

The copyright © of this thesis belongs to its rightful author and/or other copyright owner. Copies can be accessed and downloaded for non-commercial or learning purposes without any charge and permission. The thesis cannot be reproduced or quoted as a whole without the permission from its rightful owner. No alteration or changes in format is allowed without permission from its rightful owner.



**FACTORS INFLUENCING KNOWLEDGE OF *HIBAH*  
AMONG MUSLIMS IN ALOR SETAR, KEDAH**

**NUR SYAEDAH BINTI KAMIS**



**MASTER IN ISLAMIC FINANCE AND BANKING  
UNIVERSITI UTARA MALAYSIA  
August 2019**



**FACTORS INFLUENCING KNOWLEDGE OF *HIBAH* AMONG  
MUSLIMS IN ALOR SETAR, KEDAH**

**By**

**NUR SYAEDAH BINTI KAMIS**



**UUM**  
**Universiti Utara Malaysia**

**Research Paper Submitted to  
Othman Yeop Abdullah Graduate School of Business  
Universiti Utara Malaysia  
In Partial Fulfilment of the Requirement for the  
Master in Islamic Finance and Banking**





Pusat Pengajian Perniagaan Islam  
ISLAMIC BUSINESS SCHOOL  
كلية إدارة الأعمال الإسلامية  
Universiti Utara Malaysia

**PERAKUAN KERJA KERTAS PENYELIDIKAN**  
(Certification of Research Paper)

Saya, mengaku bertandatangan, memperakukan bahawa  
(I, the undersigned, certified that)

**NUR SYAEDAH BINTI KAMIS (823043)**

Calon untuk Ijazah Sarjana  
(Candidate for the degree of)

**MASTER IN ISLAMIC FINANCE AND BANKING (MIFB)**

telah mengemukakan kertas penyelidikan yang bertajuk  
(has presented his/her research paper of the following title)

***Factors influencing knowledge of hibah among Muslims in Alor Setar, Kedah***

Seperti yang tercatat di muka surat tajuk dan kulit kertas penyelidikan  
(as it appears on the title page and front cover of the research paper)

Bahawa kertas penyelidikan tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan memuaskan.

(that the research paper acceptable in the form and content and that a satisfactory knowledge of the field is covered by the research paper).

Nama Penyelia : **DR. NORAZLINA ABD WAHAB**

Tandatangan  
(Signature)

: Cec S S

Tarikh  
(Date)

: **15 OGOS 2019**



## PERMISSION TO USE

In presenting this dissertation/project paper in partial fulfillment of the requirements for a Post Graduate degree from the Universiti Utara Malaysia (UUM), I agree that the Sultanah Bahiyah Library, UUM may make it freely available for inspection. I further agree that permission for copying this dissertation/ project paper in any manner, in whole or in part, for scholarly purposes may be granted by my supervisors or in their absence, by the Dean of the Othman Yeop Abdullah Graduate School of Business where I did my dissertation/ project paper. It is understood that any copying or publication or use of this dissertation/ project paper or parts of it for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and to Universiti Utara Malaysia in any scholarly use which may be made of any material from my thesis.

Request for permission to copy or to make other use of materials in this thesis, in whole or in part should be addressed to:



Dean of Othman Yeop Abdullah Graduate School of Business  
College of Business  
Universiti Utara Malaysia  
06010 UUM Sintok  
Kedah Darul Aman  
Malaysia

Universiti Utara Malaysia

## ABSTRACT

*Hibah* is one of the effective tools in Islamic estate planning and management in order to encounter severe economic problems facing in our country such as increasing number of frozen inheritance asset and unclaimed money, abundant uneconomical idle inheritance property and mounting arrears of immovable property tax. These problems demonstrate serious losses to Muslims which opposing the spirit of *Maqasid Shari'ah* i.e. to protect the wealth. Indeed, the lack of knowledge in estate planning and management leads to detrimental impacts to Muslims' society and it is alleged that Muslims also lack of knowledge in *hibah*. Thus, the objectives of this study are to evaluate the level of knowledge of *hibah* among Muslims in Alor Setar Kedah and to investigate the factors influencing the knowledge of *hibah*. The data collected for this study is from 195 respondents among Muslims in Alor Setar Kedah, whom answered the questionnaires distributed. The result shows that the level of knowledge of *hibah* among Muslims in Alor Setar Kedah is at good level and four (4) factors i.e. education stream, religiosity, social influence and social were identified to significantly influencing knowledge of *hibah*. Hence, several recommendations have been provided in this study to relevant authority and agencies as well as for the future study.

**Keywords:** *Hibah*, Islamic Estate Planning and Management, Knowledge of *Hibah* and Muslims

## ABSTRAK

Hibah adalah salah satu kaedah yang berkesan dalam perancangan dan pengurusan harta untuk mengatasi masalah ekonomi yang teruk yang telah di hadapi dalam negara kita seperti peningkatan jumlah pembekuan harta warisan, wang tidak dituntut, dan harta-harta warisan yang tidak menjana ekonomi dan tunggakan cukai harta tidak alih. Masalah-masalah ini telah menunjukkan kerugian yang serius dan besar terhadap orang islam yang mana ianya bertentangan dengan Maqasid Syariah iaitu melindungi harta benda. Tidak dapat dinafikan bahawa kekurangan ilmu dalam perancangan dan pengurusan harta pusaka boleh membawa kesan buruk masyarakat Islam dan terdapat dakwaan bahawa orang Islam juga kurang mengetahui tentang *hibah*. Oleh itu, objektif kajian ini adalah untuk menilai tahap pengetahuan tentang *hibah* dikalangan orang Islam di Alor Setar, Kedah dan mengkaji factor-faktor yang mempengaruhi pengetahuan *hibah*. Data di dalam kajian ini telah diperolehi daripada 195 respondens yang telah menjawab soalan kaji selidik yang telah diedarkan. Hasil daripada kajian ini menunjukkan bahawa tahap pengetahuan tentang *hibah* di kalangan orang Islam di Alor Setar Kedah adalah baik dan terdapat empat (4) faktor iaitu aliran pendidikan, keagamaan, pengaruh sosial dan media sosial yang telah dikenal pasti secara signifkasinya mempengaruhi pengetahuan tentang *hibah*. Oleh yang demikian, terdapat beberapa cadangan telah diusulkan di dalam kajian ini kepada pihak berkuasa dan agensi-agensi yang berkaitan serta untuk kajian di masa hadapan.

**Kata Kunci:** Hibah, Perancangan dan Pengurusan Harta Islam, Pengetahuan Hibah dan Orang Muslim



## ACKNOWLEDGEMENTS



First and foremost, *Alhamdulillah* and praise to Allah s.w.t for His endless blessing and merciful in terms of health, knowledge, patience and strength and grant His permission by ease my journey to complete this research. A special dedication and highest appreciation to Mr Muhammad Faizal bin Che Nan, my beloved husband who always blessed, encouraged, cheered me up and always believed that I can finish this research despite of my current condition in third trimester of pregnancy.

I would love to take this opportunity to express my heartfelt appreciation and indebtedness to my supportive supervisor, Dr Norazlina bt. Abd Wahab for her full-commitment, investing her precious time, providing guidance and continuous assistance while completing this research and always gave full-support on my ideas generation, advice, encouragement, kind understanding of my current state as part-time student, working and pregnant. Special thanks to Dr Zairy Zainol for recommended Dr Norazlina to be my supervisor and shared strategies and tips to finish the study on time.

My deepest gratitude goes to my father, Kamis bin Sintim, late mother, NorFiza binti Abdul Manan, and Ibu Gee who always inspiring me to further my study and their endless prayers are the main reason why I am here now. The same goes to my siblings, family in Sabah, my parents and family in laws for their helps, supports and prayers for my success throughout my Master journey.

I would also take this chance to express my sincere appreciation to my learned friends; Nur Fitriah Azmi, Nur Hayati Yasri, Atiqah Madzi, Adzreen Ayuni, Haifaa Liyana, Syazwani Abu Hassan and others for being very handful by sharing their advices, ideas, knowledge and always motivate each other and thanks to those who involved in this research directly or indirectly and contributed toward the completion of this research paper.

May Allah grant His grant the best rewards to all of you in this life and hereafter.

Thank you,

Nur Syaedah binti Kamis  
Master of Islamic Finance and Banking  
Islamic Business School  
Universiti Utara Malaysia (UUM)

## TABLE OF CONTENTS

	Page
TITLE	
PERMISSION TO USE	ii
ABSTRAK	iii
ABSTRACT	iv
ACKNOWLEDGEMENTS	v
TABLE OF CONTENTS	vi
LIST OF TABLES	ix
LIST OF FIGURES	x
LIST OF ABBREVIATIONS	xi
<b>CHAPTER 1: INTRODUCTION</b>	
1.0 Introduction	1
1.1 Background of the Study	2
1.2 Problem Statement	5
1.3 Research Questions	9
1.4 Research Objectives	9
1.5 Significance of the Study	9
1.6 Scope and Limitations of the Study	11
1.7 Organization of the Thesis	11
1.8 Summary	11
<b>CHAPTER 2: LITERATURE REVIEW</b>	
2.0 Introduction	13
2.1 The Knowledge of <i>hibah</i> in Estate Planning & Management	13
2.2 Education Level and Knowledge of <i>hibah</i>	17
2.3 Education Stream and Knowledge of <i>hibah</i>	19
2.4 Religiosity and Knowledge of <i>hibah</i>	20
2.5 Social Influence and Knowledge of <i>hibah</i>	22
2.6 Social Media and Knowledge of <i>hibah</i>	24
2.7 Summary	26

## CHAPTER 3: RESEARCH METHODOLOGY

3.0	Introduction	27
3.1	Theoretical Framework	27
3.2	Operational Definitions	28
3.2.1	Knowledge of <i>hibah</i>	29
3.2.2	Education Level	29
3.2.3	Education Stream	29
3.2.4	Religiosity	30
3.2.5	Social Influence	30
3.2.6	Social Media	30
3.3	Hypotheses Development	31
3.3.1	Independent Variables	31
3.4	Research Design	32
3.5	Data Collection, Instrument and Measurement	32
3.6	Pilot Study	34
3.7	Validity of Instrument	34
3.7.1	Content Validity	35
3.7.8	Factor Analysis	35
3.8	Reliability Test	37
3.9	Sampling	38
3.10	Technique of Data Analysis	39
3.10.1	Descriptive Analysis	41
3.10.2	Correlation Pearson	41
3.10.3	Multiple Regression	42
3.11	Summary	43



## CHAPTER 4: DATA ANALYSIS AND FINDING

4.0	Introduction	44
4.1	Overview of Data Collected	44
4.2	Response Rate	44
4.3	Demographic Profile	45
4.4	Descriptive Analysis	47
4.4.1	The level of knowledge of <i>hibah</i> among Muslims	47
4.5	Correlation Coefficient Analysis	51
4.5.1	Relationship between education level, education stream, religiosity, social influence and social media and knowledge of <i>hibah</i>	51
4.6	Multiple Regression Analysis	53
4.6.1	Factors influencing knowledge of <i>hibah</i>	53
4.7	Summary of the Hypotheses Results	56
4.8	Summary	57

## CHAPTER 5: CONCLUSION AND RECOMMENDATION

5.0	Introduction	59
5.1	Conclusion	59
5.1.1	Knowledge of <i>hibah</i> among Muslims in Alor Setar Kedah	59
5.1.2	Factors influencing Knowledge of <i>hibah</i> among Muslims in Alor Setar Kedah	60
5.2	Recommendations	61
5.3	Limitation of the study	6

REFERENCES	65
------------	----

APPENDICES	76
------------	----

## LIST OF TABLES

Table 3.5.1	Measurement of the Instruments	33
Table 3.7.2.1	Result of Kaiser Meyer Olkin (KMO) and Bartlett's Test of Sphericity	36
Table 3.8.1	Result of Reliability Test using Cronbach Alpha	37
Table 3.10.1	Statistical Techniques of Data Analysis	40
Table 4.3.1	Demographic Profile of the Respondents	45
Table 4.4.1.1	Descriptive analysis for knowledge of <i>hibah</i>	48
Table 4.5.1.1	The result for Correlation Coefficient analysis	52
Table 4.6.1.1	The result of coefficients for regression	54
Table 4.7.1	Hypothesis result	56



**UUM**  
Universiti Utara Malaysia

## LIST OF FIGURES

Figure 1.2.1	The Amount Unclaimed Money Received in 2016 and 2017	6
Figure 3.1.1	Theoretical framework	28
Figure 3.10.2.1	Interpretation coefficient	41



## LIST OF ABBREVIATIONS

ARB	Amanah Raya Berhad
EL	Education Level
ES	Education Stream
JKPTG	Department of Director General of Lands and Mines
KHibah	Knowledge of <i>hibah</i>
KMO	Kaiser Meyer Olkin
RE	Religiosity
SI	Social Influence
SM	Social Media
SPSS	Statistical Package of Social Sciences

## CHAPTER ONE

### INTRODUCTION

#### 1.0 Introduction

Generally, inadequate knowledge in Islamic estate planning and management has given worsen impacts to the Malaysian Muslims society specifically in reference to inheritance assets. The frozen inheritance asset was reported constantly increased in 2016 since the day of independence up to RM60 billions (Star, 2016), indicating a seriousness of the matter (Nasrul & Mohd Salim, 2018). According to Amanah Raya Berhad (ARB), there are outstanding unclaimed money amounted RM315 million has not been collected by the heirs in 2017 (Today, 2017). And in fact, the amount of unclaimed money received by Accountant General's Department of Malaysia was increasing from RM716 million in 2017 compared to RM584 million unclaimed money received in 2016 (Malaysia, 2017). The effects of this increase have caused harmful impacts to the individual's economy, society and nation, with abundant uneconomical idle inheritance property and mounting arrears of immovable property tax (Ahmad, et al., 2018) and this no doubt demonstrating injurious losses to the Muslims (Malaysia, 2006). The freezing of inheritance property that causes detrimental to economics is opposing the spirit of *Maqasid Shari'ah* which recommends that it should be properly managed for the benefit of the public (Laluddin, et al., 2012)(b).

The previous researchers identified that this unresolved issue is due to the delay in distribution of inheritance asset (Noordin, Shuib, Zainol, & Mohamed Adil, 2012; Shafie, Wan Yusoff, & Dawilah El Edrus, 2016) as a result of ignorance and deficiency of knowledge of estate planning, management and distribution (Noordin, Shuib, Zainol, & Mohamed Adil, 2012; Shafie, Wan Yusoff, & Dawilah El Edrus, 2016; Ahmad, et al., 2018). As observed by Ma'mun (2010), Malaysians are still not accustomed in estate



planning and management specifically in aspect of knowledge. In fact, the previous researchers such as (Rashid & Ahmad, 2013; Muhamad & Mat Hussain, 2014; Shafie, Wan Yusoff, & Dawilah El Edrus, 2016; Muhamad, et al., 2019) suggested that the effective tools in estate planning such as *Hibah* should be made in order to encounter this severe problem facing in our country. Nevertheless, the same issue of lack of knowledge in respect of *Hibah* also has been purported by the previous researchers (Kamarudin & Alma'amun, 2013; 2016; Ahmad, et al., 2016; Razali, et al., 2018).

Thus, this research aims to evaluate the level of general knowledge of *hibah* among Muslims and whether the proposed factors such as education level, education stream, religiosity, social influence and perception have significant relationship and influence on the knowledge of *hibah*. The result of this research is expected to confirm the level of knowledge of *hibah* among the Muslims and benefit various parties in Islamic estate planning and management by identifying the factors in influential the knowledge of *hibah*.

### 1.1 Background of the Study

Muda (2008) mentioned that in Islamic wealth planning, *hibah* is a vigorous instrument as it is a voluntary contract that transfer of ownership to living parties without any compensation (Al-Zuhayli, 2007). The legality of the *hibah* contract is undisputable as Allah has revealed and recommended in Al-Quran on gift giving for instance in Chapter An-nisa verse 44:

*"But if they, of their own good pleasure, remit any part of it to you, take it and enjoy it with right good cheer." (4:4)*

*Hibah* also has been practicing since the period of Prophet s.a.w. For instance, the Prophet (pbuh) has permitted these forms of donations while invalidating the condition of returning back the donation to the donor. In relation to the practice of *hibah*, Jabir b. ‘Abdullah (Allah be pleased with him) reported that Prophet (pbuh) commanded that:

*“Whoever is conferred upon a life grant along with his descendants is entitled to make use of the property conferred so long as he lives and his successors (also enjoy this privilege). That (property) becomes their defect belonging. The donor cannot (after declaring Umra) lay down any condition or make any exception. Abu Salam said: “for he conferred a grant and as such it becomes heritage. And the right of inheritance abrogated his condition.”* The hadith (pp. Sahih Muslim, Book 12, Number 3976).

