hibah.

## **2. Utilizing Social Media**

Hibah is considered one of the most effective options for wealth distribution, underscoring the importance of educating the public about its advantages as a potential solution to the issue of frozen assets in Malaysia. The pervasive use of social media has transformed interpersonal communication, primarily due to its participatory nature. Khairiah et al. (2017) emphasizes the necessity of raising public awareness about Hibah and its dissemination. It is worth noting that social media possesses the capacity to capture the public's attention and prompt them to seek information actively. With its participatory nature and ability to cater to diverse demands, social media has become a popular platform for promoting products and services. However, there remains a lack of research on Hibah, particularly concerning the role of social media in addressing inheritance-related issues. Hibah offers numerous benefits to the public as an alternative to the conventional method of dividing Muslims' assets, potentially contributing to the reduction of the increasing number of frozen assets in Malaysia. Therefore, it is imperative to educate the public about Hibah. In contrast to traditional means, researchers have observed that social media content can be easily disseminated and accessed by anyone.

Kamarudin and Al-Ma'amun (2013) highlight the absence of research on the potential role of social media in disseminating knowledge about inheritance in Malaysia. Their study concluded that the use of Facebook helps users stay informed about estate management matters, suggesting that estate management authorities should leverage this platform to promote their products and services to the public. The study also proposes that utilizing social media as a channel can effectively raise awareness and ensure the successful implementation of Hibah. The research underscores that social media, being

more accessible to the general population, possesses the potential to efficiently disseminate knowledge. Therefore, the use of social media can significantly contribute to enhancing public awareness of Hibah

### 3. Hibah Promotion Campaign

An additional approach to enhancing Hibah awareness involves the role of marketing and promotion. This is particularly crucial as clients of Islamic banks need to be aware of the institutions that support Hibah and disseminate knowledge about the importance of wealth sharing. Both marketing and promotion aim to facilitate a better understanding and recognition of Hibah. Apart from learning through the identification of communication creation, where the promotion is generated, marketing is also involved in connecting promotion with communication, encompassing the sales aspect of marketing (Kanagal, 2013). This approach is instrumental in assisting the sector in effectively promoting new products or services.

Marketing and promotion play a crucial role in the banking sector, enabling clients to grasp the offered products. This process helps to underscore the unique features of the bank's methods, attracting new clients and fostering loyalty among existing ones. In the case of Islamic financial institutions (IFI), effective marketing and promotion are essential for clients to comprehend the benefits of the products. Given that Islamic Finance is relatively novel to many clients, it is crucial to emphasize marketing and promotional efforts. Hibah trust, being a relatively new concept in IFIs compared to *Waqf* and *Zakat*, requires targeted marketing and promotional strategies to help clients understand the fundamental objectives of Hibah.

### CONCLUSION

Hibah represents the genuine transfer of property ownership from one party to another during the lifetime of the Hibah giver, without any consideration or benefits in return. This voluntary act must be accompanied by an agreement of offer and acceptance, expressed through '*ijab*' and '*qabul*' or similar phrases. It is carried out without any intention to praise or honour someone. This deed is regarded as honourable and respectable in Islam, as it not only transfers ownership to the other party but also prevents disputes among heirs after the owner's passing.

Despite the various benefits of Hibah, few Muslims in Malaysia actively engage in, subscribe to, or even fully comprehend it, contributing to its limited practice. While the Islamic law of inheritance establishes a framework for

distributing an individual's assets after their demise, the execution process often proves intricate, leading to instances where heirs fail to claim their rightful shares, thereby contributing to the accumulation of unclaimed assets in Malaysia. Although not mandatory in Islam, Hibah is highly recommended, as it can aid in the recovery of lost or overlooked property, amplifying its significance.

To prevent potential disputes among heirs and to ensure the equitable distribution of wealth, a Muslim can proactively arrange for the transfer of assets to heirs, including non-heirs, during their lifetime. Encouraging more Muslims to implement the practice of Hibah would effectively reduce the occurrence of unclaimed wealth, highlighting the critical need for widespread awareness about this practice. The significance of Hibah as a form of Islamic estate planning cannot be overstated, as it not only enhances the quality of life for Muslims but also contributes to economic growth. Regular and systematic estate planning ensures that society continues to benefit from the fluid circulation of money and property, preventing stagnation and accumulation of wealth.

A streamlined transfer of wealth contributes to the overall strengthening of the economy. Hibah has played a significant role in alleviating the challenges associated with dormant estates among Muslims in Malaysia. The escalating trend of frozen estates in the country has led scholars to suggest Hibah as a potential solution to mitigate these concerns. Resolving the predicament of dormant estates is crucial, as it could potentially have adverse effects on Malaysia's Muslim economy and society.