The instrument of *hibah* from Islamic perspective has been discussed by the Islamic researchers such as Tanzil-ur-Rahman (1978); Al-Zuhayli (2007), Muda (2008), Yaakub (2011); Laluddin, et al. (2012)(a). Briefly the salient features of *Hibah* are (Muda, 2008):

1. It is an *aqad* of giving away the ownership of the asset to other party;
2. The asset *hibah* is must be tangible or intangible and must not a debt or usufruct.
3. The *aqad* of *hibah* must be one without any consideration (‘*iwad*).
4. The *aqad* of *hibah* will be effective during the life of the donor.
5. The *aqad* of *hibah* is done not under coercion and duress.
6. The purposes of *aqad* of *hibah* is not to seek reward from Allah or to applause or praise the specific person.

The essential elements of *hibah* must consist *hibah* provider, who has the complete ownership of the *hibah* asset, *hibah* receipant, who can be anyone either the heirs or non heirs regardless of his/her religion, asset of *hibah* which must be existed during the *aqad*

of *hibah*, owned and possessed by *hibah* provider and not a common property and last but not least, the expression of *hibah* where the offer and acceptance must be existed (Laluddin, et al., 2012)(a).

Pertaining to the practice of *hibah* among Malaysian Muslims as one of the alternative method in estate planning and managemnt (Sokri, et al., 2016), Kamarudin & Alma'amun (2013) noticed that the Malaysian Muslims have been assimilated with *hibah* practice but they did not relate that practice of *hibah* is the concept of estate planning prior to death and this only becomes not more than a tradition or familial obligation. Thus, the Malaysian Muslims should be encouraged to give *hibah* during their lifetime to reduce and solve problems involving the inheritance assets (Rashid & Ahmad, 2013).

Rashid, Hassan, & Yaakub (2013) pointed out in their article that among the benefit of *hibah* are to decrease the number of unresolved cases in the distribution of Muslims' property using *Fara'id* system since the distribution of the estate by application of *hibah* doest not require to undergo complicated legal administrative procedure such as *Fara'id* and the other purpose of *hibah* is to prevent and solve the issue in the event of failure of estate distribution. Unlike *fara'id* and *wasiyyah*, the *hibah* provider can transfer the property to whom he decides to be given (Marghinani, 2005) and during his or her lifetime, he still can hold the whole ownership and possession over the trust property and in the event of his or her death, the property only will be transfered to the *hibah* receipant and subsequently, the other legal heirs no longer can claim to be entitled to the property as inheritance property (Yusof, 2006;Noordin, et al., 2016; Rashid & Ahmad, 2013). The advantages of *hibah* is undoubtedly a suitable solution to resolve the issue concerning the inheritance asset especially concerning in reducing the number of frozen inheritance asset (Razali, et al., 2018;Muhamad, et al., 2019) and the difficulty in applying *fara'id*



as instrument to distribute the deceased property to the family members (Rashid, Hassan, & Yaakub, 2013).

Nevertheless, despite of its beneficial functions and implications as an instrument and tool in Islamic estate planning and management, *hibah* is still not a well-known tool among Malaysian Muslims in planning their estate as they only know and familiar on *fara'id* and *wassiyah* (Mokhtar, 2007; Kamarudin & Alma'amun, 2013). The lack of knowledge and understanding in *hibah* were purported by the previous researchers (Ahmad, et al., 2016; Razali, et al., 2018) on why it is not commonly used by the Muslims in Islamic estate planning and management is due to confusion in the technical practice of *hibah* in terms of legal and shari'ah, the level of knowledge of *hibah* among the Muslims is at intermediate level (Sarip, Adnan, & Jusoh, 2017).

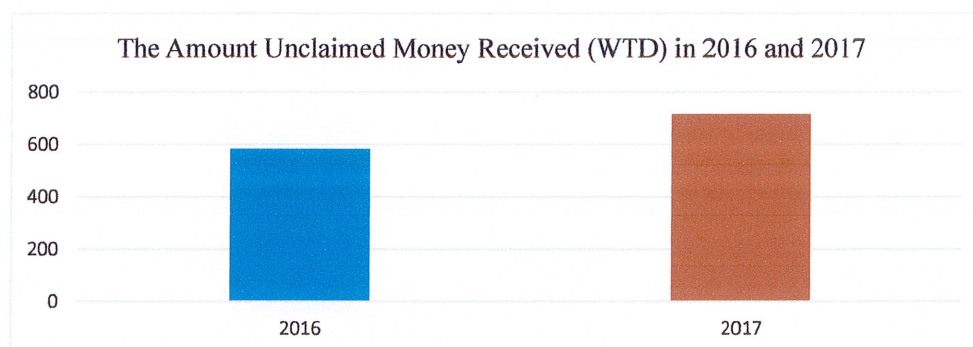
Therefore, this research does not intend to study on the problem and issues involved in *hibah* which has been identified by the previous researchers in terms of legal (Muda, 2008; Rashid, Hassan, & Yaakub, 2013; Ghani & Ahmad Razali, 2017; (Razali, et al., 2018; Muhamad, et al., 2019) and practice (Yusof, 2006; Muda, 2008; Kamarudin & Alma'amun, 2013; Ahmad, et al., 2016; Noordin, et al., 2016; Said & Saad, 2016; Othman, Mohamed, Muda, & Nor Muhamad, 2017). Nonetheless, this research will examine the allegation of previous researchers that Malaysian Muslims are lack in knowledge of *Hibah* and identify the possible factors that might influence the knowledge of *hibah* among Muslims in Alor Setar, Kedah.

## **1.2 Problem Statement**

One of the tools in the estate planning and management is a *hibah* and it has been suggested as one of the solution to reduce the number of frozen estate problems among Muslims in Malaysia which keep increasing year by year. In 2016, the number of frozen

inheritance asset was constantly increased since the day of independence up to RM6.6 billions as reported by Department of Director General of Lands and Mines (JKPTG) not being claimed by the heirs (Star, 2016). In addition, the trend of unclaimed money increasing from year 2016 to 2017 can be seen in this Figure 1.2.1.

Figure 1.2.1  
*The Amount Unclaimed Money Received in 2016 and 2017*



**Sources: (Annual Report of Accountant General's Department of Malaysia, 2017)**

Based on Figure 1.2.1, the trend of unclaimed money in 2016 and 2017 is increasing from year to year as reported in Annual Report 2017 of Accountant General's Department of Malaysia where RM716 million unclaimed money received from in year 2017 compared to RM584 million unclaimed money received in 2016 (Malaysia, 2017).

This situation indeed had caused losses to the heirs as their inheritance rights were denied and eventually resulted to discontinue of wealth circulation that affect the country economic development (Supi, 2018). For instance, the development and realisation of modern and 21<sup>st</sup> Century of Kampung Baru in Kuala Lumpur was reported delayed and stuck on the ownership issue due to overlapping title claims over the last 30 years as they have been passed down for several generations from the first residents who were awarded

the land by the Government (Hani, 2017). This demonstrates the damaging impacts to the economy of the individual, society and country (Ahmad, et al., 2018).

Pertaining to this issue, Muhamad, et al. (2019) had suggested that, the introduction of *hibah* law could encourage the *hibah* provider to transfer his/her wealth during lifetime without undergoing estate management process will reduce the number of the unclaimed and abandoned estates. Undeniable, this suggestion could help in reducing the number of frozen inheritance asset sustained by our country (Star, 2016). However, the suggestions to use *hibah* as a tool of estate planning in order to resolve or reduced this problem seems not avail as the number of frozen estate keep increasing and the number of *hibah* distribution among Malaysian Muslims is still low (Ghani & Ahmad Razali, 2017). Zakinan (2018) also reported the same that the awareness' level in *hibah* is still at low level where at least only 0.2% from 1.5 millions people in Malaysia have done documentation of *hibah* in their estate planning.

Moreover, Kamarudin & Alma'amun (2013) investigated that Muslims community is still not fully aware on the presence of other tools such as *hibah* and *wasiyyah* that be used to distribute their estate except *fara'id*. Despites, various studies on *hibah* have been done by the previous researchers such as study on the rulings of *hibah* in Islamic Jurispudence by Buang (2007), legislation of *hibah* in Malaysia by Muda (2008), operational framework of *hibah* in the Malaysia Islamic estate planning by Rashid, Hassan, & Yaakub (2013), and the essential and advantages of *hibah* from various aspects for Ummah development by Rashid & Ahmad (2013). In fact, this analysis is appeared to be parallel with the current research by Razali, et al. (2018) that Muslims are stil lack of knowledge in *Hibah*.



The lack of knowledge in *hibah* is not only on the side of *hibah* provider but this also encounter the beneficiaries of the *hibah* (*hibah* recipient) where there are growing dispute cases related to *hibah* in Shari'ah Court among the family members in terms of the poor understanding and lack of awareness on the practice of *hibah* (Ahmad, et al., 2016). In fact, the issue of delay in inheritance claim has been highlighted caused by the ignorance and lack of knowledge by the heirs (Noordin, Shuib, Zainol, & Mohamed Adil, 2012; Shafie, Wan Yusoff, & Dawilah El Edrus, 2016).

The previous study on assessing knowledge of *hibah* among the Muslims has been done by the previous researchers (Kamarudin & Alma'amun, 2013; Sarip, Adnan, & Jusoh, 2017) as suggested by Said & Saad (2016) in viewing the previous research on *hibah* as estate planning had been focus area but the scope are narrowed to the ruling and operational mechanism of *hibah* only. Nevertheless the purpose of the evaluating the knowledge of *hibah* was to identify what factors that triggered the parents to make the *hibah* towards their children (Kamarudin & Alma'amun, 2013) and as the result of the evaluation, the new enactment of *hibah* is suggested to be introduced in order increase the level of knowledge of *hibah* among the Muslims.

In view of these problems as mentioned above, the researcher proposes to conduct this study by further evaluation on the level of knowledge of *hibah* and investigating the possible factors that might influence the variance knowledge of *hibah* among the Muslims as this research will help to achieve the objective of awareness and knowledge programme on *hibah* as suggested by previous researchers (Ghani & Ahmad Razali, 2017; Razali, Abdul Ghani, Mohd Nasir, & Salamat, 2018).

### 1.3 Research Questions

The following are the key research questions, which the research aims to answer:

1. To what extent the level of knowledge on *hibah* among Muslims in Alor Setar, Kedah?
2. What are the relationship between education level, education stream, religiosity, social influence and social media with knowledge of *hibah* among Muslims in Alor Setar, Kedah?
3. Do education level, education stream, religiosity, social influence and social media influence the knowledge of *hibah* among Muslims in Alor Setar, Kedah?

### 1.4 Research Objectives

The following are the specific purposes given of the study:

1. To evaluate the level of knowledge on *hibah* among Muslims in Alor Setar, Kedah.
2. To investigate the relationship between education level, education stream, religiosity, social influence and social media with the knowledge of *hibah* among Muslims in Alor Setar, Kedah.
3. To examine whether education level, education stream, religiosity, social influence and social media influence knowledge of *hibah* among Muslims in Alor Setar, Kedah.

### 1.5 Significance of the Study

The research is expected to benefit the Islamic wealth advisors and planning from various agencies and firms through identification of the factors that influencing the knowledge on *hibah* among the Muslims. Perhaps, the result of extracted in this study can be used as a land mark study in elevating their marketing strategies to approach the potential

clients in Islamic estate management and planning. Hence, it is expected that the Islamic wealth advisors and planning specifically in estate management and planning will play their role in attracting more valuable clients to plan their estate early and properly and eventually reduce the numbers of frozen estate in future.

In addition to that, this study also will likely contribute to the Islamic Religious department in Kedah on the result of evaluation the level of knowledge on *hibah* among the Muslims in Kedah. This will help the Islamic Religious department to alert on the inheritance issue lingering among the Muslims society and it is expected the courses, workshops, religious classes on *hibah* and other methods of Islamic inheritance will be conducted for public to confront that issue.

The results of this study perhaps can be a motion to develop the high school syllabus in the subject of Islamic religion (*Pendidikan Islam* or *Pendidikan Syariah Islamiyyah*) by including the chapter on the law of Islamic inheritance. Thus the high school students can be given an early exposure on the methods of Islamic estate management and planning.

Lastly, this study also will enhance the literature in area of Islamic estate management and planning specifically on knowledge on *hibah* since the study regarding the knowledge on *hibah* is pathetically limited and this will help the academicians and students who interested to conduct further research and enriching the knowledge that related to this topic.



## **1.6 Scope of the Study**

This study is focusing on investigating the factors that influence the knowledge on *hibah* by testing the independent variables such as education background, religiosity, social influence and social media to dependent variable, knowledge of *hibah*. This study will be conducted by evaluating the knowledge of *hibah* among Muslims population in Alor Setar Kedah only either working or not working.

## **1.7 Organization of the Thesis**

This research comprises of five chapters. The first chapter will provide an introduction to whole picture with regards to the research such as the background of study which generally and briefly explain the topic and mention on the arising issues in the problem statement. A few research questions and objectives, significance and scope and limitation of the study have been stated in this research.

Next, the researcher will discuss on the literature review in Chapter two by explaining the variables involved and the hypotheses development. Meanwhile in Chapter three, the methodology applied in this research will be explained further. As for Chapter four, the researcher will state on the data analysis and its finding. Lastly, the conclusion and recommendation with regard to this study will be included in Chapter five.

## **1.8 Summary**

In this chapter, the researcher has discussed lengthily regarding the background of the study which includes the definition of *hibah*, its legality and *hibah* as a tool of estate planning and management. The researcher also discussed several issues regarding to frozen asset which arising from the inheritance issue and the lack of knowledge in estate management and planning as problem statement of the study. Thus, the research

questions and research objectives have been listed by the researcher as a guideline to solve the issues as well as to fill the research gap. Other than that, the researcher at the end of the study discussed on the significance of the study as well as the scope and limitation of the study.





## CHAPTER TWO

### LITERATURE REVIEW

#### 2.0 Introduction

The aims of this research is to evaluate the level of knowledge of *hibah* among Muslims in Alor Setar, Kedah and simultaneously investigate the proposed factors that influencing knowledge of *hibah* such as education level, education stream, religiosity, social influence and social media. This chapter consists of six (6) sections where the first section started with brief introduction in this chapter followed by the literature review on the knowledge of *hibah* in estate planning and management, and the previous studies on relationship between proposed independent variables i.e. education level, education stream, religiosity, social influence and social media and knowledge of *hibah*. The last section will summarize the whole chapter in brief.

#### 2.1 The Knowledge of *hibah* in Estate Planning & Management

The word of knowledge is defined from the Arabic word *ilm* (علم) as the awareness of the thing with reference to its reality (Tahir-ul-Qadri S.-u.-I. D., 2007). The knowledge also has been conventionally defined as beliefs that must be correct and justified (Hunt, 2003). Although Biggam (2001) and Yaakub (2011) mentioned it is crucial to determine what constitutes a knowledge, Yaakub (2011) referred it as to the ability in exploring and identifying the fact and figure of an information. Besides, Harun, Ab Rashid, & Hamed (2015) in reviewing the defination of knowledge found that it is a combination of information derived from experience, context, interpretation, reflection, ideas, rules and procedure (Davenport et al., 1998; Bhatt, 2000). Thus knowledge can be resulted from going through experience, rational thought, or combination of both either in factual

knowledge, practical knowledge or knowledge of people, places and things (Biggam, 2001).

The concept of knowledge from Islamic perspective is aims towards holistic life (Huda, Yusuf, Jasmi, & Zakaria, 2016) as Allah has emphasized the status of knowledge is essentially importance in Al-Quran (Faryab, 2002). Allah has extoled in Al-Quran those who occupy the high position in knowledge and condemned those who are ignorant and remain in the state of ignorance:

*"O you have believed, when you are told, "space yourselves" in assemblies, then make space; Allah will make space for you. And when you are told, "Arise," then arise: Allah will raise those who have believed among you and those who were given knowledge, by degrees. And Allah is Acquainted with what you do."*(58:11)

*"...Say, are those who know equal to those who do not know?. Only those who possess intellect take admonition".* (39:9)

*Hibah* was defined as a voluntary contract that surrendering ownership of property of the other party during his lifetime without any consideration or return (Al-Khin, Al-Bugho, & Sy-Syarbaji, 2005; Muda, 2008). The purpose of the *hibah* contract is to convey benefit to the beneficiary by gifting them a property free of compensation and manifest of *ihsan* (beneficence) which takes a high profile in Islamic ethos (Al-Zaylai, 2002). According to Al-Zuhayli (2007) the major of jurist of all juristic schools have unanimously consensus that the gift contract becomes valid through three components: offer, acceptance and receipt. It also has been mutually agreed by the majority of jurists

that *hibah* has four pillars consisting of donor, donee, gift and expression of donating intention by the donor (Laluddin, et al., 2012(a); Ali, 2015).