## **ACKNOWLEDGEMENTS**

Special thanks to the Academy of Contemporary Islamic Studies (ACIS), UiTM Shah Alam for providing technical support for this article.

## **CONFLICT OF INTERESTS**

The authors declare no competing interests, such as financial or personal relationships, in the writing of this article.

## **AUTHORS' CONTRIBUTION**

The first author designed the research methodology and analysed the data. The co-author ensured all citations and references were relevant to the study and supervised the result.

## REFERENCES

- Abdul Rashid, R., Hassan, S.A. & Yaakub, N.I., (2013). A Need For Legal Framework of Gift Inter Vivos (Hibah) In Malaysian Estate Planning. *International Journal of Business, Economics and Law*, 2 (3), 1-9.
- Akhtar, J. A., & Akhter, A. (2011). Awareness and Attitude of University Employees towards Islamic Banking in India. *International Journal of Business SWOT*, 30.
- Al-Aidaros, A. H., Ishak, A. F., & Mahamud, W. M. F. W. (2018). Empirical Study on Hibah Awareness in Kedah State of Malaysia. *IJUS/ International Journal of Umranic Studies*.
- Alam, S.S., & Sayuti, N.M. (2011). Applying the theory of planned behaviour (TPB) in food purchasing. *International Journal of Commerce and Management*, 21(1), 8-20.
- al-Zuhaily, Wahbah. (2007). *al-Fiqh al-Islami wa Adillatuh*. Damsyiq: Dar al-Fikr.
- Amin, H., Lada, S., & Tanakinjal, G.H. (2009). Predicting Intention to Choose Halal Products Using Theory of Reasoned Action. *International Journal of Islamic and Middle Eastern Finance and Management*, 2(1).
- Amin, H., Rahman, A.R.A. Jr., Sondoh. L.S., & Hwa, A.M.C. (2011), Determinants of Customers' Intention to Use Islamic Personal Financing: The Case of Malaysian Islamic Banks. *Journal of Islamic Accounting and Business Research*, 2(1)2.
- Awan, H. M., & Shahzad Bukhari, K. (2011). Customer's Criteria for Selecting an Islamic Bank: Evidence From Pakistan. *Journal of Islamic Marketing*, 2(1).
- Azharul Adha Dzulkarnain, & Mohammad Firdaus Mohammad Hatta. (2017). Factors Influencing Consumer Intention Towards Investment Account: Post IFSA 2013. *ASEAN Comparative Education Research Journal on Islam and Civilization*, 1 (2), 17-32.
- Azi Haslin Abdul Rahman & Rusni Hassan. (2020). Perancangan Harta Islam di Malaysia: Satu Dilema. *Journal of Islam in Asia*, 17(2), 237-268.
- Buang, A.H., (2008). Appreciation of Syari'ah Principles in Property Management in Contemporary Malaysian Society. *Shariah Journal*, Vol16, Special Edition.
- Butt, M. M., & Aftab, M. (2013). Incorporating Attitude Towards Halal Banking in an Integrated Service Quality, Satisfaction, Trust and Loyalty Model In Online Islamic Banking Context. *International Journal of Bank Marketing*, 31(1).
- Dela Pradana Sari, Hidayah, Nurul & Atmanto, Dwi. (2021). Analysis of Consumer Preferences in the Selection of Cosmetic Mascara. *Jurnal Tata Rias*, 11(2), 69-78.
- Fatin, A. & Mohammad, T. S. (2011). *The Causes of Unclaimed, Late Claimed or Distributed Estates of Deceased Muslims in Malaysia*. Paper presented at