The knowledge of available mechanisms such as *fara'id*, *hibah* and *wassiyah* in estate management and planning has been repetitively mentioned that is still lacking by the previous researchers (Azmi & Sabit Mohammad, 2011; Shafie, Wan Yusoff, & Dawilah El Edrus, 2016; Nasrul & Mohd Salim, 2018; Ahmad, et al., 2018). The researchers also had revealed that the ignorance in estate management and planning is one of the factors of delaying (Shafie, Wan Yusoff, & Dawilah El Edrus, 2016; Nasrul & Mohd Salim, 2018) in estate distribution that subsequently cause a national problem of RM60 millions of inheritance assets still remaining unclaimed since independence day (Star, 2016).

In relation to knowledge of *hibah*, most of people have stated only know the instruments in the estate distribution is on the application of *fara'id* and *wassiyah* (Mokthar, 2007; Kamarudin & Alma'amun, 2013; Shafie, Wan Yusoff, & Dawilah El Edrus, 2016). *Hibah* has been alleged that not being well-known and not being used widely as a mechanism in estate management and planning because they do lack of knowledge and understanding on *Hibah* (Ahmad, et al., 2016; Razali, et al., 2018). However, the study by Sarip, Adnan, & Jusoh (2017) found that the level of knowledge among the muslims in real estate *hibah* in Islamic estate planning is at moderate level since there are some confusions in the technical practice of *hibah* from perspective of *Shariah* and legal.

Whilst, the existence of *hibah* has been taken placed and executed since the period of Prophet s.a.w. as he himself gave and received a *hibah* (Zuhayli, 1999) and the *hadith* narrated by Aby Hurayrah that the Prophet s.a.w mentioned:



This *hadith* indicated the basis legality of *hibah* in Islam. Ali (2015) viewed love, affection and fraternity are important elements in humans relations for mutual welfare and well-being and through *hibah*, people's need are satisfied.

Moreover, in Malaysian practice, *hibah* has been considered as the instrument (Laluddin, et al., 2012(a); Halim & Ahmad Bustami, 2017; Kamarudin & Nor Muhamad, 2018) and the effective (Muhamad, et al., 2019) and less costly tools to distribute the inheritance property wisely after death since the procedure relation to distribution according to *hibah* does not require the letter of administration or probate from the various regulators (Muda, 2008; Shafie, Wan Yusoff, & Dawilah El Edrus, 2016). The changes of status of the *hibah* asset as it is no longer being considered as part of the donor's property subsequently it is not regulated under the Probation and Administration Act 1959 and *fara'id* rules (Noordin, et al., 2016; Rashid & Ahmad, 2013). Furthermore, Rashid, Hassan, & Yaakub (2013) viewed that *hibah* can be a good and suitable solution to solve the issues concerning the use of *fara'id* particularly on the distribution of the property to the family members since the *hibah* asset can be apportioned according to the donor's decision and choice. Sokri, et al. (2016) connoted that the smooth management of *hibah* asset will benefit to various parties, the family members and as well as the society at large. Moreover, the previous researchers agreed that *hibah* can be as an alternative to solve or atleast minimize or reduce the high number of frozen inheritance asset in Malaysia (Razali, et al., 2018; Muhamad, et al., 2019).

Therefore, this study intends to evaluate the variance knowledge of *hibah* among Muslims and the possible factors that have significant relationship and influence on the

knowledge of *hibah* and expects that the result of this study will confirm the allegation by the previous researchers that Muslim is still lack in knowledge of *hibah*.

## **2.2 Education Level and Knowledge of *hibah***

According to Ergen & Ergen (2011), who defined that education is a key factor in developing knowledge and awareness about issues that effect the future of nation and subsequently the world. Education is a must since it is the vehicle of knowledge that is an essential to the human virtue, a neccessity of society, basis of good life and sign of freedom (Bhardwaj, 2016). Thus the education was defined as a social process of change in the behavior of living organisms (Bireysel & Etkileri, 2010).

The formal education in Malaysian education system is compulsory (Wan, Sirat, & Abdul Razak, 2018) begins from the primary education that assessed in *Ujian Pencapaian Sekolah Rendah* (Primary School Achievement Test), lower secondary education is assessed in *Penilaian Menengah Rendah* or *Pentaksiran Tingkatan 3* (Lower Secondary Assessment) secondary education is in *Sijil Pelajaran Malaysia* (Open Certification Examination), and higher education (Clark, 2014).

Higher education has been defined as tertiary learning and training activities institutions that includes universities and post secondary education such as colleges, and polytechnics (Assie'-Lumumba, 2005). It also has been interpreted under Private Higher Education Institutions Act 1996 (Act 555) as instructions or training on or teching of a course of study leading to the award of a certificate, diploma or degree upon the successful completion thereof and the higher education in Malaysia has been provided by public and private universities, polytechnic institutions, and community college

which under jurisdiction of Ministry of Higher Education (Zain, Mohd Zain, Abdullah, & Ebrahimi, 2017).

The higher education has been viewed to represent an aid for the growth and the development of the students and a key for a better life (Adina-Petruța, 2012) and the establishment of universities has made it possible to implement lifelong learning (Grapragasem, Krishnan, & Mansor, 2014). The quality of education is necessary because the learners will be equipped with the development of intellectual skills and knowledge in order to fulfill the needs of professionals, decision makers and trainers that can be acquired through formal education (Sreenivasulu, 2013).

Yaacob (2013) mentioned that one of the main mission which drawn by Ministry of Education in Malaysia is to produce person with a balance growth spiritual, intellectual, emotional and bodily sense which can be achieved by feeling of love towards knowledge which can be done by making an effort to seek knowledge.

The education level has been found directly influence on patients' knowledge and behaviour regarding the main oral diseases and preventing measure (Gomes et al., 2015) and similarly, the result on positive relationship between the education level and knowledge has been identified by Diaz-Quijano, et al. (2018) and they affirmed that the education level could be a key determinant of knowledge of the diseases and its transmission.

Although the previous finding is related to association of education level and health, this study still expects that the proposed independent variables which is the higher level of education will have positive relationship and can predict the knowledge of *hibah*.



### 2.3 Education Stream and Knowledge of *hibah*

Indeed, the education is the first duty of a Muslim, either male or female as the Prophet s.a.w urged that seeking knowledge is compulsory for the muslim in the *Hadith*:

*“Narrated Anas ibn Malik, the Prophet s.a.w said: seeking knowledge is obligatory for every muslim (man and woman)”* [At-Tirmidhi: Hadith 2018].

Knowledge of God is equated with the process of learning and teaching (Tahir-ul-Qadri M. , 2007). Alatas (1954) emphasized that the definition of education in Islam is not confined to epistemological but also includes ethical and other dimension where it is for depth of knowledge and beauty of character. Religious education has been stated should enable the students to achieve the knowledge and understanding of religions in the country and develop awareness of the fundamental questions about life raised by human experience (Oruc, 2010)

Concerning to that, the government of Malaysia has allowed the formal Islamic religious education to be established in Malaysia and supported the educational standards and their curriculum (Karimizadeh & Abolghasemi, 2016). Despite that the process establishment religious schools in the various states was said difficult at the beginning as the religious scholls have had to adapt their shape and structure with their curriculum to become more standardized and certified by universities in the Middle East (Hashim, 2006) currently, there are four (4) types of Islamic education in Malaysia which are the national schools, the religious national high schools, the state religious schools, and the popular religious schools (Karimizadeh & Abolghasemi, 2016).

The roles of formal Islamic religious education has been identified by Bagir & Abdullah (2011) as to help foster religious literacy and inter-religious engagement and to contribute to find solutions to some of the most pressing contemporary problems facing by the country. The Islamic education also has been stated as not only for the experience of ritual and worship; it also provides answers to many questions (Bireysel & Etkileri, 2010) as it encompasses the studying o Al-Quran, the *Sunnah*, and the jurisprudence, theology, Islamic metaphysics, and linguistic sciences (Yaacob, 2013).

Sunhaji (2016) mentioned that the Islamic religious education has been taught since primary to tertiary education which to achieve its main objective that is forming noble human beings who have faith and piety in God the Almighty one. Thus this study expects that Islamic religious education stream will have positive relationship and can predict the knowledge of *hibah* since the knowledge of *hibah* is derived from Al-quran and the *Sunnah* which is part of Islamic religious education.

#### **2.4 Religiosity and Knowledge of *hibah***

In Islam, the religion is the essence of Muslims' identity (Hassan, 2003) as it will reflects the daily conduct and commitment by Muslims (Ahmad, Palil, Mohd Isa, & Dolah, 2015). Allah has clearly mentioned in Quranic verse, chapter Al-Imran verse 19:

*"Indeed, the religion in the sight of Allah is Islam" (3:19)*

The religion of Islam is the way of the life (Mawdui, 1996; Alam, Hawati, Zanariah, Che Wel, & Ahsan, 2012) that guides and teaches the Muslims in every aspect of life and not just focus on specific performance of worship (Ahmad, Palil, Abu Bakar, & Dollah, 2015). In Islam, religiosity refers to commitment to the fundamental of Islamic religion empirically and theoretically by fulfilling the rights of Allah, the protection of



others rights, following Allah's orders, avoiding bad acts and performing worship (Al-Goaib, 2003). Worthington, et al. 2003 stated that the religious commitment has been seen in two dimensions which are the motivational commitment and behavioral commitment to religious value system. Thus, religiosity is found by the researchers as significant factor that can influence people's attitudes, value as well as behaviors (Weaver & Agle, 2002; Conroy & Emerson, 2004; Alam, et al., 2012).

In addition to that, the main sources of Islamic knowledge is based on the Quran and the *Sunnah* and it is expected that the believers should know a minimum contents of both (Waardenburg, 2002) and this also mentioned by El-Menouar & Stiftung (2014). It is noted by Al-Qaradawi (2000) that knowledge and *Iman* have intimate relationship that roots the spiritual growth (or *Ihsan*) of a believer. Indeed, through mediation of Prophet s.a.w, Allah associated man to the system of education and exploration of knowledge revealed as highlighted in the first revelation Chapter Al-'Alaq verse 1 to 5 and torched human mind with countless lights of consciousness and cognition (Tahir-ul-Qadri M. , 2007):

*" Recite! in the name of your Lord who created- Created man from clinging substance. Recite! And your Lord is the most generous- Who taught by the pen – No! [But] indeed, man trasgress. " (96:1-5).*

Furthermore, the Prophet s.a.w has mentioned that those who in the path of obtaining knowledge will be rewarded by easy path to paradise in the *Hadith* narrated by Abu Hurayrah:

*“That the Prophet s.a.w said: “Whoever takes a path upon which to obtain knowledge, Allah makes the path to Paradise easy for him”. –Jami’ at-Tirmidhi 2646.*

Nevertheless, in the case of knowledge of Islamic banking products, Ahmad, et al. (2015) proposed in their theoretical framework of knowledge that religiosity is not significantly explained the variance of knowledge among Muslim entrepreneurs towards Islamic banking products. Similarly, Harun, Ab Rashid, & Hamed (2015) found that the religiosity has been shown to not statistically significant to knowledge since the difference belief and thought among the respondents led to different argumentation.

Hence, this study will evaluate the significant relationship between religiosity and knowledge of *hibah* and presume that the religiosity will give positive relationship to the knowledge of *hibah* as it is highly recommended in Al-Quran and it is the practice of Prophet s.a.w.

## **2.5 Social Influence and Knowledge of *Hibah***

Social influence is defined as individual's thoughts, feelings, communication or behavior is changed due to encouragement from one or more other people's thoughts, feelings, communication, or behavior (Kim & Hollingshead, 2015), where it can be done intentionally such as persuasion or via message to influence the others (Dillard & Pfau, 2002) or it can be happened unintentionally by individual self-observing the behavior of others in order to learn how to react in uncertain circumstances (Cialdini & Trost, 1998). It also has been observed by Mavrodiev, Tessone, & Schweitzer (2013) that social

influence can be direct influence where the one's view is prompted by the other's opinion and it also can be indirectly influence such as coercion or persuasion which is more elusive psychological process where one's decision or opinion is made based on the availability of information about the other's action.

Fischer & Vaclair (2011) viewed the power in social influence such expert power where the individual with greater expertise and knowledge than the individual being influenced will increase the knowledge differential between these two and produce more positive outcomes. Gershman, Pouncy, & Gweon (2017) cited that Bikhchandani, Hirshleifer, & Welch, (1992), Rendel, et al. (2010), and Weitzman (1965) in their studies and theories of social influence on assumption that individuals within social group share a common set of utility functions (i.e., shared preferences), such that copying behaviors of in-group members is likely to lead to more rewarding outcomes. In addition to that, it was found by Gino & Moore (2007) and Emami-Naeini, et al. (2018) that people are significantly more likely to be influenced when making decisions about balanced scenarios, which present clear trade-off between benefits and risks.

Kołodziej, Lato, & Szymańska (2014) also found that the activity of the parents in the field of economic socialization was statistically and significantly influence on the level of knowledge of their children which shows the important role of parents informal education activities in transferring children economic knowledge. This is consistent with the statement by the previous researcher that sharing information with the family about what and how is concurrent with the gathering information by the children about the family's specific daily routines, and activities (Woods & Lindeman, 2008). Social guided learning such as providing the children with the theoretical ways to gain new knowledge



and to deal brilliantly with the varied circumstances that they face in their daily life can stimulate the children's self-directed learning. (Bandura, 1989)

Other than parents or family, friends also can influence people in their decision making (Emami-Naeini, et al., 2018) due to friends normally are influenced directly by each other's beliefs, as if they had direct access to other's minds, as if they were transparent to each other (Christoff, 2013). Nevertheless Stevenson, et al. (2016) viewed that the influence of family is more significant than friends is because of parents is expected to be the most social influences on young people (Bandura, 1977).

Hence, based on the previous literatures, this study presumes that the relationship between social influence and knowledge of *hibah* is significant since the relationship between social influence and knowledge has been statistically proven significant.

## **2.6 Social Media and Knowledge of *hibah***

Kaplan & Haenlein (2010) have defined social media is a group of internet-based applications that build on the ideological and technological foundations of Web 2.0, that allow the creation and exchange of user-generated content. It has been referred as internet media based that allows people to share information and knowledge (HsinChang & ShiiChuang, 2011) within collaborative online environment (Moghadam, Selamat, & Moosavi, 2013). It is also the medium of communication between people in network that they create, share and exchange knowledge and ideas within virtual communities and networks (Zeng & Gerritsen, 2014).

Zembik (2014) stated that social media is enabled easy communication and cooperation that increasing access via the applications such as blogs, social networking sites, forums,

wikis and dynamic, comprehensive and complex IT infrastructure of social media allow easier, faster and widespread sharing of information due to the possibility of a free exchange of information by all users. In social media, anyone can become a content producer where the contents can be created entirely by the users of social media themselves or can be copied from other sites which has its own audience (Lietsala & Sirkkunen, 2008).

Besides, the social media has created new opportunities to generate content and to offer and capture interdisciplinary knowledge particularly regarding the existence of wide variety of information (Leftheriotis & N.Giannakos, 2014). Mauroner (2016) found that the usage of social media is indirectly influence on knowledge management and idea creation due to various kinds of social relationship in social media are not only for tighten the relationship but also provided people with wide range of different information. Moreover, One of the most important advantages of social media is online sharing of knowledge and information among the different group of people (Baruah, 2012). Imran, et al. (2019) revealed that social media is equally helpful for sharing and spreading knowledge regarding latest innovations and insights in the field of medical science in form of explicit and tacit knowledge.