- the 2011 International Conference on Sociality and Economics Development, 4 June -5 June, Kuala Lumpur.
- Hassan, A. A. (2005). *Malay dilemma*. Personal Money, 77-78.
- Kamarudin, M. K., & Al-Ma'amun, S. (2013). Implikasi Akta Perkhidmatan Kewangan Islam 2013 Ke Atas Industri Takaful di Malaysia: Tumpuan Kepada Penamaan Dan Hibah Manfaat Takaful. *Regional Seminar on Islamic Higher Educational Institutions*.
- Kanagal, N.B., (2013). Promotions as market transactions. *Journal of Management and Marketing Research*, 13(1).
- Kautonen, T., Van Gelderen, M., & Tornikoski, E.T. (2013). Predicting Entrepreneurial Behaviour: A Test of The Theory of Planned Behaviour. *Applied Economics*, 45(6).
- Khairiah Ahmad, Rozaiha Ab Majid, Rozaiha Ab Majid, & Siti Fatimah Noor Minhad. (2017). Acceptance of Hibah as an Alternative Mechanism in Muslims Asset Management. SHS Web of Conferences, 36 0030 (2017). <https://doi.org/10.1051/shsconf/20173600030>
- Luo, Xueming & Homburg, Christian. (2007). Neglected Outcomes of Consumer Satisfaction. *Jpurnal of Marketing*, 71(2).
- Nordin, M.H. (2019). Laporan Jabatan Tanah dan Galian Negara 2016. Berita Harian. <https://www.bharian.com.my/rencana/agama/2019/06/576016/usah-ambil-mudah-persoalan-wasiat-pengurusan-harta-selepas-mati>
- Malebana, J. (2014), Entrepreneurial Intentions of South African Rural University Students: A Test of The Theory Of Planned Behaviour. *Journal of Economics and Behavioural Studies*, 6 (2).
- Maoyan, Zhujunxuan, Sangyang (2014). Consumer Purchase Intention Research Based on Social Media Marketing. *International Journal of Business and Social Science*, 5(10)(1), 92-97.
- Md-Taib, F.M., Ramayah, T., & Abdul-Razak, D. (2008), Factor Influencing Intention To Use Diminishing Partnership Home Financing. *International Journal of Islamic and Middle Eastern Finance and Management*, 1(3).
- Mishra, S. (2014), Adoption of M-commerce in India: Applying Theory of Planned Behaviour Model. *Journal of Internet Banking and Commerce*, 19(1).
- Muda, M. Z. (2008). Instruments of Hibah and Wills: Analysis of the regulations and applications in Malaysia. *In Hibah and Faraid National Convention (Vol. 7)*.
- Mujani, W.K., Abdul Rashid, R., Wan Hussain, W.M.H. & Yaakub, N.I. (2012). Gift Inter Vivos for Charged Property. *The Social Sciences*, 7 (2).
- Nadzirah Mohd Said, & Ram Al Jaffri Saad. (2016). A Conceptual Model of Hibah Giving Behavior. *International Review of Management and Marketing*, 6 (S8), 18-21.
- Rahman, N. A., Ahmad, A. H.N.S.A, Ruslan, R.A.H.M & Ahmad Z.H. (2020).

- Exploring Of Hibah Information Richness on Consumer Reception in Malaysia. *World Marketing Conference 2020*.
- Ramdhony, D. (2013). Islamic Banking Awareness Attitudes and Bank Selection Criteria. *International Journal of Humanities and Applied Sciences*, 2(2).
- Rusnadewi Abdul Rashid & Nor Hisyam Ahmad (2013). Pengurusan Harta Melalui Hibah: Kepentingan dan Manfaat dari Pelbagai Aspek Untuk Kemajuan Ummah. *Jurnal Hadhari*, 5(1), 91-104.
- Saad, R.A.J., Bidin, Z., Idris, K.M., & Hussain, M.H.M. (2010). Faktor Faktor Yang Mempengaruhi Gelagat Kepatuhan Zakat Perniagaan. *Jurnal Pengurusan*, 30(3).
- Sentot Suciarto A., Wen-Shai Hung, Shu Hsun Ho & Posmaria S. Sitohang. (2015). Influence of Green Marketing Toward Purchase Intention of Green Product through Attitude: Survey on Indonesian and Taiwanese Students. *International Journal of Humanities and Management Sciences*, 3(4), 198-202.
- Shah, H., Aziz, A., Jaffari, A. R., Waris, S., Ejaz, W., Fatima, M. and Sherazi., K. (2012). The Impact of Brands on Consumer Purchase Intentions. *Asian Journal of Business Management*, 4 (2), 105-110.
- Shafinar Ismail, Nurhaslinda Hashim, Rohaiza Kamis, Hazalinda Harun & Nurul Nadiyah Abdul Samad. (2013). Determinants of attitude towards estate planning in Malaysia: An empirical investigation. *International Conference on Economics and Business Research (ICEBR) 2013*. *Procedia Economics and Finance* 00 (2013) 000-000.
- Siti Zalikah Md Nor. (2002). Pengurusan Wakaf, Wasiat dan Hibah di Malaysia, *Isu Syariah dan Undang-undang Siri 11*, Bangi: Jabatan Syariah, Fakulti Pengajian Islam, UKM.
- Sohail Younus, Faiza Rasheed & Anas Zia. (2015). Identifying the Factors Affecting Customer Purchase Intention. *Global Journal of Management and Business Research: A Administration and Management*, 15 (2), 9-14.
- Anuar, S.S. (2012). Harta Pusaka Tak Diwasiat RM45 Bilion. [www.bharian.com.my/bharian/articles/HartapusakatakdiwasiatRM45bilion/Article/indx\\_html](http://www.bharian.com.my/bharian/articles/HartapusakatakdiwasiatRM45bilion/Article/indx_html)
- Teo, T., & Lee, B. C. (2010). Explaining The Intention to Use Technology Among Student Teachers: An application of the Theory of Planned Behavior (TPB). *Campus-Wide Information Systems*, 27(2).