This indicates that social media is a significant potential instrument of knowledge exchange in modern era (Hemsley & M. Mason, 2013). This likewise has been proven by Chou (2014) that the customer relationship integration in online brand communities can be influenced by social media as it can be a platform quality and knowledge sharing mechanisms. In addition to that, Islam & Tsuji (2016) have identified that there are several factors of using social media such as it is an actual communication (in terms of ease of use, speed and reach), it also can manage individual knowledge, generate

conversation about new concepts and ideas, look up for answers to particular issues, always well informed about the current news and activities of fellow colleagues and receive needed help and feedback.

In relation to estate planning and management, Kamarudin, Suhaimi, & Nor Muhamad (2017) stated that the advancement in current technology allows the information on estate management to be easily accessed through mass media particularly in the use of social media by increasing the high visibility in Facebook so that the social media community can view the information shared. This is because the specification in Facebook has its own classy technique that enable the information to be shared directly to the customers based on the customers' demand (Carter & Levy, 2012) and Facebook marketing also has widen social radius that empowering the viral phenomena (Samsudin, 2010).

Hence, this study expects that the relationship between social media and knowledge of *hibah* should be significant since according to the previous studies the social media plays important role in knowledge management and knowledge sharing.

## **2.7 Summary**

In this chapter, the researcher has discussed comprehensively with regards to the literature of the study. The researcher briefly discussed on the dependent variable in this study i.e., the knowledge of *hibah* and the relationship between the proposed independent variables which are education background, religiosity, social influence and social media and the dependent variable based on the previous literatures and expressed the expectation of the researcher with regard to the result of this study.



## CHAPTER THREE

### METHODOLOGY

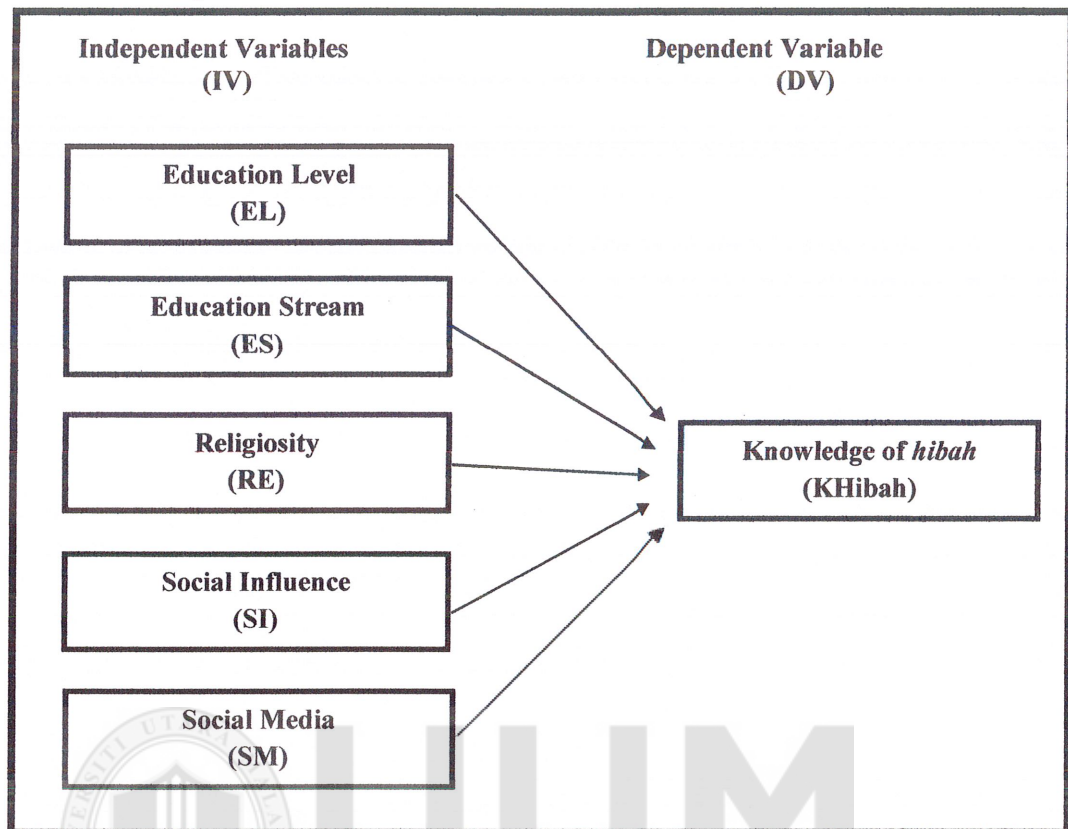
#### 3.0 Introduction

This study attempt to fill the gap by providing insights into Islamic estate planning and management towards the knowledge of *hibah* by assessing the proposed and possible factors that might influence the knowledge of *hibah* among Muslims. On this basis, this chapter will discuss the overall process of methodology in the study on knowledge of *hibah* among Muslim in Alor Setar, Kedah and elaborate on the theoretical framework, operational definition, hypothesis and research design. This discussion will also include the sampling, data collection, measurement of variable, questionnaire development and the statistical techniques used to analyze the data. The whole process will be explained in detail in this chapter.

#### 3.1 Theoretical Framework

Grant & Osanloo (2014) stated that theoretical framework is the “blue print” of the research which is based on the prevailing theory involved in the study related and reflected the hypothesis of a study. It also the conceptual model that reflects on how one theorizes or logically possible relationship between several factors or matters that have been recognized as significant of the study (Sekaran, 2003). The theoretical framework helps the researcher to make hypotheses according to selected variables in order to extend the understanding of the related study area. Based on review of the previous literatures, this study is about factors influencing the knowledge of *hibah* among the Muslims and this part introduces a theoretical framework to show the relationship between the education background, religiosity, social influence and perception and knowledge of *Hibah*. The proposed framework by researcher can be shown in Figure 3.1.1.

Figure 3.1.1:  
Theoretical framework



Sources: Self-created

The above Figure 3.1 displays the theoretical framework which comprising of dependent and independent variables. The knowledge of *hibah* acts as dependent variable and the factors of education level, education stream, religiosity, social influence and social media are the independent variables that being created as factors that influencing and predicting the dependant variable.

### 3.2 Operational Definitions

Operational definition refers to the definition of an idea that can be measured by observing at the behavioral aspects and scopes indicated by the concept (Sekaran &

Bougie, 2010). Thus the dependant and independent variables are measured in order to provide the answers to the research questions as well as to reach the objectives of this study. The knowledge of *hibah* is the dependant variable and there are five (5) independent variables applied in this study which are education level, education stream, religiosity, social influence and perception. The operational definitions of each variable are explained in the following section.

### **3.2.1 Knowledge of *hibah***

According to Rowlingson & McKay, (2004) who had identified the concept of knowledge in the practice of estate planning stated that one of the variable in knowledge of estate planning is the basic of estate planning such as the succession laws that can used to measured the variance knowledge in estate planning. In this study, the knowledge of *hibah* refers to basic understanding and knowledge on *hibah* such as the the concept of *hibah*, its legality and procedures and the differences between *hibah* and other instruments such as *fara'id* and *wassiyah*.

### **3.2.2 Education Level**

The demographic factor such as education level has been assessed as significantly influence the level of knowledge (Gomes, et al., 2015). In this study, the education level also has been selected as one of the variables to be tested in this study and the focus on this study is on the higher level of education which is those who attended higher education including diploma, degree and postgraduate.

### **3.2.3 Education Stream**

The demographic factor such education stream also has been selected as one of the independent variable in this study since Islamic religious education is found not only



learns on teaching of Islam but also to find the solutions to overcome the problems facing by the country (Bagir & Abdullah, 2011). Hence the education stream in this study refers to Islamic religious education stream.

#### **3.2.4 Religiosity**

The religiosity in Islam has been defined as to commit to the fundamental of Islamic religion empirically and theoretically as according to the main sources of Al-Quran and *As-sunnah* (Al-Goaib, 2003). Hence, the religiosity in this study refers to the religious belief and conducts as vicegerent of Allah which will be measured by assessing the belief and conducts in performing the teaching of Islam accordingly such as believe in pre-destination, performing praying, fasting, paying the *Zakat*, reciting Al-Quran and doing good things and avoid the evils.

#### **3.2.5 Social Influence**

The social influence has been defined as to attempts to affect or change other people by the person who has the capacity or ability to change the beliefs, attitudes, or behaviors of others (Levi, 2014). Accordingly, social influence in this study will be denoted as the influence of family and friends who participate in *hibah* which previously have been mentioned earlier in literature review that those can stimulus one beliefs, attitudes or and behaviors.

#### **3.2.6 Social Media**

According to Zembik (2014) that blogs, social networking sites, forums, wikis are a set of tools of social media that enable easy communication which can increase access and free exchange of information faster and broaden and it also useful for sharing and disseminating knowledge (Imran, Iqbal, Aslam, & Fatima, 2019). Thus in this study, the

social media is referred to the information and knowledge on *hibah* that being shared and can be accessed via social media as mentioned earlier by Kamarudin, Suhaimi, & Nor Muhamad (2017) that information on estate management was viewed can be easily accessed through social media.

### 3.3 Hypothesis Development

The study aims to evaluate the level knowledge of *hibah* among Muslim in Alor Setar, Kedah and examine the relationship between dependent variable (knowledge of *hibah*) and independent variables (education background, religiosity, social influence and social media). The researcher is investigating the following main hypotheses as indicates in the theoretical framework as displayed before in Figure 3.1.1:

#### 3.3.1 Independent Variables

##### Education Level:

H<sub>01</sub>: There is no significant relationship between education level and knowledge of *hibah*.

H<sub>a1</sub>: There is significant relationship between education level and knowledge of *hibah*

##### Education Stream:

H<sub>02</sub>: There is no significant relationship between education stream and knowledge of *hibah*.

H<sub>a2</sub>: There is significant relationship between education stream and knowledge of *hibah*

##### Religiosity:

H<sub>03</sub>: There is no significant relationship between religiosity and knowledge of *hibah*

H<sub>a3</sub>: There is significant relationship between religiosity and knowledge of *hibah*.

##### Social influence:

H<sub>04</sub>: There is no significant relationship between social influence and knowledge of *hibah*.

H<sub>a4</sub>: There is significant relationship between social influence and knowledge of *hibah*.

**Social media:**

H<sub>05</sub>: There is no significant relationship between social media and knowledge of *hibah*

H<sub>a5</sub>: There is significant relationship between social media and knowledge of *hibah*.

### **3.4 Research Design**

The research design refers to a plan of the proposed research work including the blueprint of the collection relevant data, measurement and analysis data, observation of the objective of the research and the audibility of staff, time and money (Akhtar, 2016). In this section will introduce and explain the sampling and data collection as well as the statistical techniques used in the data analysis to test the variables.

### **3.5 Data Collection, Instrument and Measurement of Variables**

Primary data source is an authentic and original data which collected firsthand by the researcher for the definite purpose of the study such as self-administered survey which is the most common technique used in collecting the primary data (Salkind, 2010). The researcher in this study has chosen to use self-administered questionnaire to collect the primary data. This technique is used in this study because of its efficiency mechanism in collecting data for descriptive and explanatory research (Gill & Johnson, 2002). The advantages of this technique is that the researcher can collect all the completed responses within short period of time, less expensive and time consuming, do not acquire specific skill to administer the questionnaire and can clarify any doubt regarding the questionnaire immediately (Sekaran, 2003).

The questionnaires are designed in 2 sections:

- **Section A** consists of demographic information of respondents such as gender, age, monthly income, education level, education stream, occupation, marital status and number of children.



- **Section B** consists of 36 questionnaires using Likert scale focusing on the knowledge of *hibah* in estate planning and management and the factors influencing of knowledge of *hibah* such as religiosity, social influence and social media.

The questionnaires construct in Section B are measured using interval scale ranging 1- strongly disagree to 5 – strongly agree.

Table 3.5.1  
*Measurement of the Instruments*

Variable(s)	Scale	Number of measurement	Total of Items	Sources
<b>Dependent variable</b>				
<b>Knowledge of <i>hibah</i></b>	Likert	Likert scale (KH1 – KH20)	20 items	(Sarip, Adnan, & Jusoh, 2017)
<b>Independent variables</b>				
<b>Education Level</b>	Ordinal	Dummy variable (EL) 0= SPM and below 1= Diploma and above	1 item	Self-developed
<b>Education Stream</b>	Nominal	Dummy variable (ES) 0= Non-religious stream 1= Religious Stream	1 item	Self-developed
<b>Religiosity</b>	Likert	Likert scale (RE1 – RE6)	6 items	(Harun, Ab Rashid, & Hamed, 2015)
<b>Social Influence</b>	Likert	Likert scale SI1 to SI5	5 items	(Kołodziej, Lato, & Szymańska, 2014; Emami-Naeini, et al., 2018)
<b>Social Media</b>	Likert	Likert scale SM1 to SM5	5 items	(Chou, 2014)

The Table 3.5.1 shows the summarization of the variable and measurement for each variable. The researcher imposed three types of measurements which are ordinal, nominal and likert scale to meet the objectives of this study. The questions on knowledge of *hibah*, religiosity, social influence and social media were constructed by adopting from previous literatures and questions on education level, education stream were self-created by the researcher herself due to limited study in quantitative related to *hibah*.

### **3.6 Pilot Study**

Pilot test has been run to pretest the research instrument in order to discover problem prior to main study. Sekaran & Bougie (2016) mentioned that pretesting involves the use of small number respondents to test the appropriateness of the questions and their comprehension which will help the researcher to rectify any inadequacies before distributing the questionnaires to the respondents and thus reduces bias. In this pretest, the instrument is tested to minimum number of sample which is thirty (30) samples as recommended by Johanson & Brooks (2009). Thus in this study, thirty (30) of the questionnaire were distributed to the respondents among the respondents in Alor Setar, Kedah on 15<sup>th</sup> June 2019 until 18<sup>th</sup> June 2019 and the pretest questionnaires were self-administered by the researcher herself.

### **3.7 Validity of Instrument**

The validity elucidates the position of the collected data in covering the actual area of research (Ghauri & Gronhaug, 2005). In quantitative study, Thatcher (2010) stated that validity is the extent to which any measuring instrument measures what is intended to measure. It is the the degree to which the results are truthful. Thus it requires the questionnaire to be correctly measured the concepts under the study (Pallant, 2011). The

content validity and construct validity were tested and done in this study which will be explained in the following sections.

### **3.7.1 Content Validity**

As mentioned earlier, the questionnaires were constructed based on the previous researches and self-created. Indeed, the content validity of the questionnaires is important since it is to ensure that questionnaire includes satisfactory set of item that suit the concept where the questions in the survey and the score from those questions must represent all possible question that could be asked about the content or skill (Creswell, 2005). According to Mohajan H. K. (2017), content validity usually depends on the judgment of the expert in the field and there is no fixed statistical analysis to ascertain that a measure adequately covers a content area.

Although the researcher has developed the questionnaires based on the previous studies and self-created, the content validity still has been tested by referring the questions constructed to the expert in the field, the researcher's supervisor Dr. Norazlina Abd Wahab and Madam Suraiya Hashim to validate the developed questionnaires before its being distributed to the thirty (30) respondents for pilot study.

### **3.7.2 Factor Analysis**

Factor analysis is a test of variable items which is being employed in development, refinement, and evaluation of tests, scales and measures (Williams & Brown, 2012). The objectives of factor analysis are firstly it can narrow a large number of variables into a smaller set of variables. Secondly to institute underlying dimensions between measured variables and latent constructs, thereby allowing the formation and refinement of theory and to provides construct validity evidence of self-reporting scales.



Factor analysis is applied in this study to test the construct validity of the questionnaires developed after being distributed during pilot study. Kaiser Meyer Olkin (KMO) and Barlett's Test of Sphericity is used to perform the factor analysis and analyze the distributed questionnaires in order to confirm the validation of developed questionnaires. In this test, the sampling adequacy is being assessed by examining the Kaiser Meyer Olkin (KMO) (Kaiser, 1960) and Barlett's Test of Sphericity is to indicate the item correlation matrix is not an identity matrix (Netemeyer, Bearden, & Sharma, 2003). The factor analysis in this study only applied for likert scale variables (knowledge of *hibah*, religiosity, social influence and social media) and the result are interpreted as in the Table 3.7.2.1.

Table 3.7.2.1

*Result of Kaiser Meyer Olkin (KMO) and Bartlett's Test of Sphericity*

<b>Kaiser-Meyer-Olkin Measure of Sampling Adequacy.</b>		.819
<b>Bartlett's Test of Sphericity</b>	Approx. Chi-Square	3423.649
	Df	630
	Sig.	.000

The above Table 3.7.2.1 shows that the result of KMO and Barlett's Test of Sphericity verified the set of questionnaire constructed is suitable to be used. According to Hair, Black, & Babin (2010) if the KMO is greater than 0.6 and Barlett's Test of Sphericity is significant at  $\alpha < .05$ , then the factorability of the correlation matrix is assumed. Thus based on the above result, KMO value is at 0.819 and the Barlett's Test of Sphericity shows  $\alpha$  is 0.00 that indicating both result met the rules of thumb of factor analysis that are KMO value must be 0.60 and above and the significant value for Barlett's Test of Sphericity must be 0.05 and below than that.

### 3.8 Reliability Test

A reliability test refers as a test of consistency, stability and repeatability of the results that is the result is considered reliable if consistent results have been obtained in identical situation but different circumstance (Mohajan, 2017). In this test, Cronbach's alpha is reliability co-efficient that specifies how well the items in a set are positively correlated to one another where it is being computed in terms of the average inter-correlation among the items measuring the concept. Whereby the closer Cronbach's alpha to the 1, the higher the internal consistency reliability (Sekaran, 2003). George & Mallery (2003) have provided the following rules of thumb,  $\alpha > 0.9$  is excellent,  $\alpha > 0.8$  is good,  $\alpha > 0.7$  is acceptable,  $\alpha > 0.6$  is questionable,  $\alpha > 0.5$  is poor and  $\alpha < 0.5$  is unacceptable.

The reliability test using Cronbach Alpha has been done in this research to test the likert scale variables (knowledge of *hibah*, religiosity, social influence and social media) and the result as shown in the Table 3.8.1:

Table 3.8.1  
Result of Reliability Test using Cronbach Alpha

Variable (s)	Cronbach's Alpha	Description
Knowledge of <i>hibah</i>	0.868	Good
Religiosity	0.723	Acceptable
Social Influence	0.852	Good
Social Media	0.838	Good

From the above result shows that the value of the Cronbach's alpha for each variable tested met the rule of thumbs for reliability test. The result in table 3.8.1 indicates that the value of Cronbach's alpha for knowledge of *hibah* at 0.868, social influence at 0.852

and social media at 0.838 is considered as good respectively and the Cronbach's alpha for religiosity is considered as acceptable at 0.723. Summarily, the value of Cronbach's alpha in this test meets the requirement of the reliability test which is must be above 0.7. Thus this data has very good internal consistency.

### **3.9 The Sampling**

Alvi (2016) defined a sample as a group of relatively smaller number of people selected from the population that meet that particular criterion specified for a research investigation. The target population that being selected to be the samples for this study will be Muslims residents in Alor Setar, Kedah. Based on the data provided by the Department of Statistic Malaysia, the total population of Muslim in Kota Setar, Kedah is 262, 637. The researcher in this study has focused Muslims population in Alor Setar, Kedah since the majority of the population in this area is Muslims and it is the center city of Kedah which all economic activities is based on this area. Hence, it is convenience to researcher to reach Muslims in Alor Setar, Kedah as the samples of this study.

According to VanVoorhis & Morgan (2007) that the general rule of thumb in the number of participants based on statistic used to examine the relationship is no less than 50 participants for a correlation or regression with the number increasing with larger number of independent variables (IVs). In relation to this rule of thumb, he furthered referred to Green (1991) who provided the comprehensive overview procedure used to determine the regression sample sizes by suggesting  $N > 50 + 8m$  (where  $m$  is the number of IVs) for testing the multiple correlation and  $N > 104 + m$  for testing individual predictors (assuming a medium-sized relationship). If testing both, use the larger sample size. In view of the rule of thumb as stated by VanVoorhis & Morgan (2007) who also referred to Green (1991) on the comprehensive calculation of sample size for correlation and



regression, the number of sample sizes that required in this study is calculated as followed:

$$N > 50 + 8 (5 \text{ independent variables}) = 90 \text{ samples}$$

$$N > 104 + (5 \text{ independent variables}) = 109 \text{ samples}$$

Thus, based on the above calculation of the number of sample sizes that needed the larger sample sizes is 109 samples and the researcher has managed to obtain 195 respondents as the samples of this study which is more than the minimum number of sample size as required according to the rule of thumb for examining the relationship i.e. correlation and regression.

In this study, the researcher has used the random sampling technique which can be done by precisely defined the population and limited to an infinite number of element and it has advantages such as reduces the chance of systematic errors, minimizes the chance of sampling biases, better representative sample is produced and inference drawn from sample are generalisable to the population (Alvi, 2016). Hence, in order to meet with the objectives of the study, the sample in this study should be:

- a) Sample should be a Muslim (Either working or not working).
- b) Sample should be the resident of Alor Setar, Kedah.

### **3.10 Techniques of Data Analysis**

The data analysis is very important in the research as the goal of data analysis is to reveal the underlying pattern, trends and relationship of a study's contextual situation and in quantitative study, the numerical data which has been collected must be analyzed to draw the study's conclusion (Albers, 2017). The researcher in this study has chosen IBM

STATISTIC Statistical Package of Social Sciences (SPSS22.0) as a tool to analyze the data that has been collected from the respondents. The statistical technique that being utilize to analyze the data collected are as explained accordingly in the Table 3.10.1.

Table 3.10.1

*Statistical Techniques of Data Analysis*

Objective (s)	Technique (s)
To evaluate the level of knowledge on <i>Hibah</i> among Muslims in Alor Setar, Kedah.	Descriptive Analysis
To investigate the relationship between education level, education stream, religiosity, social influence and social media with knowledge of <i>hibah</i> among Muslims in Alor Setar, Kedah.	Correlation coefficient
To examine whether education level, education stream, religiosity, social influence and social media influence knowledge of <i>Hibah</i> among Muslims in Alor Setar, Kedah.	Multiple Regression

As stated in the Table 3.10.1, descriptive analysis is used to analyze the level of knowledge on *hibah* among Muslims in Alor Setar and answer the research question number 1. Meanwhile in investigating the relationship between the independent variables (education level, education stream, religiosity, social influence and social media) with the knowledge of *hibah*, the researcher used correlation coefficient in order to acquire the answer for research question number 2. Last but not least, multiple regression is utilized to test the predictors such as education background, religiosity, social influence and social media in influencing the knowledge of *hibah* and eventually answer the research question number 3.

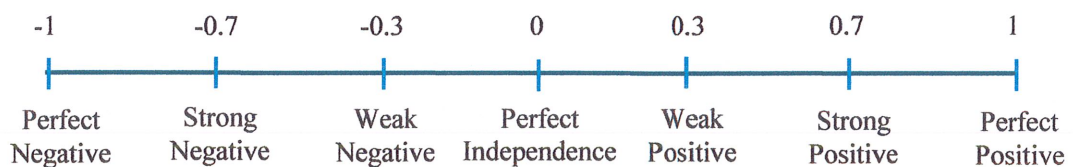
### 3.10.1 Descriptive Analysis

Data analysis normally begins with the calculation of descriptive statistics for the research variable which summarizes various aspects about the data, giving details about the sample and providing information about the population from which the sample was drawn (Larson, 2006). This statistic technique also enables the researcher to describe and compare variables numerically (Saunders, Lewis, & Thornhill, 2009). Descriptive statistics such as maximum, minimum, means, standard deviation and variation were obtained for the interval-scaled independent and dependent variables (Sekaran & Bougie, 2016) and the frequently measure used of central tendency is the mean which includes all data values in its calculation (Saunders, Lewis, & Thornhill, 2009). Since the aim of this study is to evaluate the level of knowledge of *hibah* among Muslims in Alor Setar Kedah, the descriptive statistic is used to analyze the data collected from the respondents.

### 3.10.2 Correlation Coefficient

In assessing the strength relationship between pairs of variables, a statistical technique such as correlation coefficient enables the researcher to quantify the strength of the linear between two ranked or numerical variables (Saunders, Lewis, & Thornhill, 2009). The main purpose of the of this statistical test is to determine the relationship between variables and if a relationship exists, to determine the regression equation that could be used make predictions to the population (Simon & Goes, 2011).

Figure 3.10.2.1  
*Interpretation of coefficient*





This coefficient (usually represented by the letter  $r$ ) can take on any value between 1 and -1 as seen in the Figure 3.10.2.1 where the value of 1 represents a perfect positive correlation which means that the two variables are precisely increase. Meanwhile the value of -1 represents a perfect negative correlation where the two variables are precisely related as the value of one variable increase those of the other decrease and in the event the value of  $r$  is 0 means that the variables are perfectly independent (Saunders, Lewis, & Thornhill, 2009).

Gogtay & Thatte (2017) emphasized that the relationships identified using correlation coefficient should be interpreted for what they are: association, and not causal relationship. Therefore, the researcher applied this statistical technique to examine the relationship between the independent variables (education level, education stream, religiosity, social influence and social media) and the dependant variable (knowledge of *hibah*).

### 3.10.3 Multiple Regression

Zaid (2015) stated that regression analysis is one of the most commonly used statistical technique in social behavioral sciences as well as in physical sciences which involves identifying and evaluating relationship between a dependent variable and one or more independent variables, which are also called predictor or explanatory variables.

The primary objective of regression is to develop a linear relationship between a response variable and explanatory variables for the purposes of prediction, and to assume that a functional linear relationship exists, and alternatively approaches functional regression are superior (Zaid, 2015).

Multiple regression is used for both predicting outcomes (predictions) and for investigating the causes of the outcomes (causal analysis) (Fah, 2009). In order to apply multiple regression analysis; the data must be metric or appropriately transformed and before deriving the regression equation, the researcher must decide which variables is dependent variable or independent variable (Jr, Black, Babin, & Anderson, 2014). The outcome of the regression will display the most significant relationship from the independent variable to dependent variable and it also represents the best prediction for the dependent variable by the independent variable (Coakes & Steed, 2007). Thus, for the purpose of this study that to examine whether the independent variables (education level, education stream, religiosity, social influence and social media) can influence the dependent variable (knowledge of *hibah*). Thus the multiple regression is being used to analyze the data collected from the respondents.

### 3.11 Summary

In this chapter has outlined the theoretical study and come out with the operation definition of the variables and the hypotheses on the knowledge of *Hibah* among Muslims and the significant relationship between the independent variables i.e., education level, education stream, religiosity, social influence and social media towards the knowledge of *hibah* among Muslims in Alor Setar, Kedah. The sample of this study will be Muslims in Alor Setar, Kedah either working or not working and the data collected from the questionnaire is analyzed in pilot test, factor analysis, reliability test, descriptive analysis, correlation coefficient and multiple regression analysis. The next chapter will discuss on the result and finding from the data analysis.

## CHAPTER FOUR

### DATA ANALYSIS AND FINDING

#### 4.0 Introduction

The study is carried out by the researcher to examine the level of knowledge of *hibah* among Muslims in Alor Setar Kedah and to evaluate the significant relationship between independent variables (education level, education stream, religiosity, social influence and social media) and knowledge of *hibah*. The data collected in this study has been analyzed using the IBM STATISTIC Statistical Package of Social Sciences (SPSS22.0). Hence, this chapter will further discuss on the result of data analysis done using the descriptive analysis, correlation analysis and multiple regression analysis.

#### 4.1 Overview of Data Collected

The respondents in this study have been selected based on the criterions mentioned earlier which are Muslims either working or not working and should be the resident of Alor Setar Kedah. The questionnaires distributed and collected directly from the selected respondents. The total of 195 questionnaires managed to be collected in this study. Thus the data collected from the 195 respondents are valid and useable for this paper.

#### 4.2 Response Rate

The researcher in this study has employed random sampling technique and the sample size of this study is 195 and all respondents are valid to be tested as they meet all the requirements to be a respondent in this study.



### 4.3 Demographic Profile (n = 195)

In this study, 195 respondents who were Muslim residents in Alor Setar Kedah aged 24 years and above has taken part into this study by answering the questionnaires distributed. The distribution of the 195 respondents can be seen in the Table 4.3.1.

Table 4.3.1  
*Demographic Profile of the Respondents*

Category	Total	Percentage %
<b>Gender</b>		
Male	67	34.4
Female	128	65.6
<b>Total</b>	<b>195</b>	<b>100</b>
<b>Age</b>		
24 – 30 years	124	63.6
31 – 40 years	35	17.9
41 – 50 years	18	9.2
51 – 60 years	16	8.2
61 – 70 years	2	1.0
<b>Total</b>	<b>195</b>	<b>100</b>
<b>Monthly income</b>		
No income	29	14.9
RM1,000 – below	14	7.2
RM1,001 – RM3,000	78	40.0
RM3,001 – RM5,000	47	24.1
RM5,001 and above	27	13.8
<b>Total</b>	<b>195</b>	<b>100</b>
<b>Education qualification</b>		
SPM and below	10	5.1
Diploma and above	185	94.0
<b>Total</b>	<b>195</b>	<b>100</b>
<b>Education background</b>		
Religious school	84	43.1
Non- religious school	111	56.9
<b>Total</b>	<b>195</b>	<b>100</b>
<b>Occupation</b>		
Not working	31	15.9
Government sector	53	27.2
Private sector	111	56.9
<b>Total</b>	<b>195</b>	<b>100</b>
<b>Marital status</b>		
Married	120	61.5
Widow/widower	2	1.0
Single	73	37.4
<b>Total</b>	<b>195</b>	<b>100</b>

<b>Number of children</b>		
<b>0 – 2 children</b>	158	81
<b>3 – 5 children</b>	32	16.4
<b>6 – 8 children</b>	4	2.1
<b>9 and above children</b>	1	0.5
<b>Total</b>	195	100

Based on the demographic profile of 195 respondents in this study that can be seen in Table 4.3.1, summarily it indicates that the majority of the respondents in this study are female respondents i.e. 128 female respondents out of 195 respondents (65.6%) and 67 respondents are male respondents (34.4%). Most of the respondents are aged in between 24 years to 30 years old i.e. 124 respondents (63.6%), followed by aged 31 years to 40 years old i.e. 35 respondents (17.9%), aged 41 years to 50 years old i.e. 18 respondents (9.2%), aged 51 years to 60 years old i.e. 16 respondents (8.2%) and surprisingly there were 2 respondents aged 61 years to 70 years old (1%).

The above table also indicated that most of the respondents i.e. 185 respondents (94.9%) were studied in Diploma and above and only 10 respondents (5.1%) were studied up to SPM level and below. The data also shown that majority i.e. 111 respondents (56.9%) had studied in non-religious school and the rest of 84 respondents (43.1%) had studied in religious school.

Apart from that, 111 respondents (56.9%) in this study are working in the private sector, followed by 53 respondents (27.2%) are working in government sector and 31 respondents (15.9%) are not working. This data also shows that most of the respondents' monthly income 78 respondents (40%) earn between RM1,001 to RM3,000 monthly, 47 respondents (24.1%) earn between RM3,001 to RM5,000 monthly, followed by 27

respondents (13.8%) earn RM5,001 and above monthly and 14 respondents (7.2%) earn RM1000 and below and the rest of 29 respondent have no income.

Based on the data collected also, majority of 120 respondents (61.5%) are married respondents, 73 respondents (37.4%) are single and only 2 respondents are widow/widower (1%). Consequently, 158 respondents (81%) in this study have less than 2 children, 32 respondents (16.4%) have less than 5 children, 4 respondents (2.1%) have less than 8 children, and unexpectedly there is 1 respondent (0.5%) has more than 9 children.

#### **4.4 Descriptive Analysis**

As mentioned earlier in previous chapter, the descriptive analysis is used in assessing the level of knowledge of *hibah* among Muslims in Alor Setar Kedah. In analyzing the data related the level of knowledge among Muslims, the mean, standard deviation, minimum and maximum value of the dependent variable i.e. the knowledge of *hibah* and its items are conducted and the result can be seen in the Table 4.4.1.1 in the following section.

##### **4.4.1 The level of Knowledge of *hibah* among Muslims**

The details in analyzing the level of knowledge of *hibah* among Muslims in Alor Setar Kedah can be seen in the result of the descriptive analysis for items in variable knowledge of *hibah* as stated in Table 4.4.1.1.



Table 4.4.1.1

*Descriptive analysis for knowledge of hibah*

Items	Mean	Standard Deviation	Min	Max
<b>Knowledge of <i>hibah</i></b>	4.1667	0.57790	2.05	5.00
I know that <i>hibah</i> is one of the instrument in Islamic estate planning and management.	4.56	.760	1.00	5.00
I know that <i>hibah</i> is a gift due to love and affection during the life time.	4.56	.766	1.00	5.00
I know that <i>hibah</i> is a gift to someone without consideration during the life time	4.57	.702	2.00	5.00
I know that if I intend to do the <i>hibah</i> , I need to have full ownership on the intended asset to be given.	4.55	.719	1.00	5.00
I know that the asset of <i>hibah</i> can be either movable or immovable asset.	4.15	.967	1.00	5.00
I know that the asset of <i>hibah</i> must be valid according to <i>Shari'ah</i> and laws	4.70	.597	2.00	5.00
I know that the asset of <i>hibah</i> can be given in any amount (no limit) to the beneficiary of <i>hibah</i> .	4.27	.985	1.00	5.00
I know that <i>hibah</i> can be given to my family members.	4.55	.787	1.00	5.00
I know that <i>hibah</i> can be given to non-family members.	4.27	1.041	1.00	5.00
I know that <i>hibah</i> can be given to the non-muslims.	3.16	1.348	1.00	5.00
I know that the beneficiary of <i>hibah</i> can receive the asset of <i>hibah</i> after the death of <i>hibah</i> provider	3.99	1.210	1.00	5.00
I know that it is not necessarily must be given one third (1/3) of the asset to the beneficiary of <i>hibah</i> .	3.86	1.089	1.00	5.00
I know that the <i>hibah</i> provider can give his whole asset to the beneficiary of <i>hibah</i> .	3.95	1.073	1.00	5.00
I know that <i>hibah</i> is not similar with <i>wasiyyah</i> .	4.10	1.070	1.00	5.00
I know that <i>wasiyyah</i> shall not be given to the legal heirs.	3.29	1.381	1.00	5.00
I know that the asset which has been allocated as asset of <i>hibah</i> is not included as inheritance asset ( <i>farai'd</i> ).	4.29	.958	1.00	5.00
I know that <i>hibah</i> can be done orally or written.	4.02	1.105	1.00	5.00

<b>If I intend to do a <i>hibah</i>, I can obtain the service from Wealth advisor/consultant or lawyer.</b>	4.43	.824	1.00	5.00
<b>Amanah Raya Berhad is one of the company that offers service in preparing documentation of <i>hibah</i>.</b>	4.08	1.002	1.00	5.00
<b>If I am the beneficiary of Hibah, I can do the validation of <i>hibah</i> by the deceased <i>hibah</i> provider at Syariah Court.</b>	3.98	1.033	1.00	5.00

According to the above table, it shows that the mean value of the level of knowledge of *hibah* is 4.1667 (Std Deviation: 0.57790) with minimum value of 2.05 and maximum value 5.00. This indicates that on overall view that the level of knowledge of *hibah* among Muslims in Alor Setar Kedah is at an impressive level and it directly demonstrates that Muslims in Alor Setar Kedah possess a good knowledge of *hibah*.

In this analysis, the respondents were asked to answer 20 questions relating to the general knowledge on *hibah* in estate planning and management. The result of respondents' responses is as stated in Table 4.4.1.1, where it shows that majority of the respondents know that *hibah* is one of the instrument in Islamic estate planning and management (mean: 4.56), and it is a gift due to love and affection during the life time (mean: 4.56). They also know that *hibah* is a gift to someone without consideration during the life time (mean: 4.57).

In relation the *hibah* asset, the result indicates that majority of them know that if they intend to do the *hibah*, they need to have full ownership on the intended asset to be given (mean: 4.55), know that the *hibah* asset can be either movable or immovable asset (mean:4.15), know that the asset of *hibah* must be valid according to Shari'ah and laws

(mean: 4.70), know that the asset of *hibah* can be given in any amount (no limit) to the beneficiary of *hibah* (mean:4.27).

The respondents then were questioned on the features of the beneficiary of *hibah*. It seems that most of the respondents agreed that *hibah* can be given to my family members (mean :4.55) and it also can be given to non-family members (mean: 4.27). however, based on the result as stated in Table 4.4.1.2, it can be interpreted that the respondents were in confusion neither to disagree nor agree that they know that *hibah* can be given to the non-Muslims (mean: 3.16). They also seem to have moderate knowledge that the beneficiary of *hibah* can receive the asset of *hibah* after the death of *hibah* provider (mean: 3.99).

Regarding how much the property should be given to the beneficiary, the respondents possess medium level of knowledge that it is not necessarily must be given one third (1/3) of the asset to the beneficiary of *hibah* (mean: 3.86) and the *hibah* provider can give his whole asset to the beneficiary of *hibah* (mean: 3.95).

Then, the respondents were purposely questioned on the differences between *wasiyyah* and *hibah*. The respondents at first agreed that *hibah* is not similar with *wasiyyah* (mean: 4.10). Nevertheless, they seem to be in misperception that *wasiyyah* shall not be given to the legal heirs (mean: 3.29). But most of the respondents know that the asset which has been allocated as asset of *hibah* is not included as inheritance asset (*farai 'd*) (mean: 4.29).

The respondents also were asked on technicality in *hibah*. Where they agreed that they know that *hibah* can be done orally or written (mean: 4.02). The result also shows that the respondents agreed that if they intend to do a *hibah*, they can obtain the service from



wealth advisor/consultant or lawyer (mean: 4.43) and most of them know that Amanah Raya Berhad (ARB) is one of the company that offers service in preparing documentation of *hibah* (mean: 4.08). The respondents tend to agree that in the event that they become the beneficiary of Hibah, they can do the validation of *hibah* by the deceased *hibah* provider at Syariah Court (mean: 3.98).

Summarily, the level of knowledge of *hibah* among Muslims in Alor Setar Kedah is at moderate level (mean: 4.1667) as indicated in Table 4.4.1.1. The result of this study on the level of knowledge of *hibah* among Muslims also has proven that Muslims particularly in Alor Setar Kedah area possess a good knowledge of *hibah*.

#### **4.5 Correlation Coefficient Analysis**

In investigating the relationship between independent variables (education level, education stream, religiosity, social influence and social media) and dependent variable (knowledge of *hibah*), correlation coefficient analysis is carried out using the SPSS 22 software and to show the expected sign in the model. The result of this analysis is shown as follows in Table 4.5.1.1, in the next section.

##### **4.5.1 Relationship between education level, education stream, religiosity, social influence and social media and knowledge of *hibah***

The result of the correlation coefficient analysis in evaluating the correlation between the independent variables (education level, education stream, religiosity, social influence and social media) and dependent variables (knowledge of *hibah*) has shown that four (4) independent variables significantly correlated at 0.01 and at 0.05 significant level as stated in Table 4.5.1.1.

Table 4.5.1.1  
The result for Correlation Coefficient analysis

		Knowledge of <i>hibah</i>	Education Level	Education Stream	Religiosity	Social Influence	Social Media
<b>Knowledge of <i>hibah</i></b>	Pearson Correlation	1	.024	<b>.160*</b>	<b>.277**</b>	<b>.396**</b>	<b>.377**</b>
	Sig. (2- tailed)		.743	<b>.026</b>	<b>.000</b>	<b>.000</b>	<b>.000</b>
<b>Education Level</b>	Pearson Correlation	.024	1	.054	-.147*	.002	-.109
	Sig. (2- tailed)	.743		.450	.040	.972	.128
<b>Education Stream</b>	Pearson Correlation	.160*	.054	1	.115	.060	-.065
	Sig. (2- tailed)	.026	.450		.109	.407	.364
<b>Religiosity</b>	Pearson Correlation	.277**	-.147*	.115	1	.256**	.213**
	Sig. (2- tailed)	.000	.040	.109		.000	.003
<b>Social Influence</b>	Pearson Correlation	.396**	.002	.060	.256**	1	.353**
	Sig. (2- tailed)	.000	.972	.407	.000		.000
<b>Social Media</b>	Pearson Correlation	.377**	-.109	-.065	.213**	.353**	1
	Sig. (2- tailed)	.000	.128	.364	.003	.000	

\*. Correlation is significant at the 0.05 level (2-tailed).

\*\*. Correlation is significant at the 0.01 level (2-tailed).

The Table 4.5.1.1 indicates that the correlation analysis between all variables in this study. Education stream is found to be significantly and positively correlated with knowledge of *hibah* at 0.05 significant level which signifies that the increase in education stream which is Islamic religious stream will lead to increase of knowledge of *hibah*. This result also shows that there is significant and positive correlation between religiosity and knowledge of *hibah* at 0.01 significant level. Similarly, the relationship between

social influence and knowledge of *hibah* is correlated at 0.01 significant level that shows there is significant and positive relationship between social relationship. Social media also has significant and positive correlation with knowledge of *hibah* at 0.01 significant level.

#### **4.6 Multiple Regression**

In order to test whether the independent variables (education level, education stream, religiosity, social influence and social media) influence the dependent variable (knowledge of *hibah*), the multiple regression analysis has been conducted in this study and achieved the last objective of this study i.e. to examine whether the education level, education stream, religiosity, social influence and social media influence knowledge of *hibah*. The result of this analysis is as shown in the Table 4.6.1.1 in the following section.

##### **4.6.1 Factors influencing knowledge of *hibah***

The aim of this study is to investigate whether the proposed factors such as education level, education stream, religiosity, social influence and social media influence knowledge of *hibah* by regression analysis and the result of this analysis as can be seen in Table 4.6.1.1



Table 4.6.1.1

*The result of coefficients for regression analysis*

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.431	.521		2.749	.007
<b>Education level</b>	.169	.160	.067	1.056	.262
<b>Education stream</b>	.160	.071	.142	2.248	<b>.026**</b>
<b>Religiosity</b>	.232	.104	.148	2.236	<b>.027**</b>
<b>Social Influence</b>	.164	.044	.253	3.718	<b>.000**</b>
<b>Social Media</b>	.196	.049	.273	4.026	<b>.000**</b>

a. Dependent Variable: Knowledge of *hibah*R: 0.518, R<sup>2</sup>: 0.269, F:14.190, \*\* Sig at 0.05 level

Based on the Table 4.6.1.1, it is found that the result is in line with correlation analysis that education stream is statistically significantly influence knowledge of *hibah* where the coefficient value is at .160 and its P value is 0.026 which is smaller than 0.05. This signifies that education stream in this study i.e. Islamic religious stream is one of the factor influencing knowledge of *hibah* as knowledge of *hibah* which expected to be increased at coefficient value of 0.160 when education stream in Islamic religious stream is increased. Consequently, the null hypothesis that there is no significant relationship between education stream and knowledge of *Hibah* should not be accepted.

The above result also indicates that the coefficient for the religiosity is at 0.232 is found to be significantly and positively influence knowledge of *hibah* since its P value is 0.027 which is smaller than 0.05. This result implies that higher religiosity is associated with the higher knowledge of *hibah*. Based on the above result its P value is  $0.027 \leq 0.05$ , hence the null hypothesis that there is no significant relationship between religiosity and knowledge of *Hibah* should not be accepted.

Next, according to this result the social influence also has shown statistically significantly influence knowledge of *hibah* at coefficient value of 0.164 and its P value is 0.00 which also smaller than 0.05. This indicates that social influence such as family members and friends are indeed directly influenced the level of knowledge of *hibah* among Muslims. Since the above result shows that its P value is  $0.00 \leq 0.05$ , thus the null hypothesis that there is no significant relationship between social influence and knowledge of *Hibah* should not be accepted.

The other variable that shows being statistically significantly influence knowledge of *hibah* is social media where statistically its coefficient value is at 0.196 and P value is at 0.00 that specifies the increase of use social media in disseminating knowledge related to *hibah* increase knowledge of *hibah*. According to the result mentioned earlier, it shows that its P value is  $0.00 \leq 0.05$ , consequently the null hypothesis that there is no significant relationship between social media and knowledge of *Hibah* should not be accepted.

Nonetheless, it is worth to note that education level is found to be not significantly influence knowledge of *hibah* where the coefficient value is at .169 and P value is at 0.292 which is larger than 0.05. Thus, it shows that education level is not the factor that influence knowledge of *hibah*. This result may imply that although the respondents have education background in two different level of attainment, it does not influenced knowledge of *hibah* among the respondents. Based on this result that its P value is  $0.169 \geq 0.05$ , thus the null hypothesis that there is no significant relationship between education level and knowledge of *Hibah* is should be accepted.

Last but not least, the Table 4.6.1.1 shows the value of  $R^2$  is at 0.269 which shows that the total of variation in the dependent variable (knowledge of *hibah*) can be explained by

the independent variables (education background, religiosity, social influence and social media) is 26.9 %. Meanwhile the value of F is 13.883 at (P=0.000) and this indicates that overall the regression model statistically significantly predicts the outcome variable. Thus it is good and fit for the data.

#### 4.7 Summary of the Hypotheses Results

Summarily the result of analysis done in the previous sections signifies that the result of hypotheses in this study. Where there are five (5) hypotheses being analyzed and the result has been predicted based on the descriptive analysis and multiple regression analysis. The summary of result of the hypotheses can be seen in the following Table 4.7.1.

Table 4.7.1

*Hypothesis result*

Hypotheses	Result
H <sub>01</sub> : There is no significant relationship between education level and knowledge of <i>hibah</i> .	Acceptable
H <sub>02</sub> : There is no significant relationship between education stream and knowledge of <i>hibah</i> .	Not acceptable
H <sub>03</sub> : There is no significant relationship between religiosity and knowledge of <i>hibah</i>	Not acceptable
H <sub>04</sub> : There is no significant relationship between social influence and knowledge of <i>hibah</i> .	Not acceptable
H <sub>05</sub> : There is no significant relationship between social media and knowledge of <i>hibah</i>	Not acceptable

According to this Table 4.7.1, it denotes that there are four (4) null hypotheses not being accepted which are there is no significant relationship between education stream, religiosity, social influence and social influence and knowledge of *hibah*. Meanwhile one



(1) null hypothesis is being accepted i.e. there is no significant relationship between education level and knowledge of *hibah*.

On the other hand, this result also signifies that the vice versa where four (4) hypotheses i.e. there is significant relationship between education stream, religiosity, social influence and social influence and knowledge of *hibah* are being accepted and one (1) hypothesis i.e. there is significant relationship between education level and knowledge of *hibah* is not being accepted.

#### **4.8 Summary**

In conclusion, this chapter has answered the objective of this study. 195 respondents among Muslims in Alor Setar Kedah have been engaged in order to obtain the data to be analyzed in this study. The data collected then has been analyzed using statistical software IBM SPSS version 22 to generate the result. The descriptive analysis has been utilized in order to achieve the first objective i.e. to evaluate the level of knowledge of *hibah* among Muslims in Alor Setar Kedah and the result notably show that the level of knowledge of *hibah* is quite a high level among Muslims in Alor Setar Kedah. Next correlation coefficient analysis has been done to investigate the relationship between the independent variables (education level, education stream, religiosity, social influence and social media) and dependent variable (knowledge of *hibah*). The result indicates that only four (4) independent variables i.e. education stream, religiosity, social influence and social media are significantly correlated with the dependent variable. Lastly, multiple regression has been applied to examine the significance relationship between the independent variables (education level, education stream, religiosity, social influence and social media) and dependent variable (knowledge of *hibah*). The result denotes that the variables such as education stream, religiosity, social influence and social media are

significantly influence knowledge of *hibah* and eventually not accepted the null hypotheses ( $H_{02}$ ,  $H_{03}$ ,  $H_{04}$ ,  $H_{05}$ ). The researcher will conclude the overall of the research study and come out with the future recommendation and suggestion for future study in the next chapter.



## CHAPTER FIVE

### CONCLUSION AND RECOMMENDATION

#### 5.0 Introduction

This study is carried out by the researcher to evaluate the level of knowledge of *hibah* among Muslims in Alor Setar, Kedah and investigate the possible factors such as education level, education stream, religiosity, social influence and social media that influence knowledge of *hibah*. The researcher motivates to conduct this study due to the allegation of previous researchers that Muslims are lack of knowledge in estate planning and management specifically on *hibah* without conclusive evidence. Thus, this chapter will summarize the finding of this study besides providing the recommendation to the relevant parties and suggestions for future research in order to improve the finding of this study. Lastly the researcher concludes this study with its limitations in the last section.

#### 5.1 Conclusion

#### 5.2 Knowledge of *hibah* among Muslims in Alor Setar, Kedah

In this study, Muslims in Alor Setar Kedah possess a good level of knowledge of *hibah*. Despite some hesitation on some facts or information on *hibah* and confusion on differences between *wasiyyah* and *hibah*, most of the respondents can answer the questions related to general knowledge of *hibah* correctly and this indicates that the level knowledge of *hibah* among them is good as a whole.

The result of this study may be a concrete evidence to rebut the finding by the previous researchers that Muslims are lack of knowledge of *hibah* (Kamarudin & Alma'amun, 2013; Razali, et al., 2018). Nevertheless, perhaps the researcher should mention



particularly that this finding is specifically for the level of knowledge of *hibah* among Muslims in Alor Setar Kedah only and not represented the whole Muslims in Malaysia.

### **5.3 Factors influencing knowledge of *hibah* among Muslims in Alor Setar Kedah.**

Based on the result of analysis done in this study, it was found that there are four (4) factors that have statistically significantly influenced knowledge of *hibah* among Muslims in Alor Setar Kedah which are education stream i.e. Islamic religious stream, religiosity, social influence and social media. The result of education stream has significant influence on knowledge of *hibah* implies that those who studied in Islamic religious stream are being taught and exposed on knowledge of *hibah*. This result is parallel with one of the role of formal Islamic religious education is to contribute to find solutions to some of the most pressing contemporary problems facing by the country (Bagir & Abdullah, 2011) since *hibah* is one of the solution of increasing number of frozen estate.

The result in this study has statistically shown that religiosity is one of the factor significantly influence on knowledge of *hibah*. Indeed, knowledge of *hibah* is part of teaching in Islam in planning and managing the estate and it is highly recommended in Al-Quran and it is the practice of beloved Prophet s.a.w. Thus, this result directly indicates that the pious Muslims will have knowledge of *hibah* since they believe in pre-determined and obey Allah's order and follow the teaching of Prophet s.a.w in relation to estate planning and management.

The third factor that has been found to be statistically and significantly influenced knowledge of *hibah* is social influence. This result is consistent and support the previous

outcome by Kołodziej, Lato, & Szymańska (2014) and Emami-Naeini, et al. (2018) that family and friends can influence the knowledge. This result suggests that the social influence such as family members and friends play the important roles in inculcating and enhancing knowledge of *hibah* among Muslims society. This is because Muslims habitually prefer to obtain the information from family members or friends especially from those who practicing *hibah*.

Lastly, social media is the third factor that has shown being statistically significantly influenced knowledge of *hibah*. Indeed, nowadays social media becomes a useful medium for sharing and disseminating knowledge (Imran, Iqbal, Aslam, & Fatima, 2019) and the knowledge of estate planning and management can be assessed through the use of social media (Kamarudin, Suhaimi, & Nor Muhamad, 2017). Thus social media can be a factor influencing knowledge of *hibah* by sharing information on *hibah* attractively in social media since it is the effective way to spread the information on *hibah* to the public especially Muslims' society.

In conclusion, the finding of this research indeed in line with the *Maqasid Shari'ah* in protecting the wealth by identifying the factors influencing knowledge of *hibah* among Muslims and the glory of this research is benefiting the various parties in sorting out the issue of delay in estate planning and management that cause abundant problems in terms of the economy of the individual, society and country (Ahmad, et al., 2018).

#### **5.4 Recommendation**

Based on the finding in this research, there are several recommendations will be remarked by the researcher for the relevant parties which related to Islamic estate planning and management. Firstly, education stream such us Islamic religious stream has

being recognized in this study as one of the factors influencing knowledge of *hibah*. The researcher believes that this is because topic of *hibah* is part of the syllabus being taught in this stream. In view of that, the researcher would like to suggest to Ministry of Education to include new chapter such as Islamic estates planning and management in the syllabus of subject *Pendidikan Islam* which will provide early exposure to Muslim students who are studied in non-religious stream on the available tools in Islamic estate planning and management including *hibah*. This perhaps would benefit the Government to curb the serious problems relating to Islamic estates at early stage such as abundant of non-distributed inheritance properties and frozen estates by giving early education on Islamic estate planning and management to the students.

Besides that, the finding of this research that religiosity is one of the factor influencing knowledge of *hibah*. This signifies that the authority such as Islamic Religious Department of Kedah shall play the important role in increasing the level of knowledge of *hibah* among Muslims organizing courses, workshop, religious classes specifically on estate planning and management by *hibah*. In addition to that, the researcher also would like to propose to this religious department to collaborate with other agencies that related with estate planning and management to organize an event particularly concerning on Islamic estate planning and management. Thus the public especially Muslims' society can take this opportunity to enhance their knowledge of *hibah* and obtain any clarification directly to the relevant agencies with regards to their planning.

The researcher also believes that the result of this study that managed to identify the factors such as social influence and social media in influencing and explaining variance knowledge of *hibah* among Muslims will help and benefit the agencies or authorities that involved in estate planning and management such as Amanah Raya Berhad (ARB),

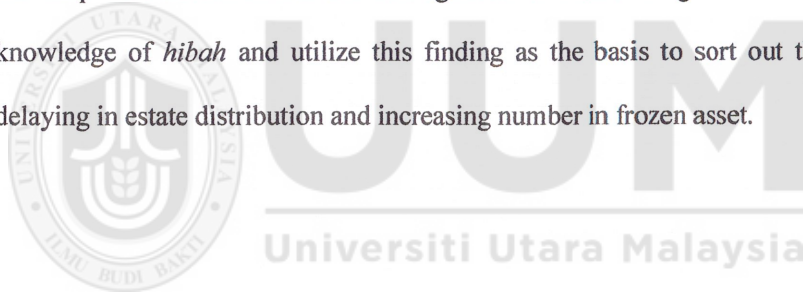


Wasiyyah shoppee, As-salihin trustee, Islamic wealth advisors and other agencies to use these factors as medium in promoting their products of *hibah* in estate planning and management. Perhaps these agencies should approach Muslims' society and sharing attractive and informative information on advantages of *hibah* and their product to the public via social media. In consequence, a lot of family members or friends in Muslims' society will know and practice *hibah* then automatically knowledge of *hibah* will be spreading broaden to Muslims' society at large and this probably can elevate the number of Muslims interested in planning their estate early and properly. Hence, this will provide positive impact on reducing the number of frozen estate in Malaysia and other economics problems.

In addition, the researcher also would like to recommend for the future study on this topic by widen Muslims population in the study to Malaysian Muslims as a whole since this study only focus on Muslims in Alor Setar Kedah. Furthermore, based on the previous studies, it is noted that the studies related to *hibah* is still limited. Thus, the researcher would suggest that future research can be developed from the result of this study by adding more significant independent variables in the future study for instance demographic factors such as age and number of heirs. Other than that, one of the factor influencing of knowledge of *hibah* is social media. Hence the study on relationship between social media and *hibah* should be further investigated to see the efficient use of social media in broadcasting information on *hibah* by the relevant agencies in Islamic estate planning and management as it is relevant to the trend of society nowadays.

### 5.5 Limitation of Study

This study is only concentrated on the level of knowledge of *hibah* among Muslims in Alor Setar Kedah and the factors influencing knowledge of *hibah* due to limited availability of resources relating to *hibah* which cause difficulty to the researcher to find references in order to complete the study. The researcher also has reduced the target area population by focusing only Muslims population in Alor Setar, Kedah instead of focusing Muslims population in Malaysia because of the respondents has to put extra effort in obtaining responses from the respondents within the short period i.e. two weeks in order to obtain the data to be analyzed for this study. In fact, the researcher only managed to get 195 respondents to answer the distributed questionnaires although the target population area has become smaller. However, despite of this limitations, the finding of this study perhaps contributes to fill the gap from the previous studies relating to *hibah* and help the relevant authorities and agencies to acknowledge the factors influencing knowledge of *hibah* and utilize this finding as the basis to sort out the problem of delaying in estate distribution and increasing number in frozen asset.



## REFERENCES

- Adina-Petruța. (2012). The Importance of Quality in Higher Education in an Increasingly Knowledge-Driven Society. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 120-127.
- Ahmad, K., Ab Majid, R., Abdullah, Z., Noor Minhad, N., & Ismail, S. (2016). Acceptance of Hibah as an Alternative Mechanism in Muslim Asset Management. *SHS Web of Conferences*.
- Ahmad, M. Y., Mohamad, M., Muda, M., Jamsari, E., Wan Hassan, W., & Mohd Kashim, M. (2018). Confronting the Problem of Managing Unclaimed Inheritance Property of Muslims in Malaysia. *International Journal of Civil Engineering and Technology (IJCET)*, 1459-1466.
- Ahmad, M., Palil, R., Abu Bakar, A., & Dollah, N. (2015). The Literature Review on the Knowledge of Islamic Banking Products among Muslim Entrepreneurs. *South East Asia Journal of Contemporary Business, Economics and Law*.
- Ahmad, M., Palil, R., Mohd Isa, M., & Dolah, N. (2015). Knowledge of Islamic Banking Products among Muslim Entrepreneurs: Proposed Theoretical Framework , Hypothesis Development, Research Design and Operational Definitions. *International Journal of Business, Economics and Law*.
- Akhtar, M. I. (2016). Research Design . In *Research in Social Science: Interdisciplinary Perspectives*.
- Alatas, S. H. (1954). Education in Islamic Society. *Progressive Islam*.
- Al-Attas, S. M.-N. (1980). *The Concept of Education in Islam: A Framework for an Islamic Philosophy of Education*. Kuala Lumpur, Malaysia: Muslim Youth Movement of Malaysia (ABIM).
- Albers, M. J. (2017). Quantitative Data Analysis—In the Graduate Curriculum. *Journal of Technical Writing and Communication*, 47(2), 215–233.
- Al-Goaib, S. (2003). Religiosity and social conformity of university students: an analytical study applied at King Saoud University. *Arts Journal of King Saoud University*.
- Ali, M. F. (2015). Modern Application of Hibah in the Light of Shari'ah Objectives of Gift and Donation Contract (Al-Tabarru'at). *Islamic Science*, 13 (Summer 2015).
- Al-Khin, M., al-Bugho, M., & sy-Syarbaji, A. (2005). *Terjemahan Fiqh al-Manhaji; Kitab Feqah Mazhab Syafie*. Kuala Lumpur: Pustaka Salam.
- Alvi, M. (2016). A Manual for Selecting Sampling Techniques in Research. *Munich Personal RePEc Archive (MPRA)*.
- Al-Zaylai, J. a.-D. (2002). *Nasb al-Rayah Takhrij Ahadith al Hidayah* (2 ed., Vol. 4). Beirut: Dar al-kutub al-Ilmiyyah.
- Al-Zuhayli, W. (2007). *Financial Transactions in Islamic Jurispudence* (Vol. 1). Damascus: Dar al Fikr.



- Assie'-Lumumba, N. T. (2005). Higher Education In Africa: Crises, Reforms and Transformation. *Senegal: Council for the Development of Social Science Research in Africa*.
- Azmi, F. A., & Sabit Mohammad, M. (2011). The Causes of Unclaimed, Late Claimed or Distrubuted Estates of Deceased Muslims in Malaysia. *International Conference on Sociality and Economic Developmet IPEDR*. Singapore.
- Bagir, Z. A., & Abdullah, I. (2011). The Development and Role of Religious Studies: Some Indonesion Reflection. In K. Bustamam-Ahmad, & P. Jory, *Islamic studies and Islamic education in contemporary Southeast Asia* (pp. 57-74). Kuala Lumpur, Malaysia: Yayasan Ilmuwan.
- Bandura, A. (1977). *Social Learning Theory*. New York: General Learning Press.
- Bandura, A. (1989). Social cognitive theory . In R. Vasta, *Annals of child development: Six theories of child development* (pp. 1-60). Greewich: JAI Press.
- Baruah, T. D. (2012). Effectiveness of Social Media as Tool of Communication and its Potential for Technology Enabled Connections: a Micro Level Study. *International Journal of Scientific and Research Publications*, 2(5), 1-10.
- Bernard, H. R. (2002). *Research Methods in Anthropology: Qualitative and quantitative methods*. Walnut Creek, California: Altamira Press.
- Bhardwaj, A. (2016). Importance of Education in Human Life: a Holistic Approach. *International Journal of Science and Consciousness*, 23-28.
- Biggam, J. (2001). Defining Knowledge: an Epistemological Foundation for Knowledge Management. *Proceedings of the 34th Hawaii International Conference on System Sciences*, (pp. 1-7). Hawaii.
- Bireysel, D. E., & Etkileri, S. (2010). The Impacts of Religious Education on Individual and Social Life. *Dinbilimleri Akademik Araştırma Dergisi*, 195-211.
- Book 30, *Hadith 594*. (n.d.). Retrieved March 2019, from Sunnah.com: <https://sunnah.com/adab/30/57>
- Buchner, A., Erdfelder, E., Faul, F., & Mayr, S. (2007). A short tutorial of GPower. *Tutorials in Quantitative Methods for Psychology*, 51-59.
- Carter, B., & Levy, J. (2012). *Facebook Marketing 3rd Edition (Engels) - Leveraging Facebook's Features for Your Marketing Campaign*. United States of America: QUE: Indianapolis.
- Chisholm, R. (1966). *Theory of Knowledge*. Englewood Cliffs: N.J., Prentice-Hall.
- Chou, C.-M. (2014). Social Media Characteristics, Customer Relationship and Brand Equity. *Journal of Applied Business and Economics*, 16(1), 128-139.
- Christoff, Z. (2013). A Logic for Social Influence through Communication. *11th European Workshop on Multi-Agent Systems (EUMAS)*. Toulouse: Logical Aspects of Multi-Agent System (LAMAS).

- Cialdini, R. B., & Trost, M. (1998). Social influence: Social norms, conformity, and compliance. In D. T. Gilbert, S. Fiske, & G. Lindzey, *The handbook of social psychology* (pp. 151-192). Boston: McGraw-Hill.
- Clark, N. (2014). *World Education News & Reviews*. Retrieved March 28, 2019, from World Education News & Reviews: <https://wenr.wes.org/2014/12/education-in-malaysia>
- Coakes, S. J., & Steed, L. (2007). *SPSS Version 14.0 for Windows: Analysis Without Anguish* (1st ed.). Wrightbooks.
- Creswell, J. W. (2005). *Educational Research: Planning, Conducting and Evaluating Quantitative and Qualitative Research* (2nd ed.). Merrill Prentice Hall: Pearson.
- Diaz-Quijano, F. A., Martínez-Vega, R., Rodríguez-Morales, A., Rojas-Calero, R., Luna-González, M., & Díaz-Quijano, R. (2018). Association between the level of education and knowledge, attitudes and practices regarding dengue in the Caribbean region of Colombia. *BMC Public Health*, 143.
- Dillard, J. P., & Pfau, M. (2002). *The persuasion handbook: Developments in theory and practice*. SAGE Publications, Inc.
- El-Menouar, Y., & Stiftung, B. (2014). The Five Dimensions of Muslim Religiosity. Results of an Empirical Study. *Methods, data, analyses*, 53-78.
- Emami-Naeini, P., Degeling, M., Bauer, L., Chow, R., Cranor, L., Haghighat, M., & Patterson, H. (2018). The Influence of Friends and Experts on Privacy Decision Making in IoT Scenarios. *Proceedings of the ACM on Human-Computer Interaction*. New York: ACM.
- Ergen, B., & Ergen, Z. (2011). How Does Education Affect Environmental Knowledge: A Survey in Urban and Regional Planning Education. *US-China Education Review*, 924-931.
- Fah, L. Y. (2009). Using Multiple Regression in Social Science Research: Some Important Aspects. *Jurnal Kinabalu, Universiti Malaysia Sabah*, 73-87.
- Faryab, M. H. (2002). *The Status of Knowledge in Islam Translated by Fatemeh Soltanmohammadi*. Islamic Jurisprudence Encyclopedia Institute.
- Faul, F., Erdfelder, E., Buchner, A., & Lang, A.-G. (2006). Statistical power analyses using G\*Power 3.1: Tests for correlation and regression analyses. *Behavior Research Methods*, 1149-1160.
- Fischer, R., & Vauclair, C.-M. (2011). Social influence and power. In C. Torres, & E. Neiva, *A Psicologia Social Brasileira: Principais temas e vertentes*. Artmed.
- George, D., & Mallery, P. (2003). *SPSS for Windows step by step: A simple guide and reference 11.0 update* (4th ed.). Boston: Allyn & Baccon.
- Gershman, S. J., Pouncy, H., & Gweon, H. (2017). Learning the Structure of Social Influence. *Cognitive Science*, 1-31.



- Ghani, F. A., & Ahmad Razali, N. (2017). Legal Review on Hibah (Inter Vivos Gift) in Malaysia: Problem and Solution. *8th International Economics and Business Management Conference*. Future Academy.
- Ghauri, P. N., & Gronhaug, K. (2005). *Research Methods in Business Studies: A Practical Guide*. Harlow: FT: Prentice Hall.
- Gill, J., & Johnson, P. (2002). *Research Methods for Managers*. Thousand Oaks California: SAGE Publication Inc.
- Gino, F., & Moore, D. (2007). Effects of task difficulty on use of advice. *Journal of Behavioral Decision*, 21-35.
- Gogtay, N., & Thatte, U. (2017). Principles of Correlation Analysis. *Journal of The Association of Physicians of India*, 65, 78-81.
- Gomes, A. P., Galera da Silva, E., Ferreira Gonçalves, S., Rocha Lima Huhtala, M., Martinho, F., de Paiva Gonçalves, S., & Gomes Torres, C. (2015). Relationship between patient's education level and knowledge on oral health preventive measures. *International Dental & Medical Journal of Advanced Research*, 1-7.
- Grant, C., & Osanloo, A. (2014). Understanding, Selecting, and Integrating a Theoretical Framework in Dissertation Research: Creating the Blueprint for 'House'. *Administrative Issues Journal: Connecting Education, Practice and Research*, 12-22.
- Grapragasem, S., Krishnan, A., & Mansor, A. (2014). Current Trends in Malaysian Higher Education and the Effect on Education Policy and Practice: An Overview. *International Journal of Higher Education*.
- Hair, J. F., Black, W., & Babin, B. (2010). *Multivariate data analysis: A global Perspective*. New Jersey: Pearson Education.
- Halim, A. H., & Ahmad Bustami, T. (2017). Perlaksanaan Hibah Amanah sebagai suatu Instrumen Pengurusan Harta Islam di Malaysa (Execution of Hibah Amanah as an Instrument of Islamic Property Management in Malaysia). *KANUN*, 90-115.
- Hani, A. (2017, June 1). *The Malaysian Reserve*. Retrieved from The Malaysian Reserve: <https://themalaysianreserve.com/2017/06/01/kg-baru-development-still-stuck-on-ownership-issue/>
- Harun, T. W., Ab Rashid, R., & Hamed, A. (2015). Factors Influencing Products' Knowledge of Islamic Banking Employees. *Journal of Islamic Studies and Culture*, 23-33.
- Hashim, R. (2006). *Educational Dualism in Malaysia: Implications for Theory and Practice*. Kuala Lumpur, Malaysia: Fajar Bakti.
- Hassan, R. (2003). *Faithlines: Muslim Conceptions of Islam and Society*. Oxford University Press.
- Hemsley, J., & M. Mason, R. (2013). Knowledge and knowledge management in the social media age. *Journal of Organizational Computing and Electronic Commerce*, 23(1), 138-167.



- HsinChang, H., & ShiiChuang, S. (2011). Social capital and individual motivations on knowledge sharing: Participant involvement as a moderator. *Information & Management*, 48(1), 9-18.
- Huda, M., Yusuf, J., Jasmi, K., & Zakaria, G. (2016). Al-Zarnūjī's Concept of Knowledge ('Ilm). *SAGE*, 1-13.
- Hunt, D. P. (2003). The concept of knowledge and how to measure it. *Journal of Intellectual Capital*, 100-113.
- Imran, M. K., Iqbal, S., Aslam, U., & Fatima, T. (2019). Does social media promote knowledge exchange? A qualitative insight. *Management Decision*, 57(3), 688-702.
- Islam, A., & Tsuji, K. (2016). Information Professionals' Knowledge Sharing Practices in Social Media: A Study of Professionals in Developing Countries. *International Journal of Knowledge Content Development & Technology*, 6(2), 43-66.
- Johanson, G. A., & Brooks, G. (2009). Initial Scale Development: Sample Size for Pilot Studies. *Educational and Psychological Measurement*, 1-7.
- Jr, J. F., Black, W., Babin, B., & Anderson, R. (2014). *Multivariate Data Analysis*. Edinburgh Gate Harlow: Pearson Education Limited.
- Kaiser, H. F. (1960). The Application of Electronic Computers to Factor Analysis. *Educational and Psychological Measurement*, 141-151.
- Kamarudin, M. K., & Alma'amun, S. (2013). Analysing The Knowledge and Practice of Hibah (Inter Vivos Gift) Within The Contextual Form of Islamic Estate Planning in Malaysia: Variations Across Control Variables. *Persidangan Kebangsaan Ekonomi Malaysia ke VIII (PERKEM VIII)*, (pp. 1280-1290). Johor Bharu.
- Kamarudin, M. K., & Nor Muhamad, N. (2018). Islamic estate Planning and Management: Malaysian experience. *International Journal and Management Application IJMA*.
- Kamarudin, M. K., Suhaimi, M., & Nor Muhamad, N. (2017). Peranan Laman Facebook dalam Penyampaian Maklumat Pengurusan Pusaka. In M. Z. Mustafar, M. P. Rameli, & M. Md Sharipp, *Integrasi Pemikiran & Kefahaman Islam (Dakwah, Ekonomi & Isu Semasa)* (pp. 151-162). Melaka: ACIS UiTM Melaka.
- Kaplan, A. M., & Haenlein, M. (2010). Users of the world, unite! The challenges and opportunities of Social Media. *Business Horizons*, 53(1), 59-68.
- Karimizadeh, N., & Abolghasemi, M. (2016). The Islamic and Religious Education in Malaysian Schools: From Past Up to Now. *International Academic Journal of Innovative Research*, 19-29.
- Kim, Y. J., & Hollingshead, A. (2015). Online Social Influence Past, Present, and Future. *Communication Year Book*.
- Kołodziej, S., Lato, K., & Szymańska, M. (2014). The Role of Parental Influences on the Economic Socialization of Children. *Problem of Education in the 21st Century*.

- Laluddin, H., Mohamad, M., Nasohah, Z., & Ahmad, S. (2012)(a). The Contract of Hibah (gift) From an Islamic Perspective. *Advances in Natural and Applied Sciences*, 1080-1085.
- Laluddin, H., Mohammad, M., Mohd Kusrin, Z., Ahmad, S., Nasohah, Z., Muda, M., Muhammad Husni, A. (2012)(b). An analysis of maslahah's development through al-Ghazali pre and post al-Ghazali Periods. *International Business Management*, 187-193.
- Larson, M. G. (2006). Descriptive Statistics and Graphical Displays. *Statistical Primer for Cardiovascular Research*, 76-81.
- Leftheriotis, I., & N.Giannakos, M. (2014). Using social media for work: losing your time or improving your work? *Computers in Human Behaviour*, 134-142.
- Levi, D. (2014). Power and Social Influence. In *Group Dynamics for Teams* (pp. 127-145). San Luis Obispo, USA: SAGE Publications, Inc.
- Lietsala, K., & Sirkkunen, E. (2008). *Social Media: introduction to the tools and processes of participatory economy*. Tampere, Finland: University Press.
- Malaysia, A. G. (2017). *Laporan Aktiviti 2017 Jabatan Akauntan Negara Malaysia*. Accountant General's Department of Malaysia.
- Malaysia, P (2006). *Perbahasan Dewan Rakyat Kesebelas, Penggal Ketiga, Mesyuarat Pertama*. Kuala Lumpur: Parlimen Malaysia.
- Ma'mun, S. A. (2010). Islamic Estate Planning: Malaysian Experience. *Kyoto Bulletin of Islamic Area of Studies*, 165-185.
- Marghinani, S. B. (2005). *The Hidayah, Commentary on the Islamic Law*. Karachi-Pakistan: Darul-Ishaat.
- Mauroner, O. (2016). Social media for the purpose of knowledge creation and creativity management – a study of knowledge workers in Germany. *Int. J. Learning and Intellectual Capital*, 167-183.
- Mavrodiev, P., Tessone, C., & Schweitzer, F. (2013). Quantifying the effects of social influence. *ETH Risk Centre*.
- Moghadam, S. R., Selamat, H., & Moosavi, S. (2013). Exploring the Key Factors of Knowledge Sharing via Employee Weblogs. *Research Journal of Applied Sciences, Engineering and Technology*, 6(19), 3686-3694.
- Mohajan, H. (2017, October 1). Two Criteria for Good Measurements in Research: Validity and Reliability. *Munich Personal RePEc Archive (MPRA)*, 17(3), pp. 58-82. Retrieved from <https://mpra.ub.uni-muenchen.de/83458/>
- Mohajan, H. K. (2017). Two Criteria for Good Measurements in Research: Validity and Reliability. *Annals of Spiru Haret University*(17), 58-82.
- Mokthar, M. K. (2007). *The Principles and Operational Mechanism in the contemporary Malaysian reality*. University Teknologi Malaysia.
- Moore, G. E. (1953). *Some Main Problems of Philosophy*. New York: Collier.



- Muda, M. Z. (2008). Instrumen hibah: Analisis hukum dan aplikasi di Malaysia. *Konvensyen Faraid dan Hibah Kebangsaan* (pp. 1-19). Malaysia: Jabatan Kemajuan Islam Malaysia.
- Muda, M. Z. (2008). Instrument of Hibah and Wills: Analysis of the Regulations and Applications in Malaysia. *Hibah and Faraid National Convention*. Kuala Lumpur: JAKIM.
- Muhamad, N. H., & Mat Hussain, N. (2014). Felda heritage property distribution: Islamic community perspectives felda taib andak. *Jurnal Teknologi*, 27-33.
- Muhamad, N. H., Kamarudin, M., Abdullah, A., Sholehuddin, N., Abdul Hamid, M., Muhidin, I., & Abdul Karim, K. (2019). Islamic Intervivos Law Challenges in Malaysia. *Journal of legal, Ethical and Regulatory Issues*.
- Mujani, W. K., Abdul Rashid, R., Wan Hussain, W., & Yaakub, N. (2012). Gift inter vivos for charged property. *The Social Sciences*, 196-199.
- Muslim. (n.d.). Kitab Al-Hibat, The Book of Gifts. In *Translation of Sahih Muslim, Book 12*. Retrieved March 2019, from [http://www.iium.edu.my/deed/hadith/muslim/012\\_smt.html](http://www.iium.edu.my/deed/hadith/muslim/012_smt.html)
- Nasrul, M. A., & Mohd Salim, W. (2018). Administration of estates in Malaysia: Determinant of factors behind the delay in the distribution of the deceased's asset. *Journal of Nusantara Studies*, 75-86.
- Netemeyer, R. G., Bearden, W., & Sharma, S. (2003). *Scaling Procedures. Issues and Applications*. London: SAGE Publication Ltd.
- Noordin, N. H., Ismail, M., Abd Rahman, M., Haron, S., & Abdullah, A. (2016). Re-evaluating the practice of hibah trust in Malaysia. *Humanomics*, 418-436.
- Noordin, N., Shuib, A., Zainol, M., & Mohamed Adil, M. (2012). Delay in Islamic Inheritance Claim – An Ignorance Issue. *6th International Conference on University Learning and Teaching (InCULT 2012)* (pp. 504-512). Procedia - Social and Behavioral Sciences.
- Othman, N. S., Mohamed, N., Muda, M., & Nor Muhammad, N. (2017). Case Analysis on the Practice of Conditional Hibah in Malaysia. *Islamiyyat*, 39, 135 - 142.
- Pallant, J. (2011). *A Step by Step Guide to Data Analysis Using the SPSS Program: Survival* (4th ed.). Berkshire: McGraw-Hill.
- Park, C. W., Gardner, M., & Thukral, V. (1988). Self-Perceived Knowledge: Some Effects on Information Processing for a Choice Task. *The American Journal of Psychology*, 401-424.
- Pradono, J., & Ning Sulistyowati. (2015). Hubungan antara Tingkat Pendidikan, Pengetahuan tentang Kesehatan, Perilaku Hidup Sehat dengan Status Kesehatan Studi Kolerasi pada Penduduk Umur 10-24 di Jakarta Pusat. *Kemenkes RI, Jl. Percetakan Negara*.
- Rahman, M. H., Ghazali, P., & Abdullah, M. (2018). Hibah Umra and Ruqba in Islamic Law: A Legal Analysis. *Proceeding of the International Conference on Law and*



- Rashid, R. A., & Ahmad, N. (2013). Hibah Wealth Management: The Important and Benefit from Various Aspects for Ummah Development. *Jurnal Hadhari*, 91-104.
- Rashid, R. A., & Ahmad, N. (2013). Pengurusan Harta Melalui Hibah: Kepentingan dan Manfaat Dari Pelbagai Aspek Untuk Kemajuan Ummah. *Jurnal Hadhari*, 91-104.
- Rashid, R. A., Hassan, S., & Yaakub, N. (2013). A Need For Legal Framework of Gift Inter Vivos (Hibah) in Malaysian Estate Planning. *International Journal of Business, Economics and Laws*, 2(3 (June)).
- Razali, N. H., Abdul Ghani, F., Mohd Nasir, N., & Salamat, M. (2018). Tinjauan Hibah dalam Undang-undang Pentadbiran Harta Islam di Malaysia: Masalah dan Solusi (Legal Review of Hibah (Inter Vivos Gift) in Malaysia: Problems and Solutions. *Journal of Islamic, Social, Economics and Development*, 13-19.
- Roscoe, J. T. (1975). *Fundamental research statistics for the behavioral sciences* (2nd ed.). New York: Holt, Rinehart and Winston, Inc.
- Rowlingson, K., & McKay, S. (2004). Attitudes to inheritance. A Literature Review and Secondary Analysis of Data. *Joseph Rowntree Foundation*.
- Russell, B. (1948). *Human Knowledge: Its Scope and Limits*. New York: Routledge.
- Rustam, S., Bibi, S., Azman, K., Rustam, A., & Ul-Haq, Z. (2011). Perceptions of Corporate Customers Towards Islamic Banking Products and Services in Pakistan. *The Romanian Economic Journal*, 107-123.
- Said, N. M., & Saad, R. (2016). A Conceptual Model on Hibah Giving Behaviour. *International Review on Management and Marketing*, 18-21.
- Said, N. M., & Saad, R. (2016). Determinants of Hibah Giving Behavior. *The European Proceedings of Social & Behavioral Sciences*. Future Academy.
- Salkind, N. J. (2010). *Encyclopedia of Research Design*. Thousand Oaks, CA: SAGE Publications, Inc.
- Salman, S. A., & Htay, S. (2013). Nomination and hibah issues in Malaysian Takaful (Islamic insurance) industry. *International Journal of Multidisciplinary Research*.
- Samsudin, N. A. (2010). *Rahsia pemasaran facebook* (4th ed.). Seri Kembangan Selangor: Truewealth.
- Sarip, M. M., Adnan, A., & Jusoh, M. (2017). Tahap Pengetahuan Hibah Hartanah dalam Perancangan Hartanah Orang Islam (Knowledge Level of Real Estate in the Islamic Estate Planning). *Journal of Islamic, Social, Economics, and Development*.
- Saunders, M., Lewis, P., & Thornhill, A. (2009). *Research methods for business students*. Edinburgh Gate Harlow: Pearson Education Limited.

- Sekaran, U. (2003). *Research Methods for Business: A Skill Building Approach*. Southern Illinois University at Carbondale: John Wiley & Sons, Inc.
- Sekaran, U., & Bougie, R. (2010). *Research Methods For Business: A Skill Building Approach*. Chichester: J. Wiley & Sons.
- Sekaran, U., & Bougie, R. (2016). *Research Method for Business: A Skill Building Approach* (7th ed.). Chichester, West Sussex, United Kingdom: John Wiley & Sons Ltd.
- Shafie, F., Wan Yusoff, W., & Dawilah El Edrus, S. (2016). Factors of Failure and Delay in Islamic Inheritance Distribution in Malaysia. *Jurnal Teknologi (Science & Engineering)*.
- Simon, M. K., & Goes, J. (2011). *Correlational Research. Dissertation and Scholarly Research: Recipes for Success*. Seattle, WA.
- Sokri, M. E., Ali, M., Mat Razali, A., & Ilias, M. (2016). Pengurusan Harta Hibah Semasa Hidup Sebagai Alternatif Pembangunan Ekonomi Umat Islam. *International Seminar on Tarbiyah*.
- Sokri, M. E., Ali, M., Mat Razali, A., Ilias, M., & Pisol, M. (2016). Pengurusan Harta Hibah Semasa Hidup Sebagai Alternatif Pembangunan Ekonomi Umat Islam. *International Seminar on Tarbiyah 2016 (ISoT2016)*,. Fakultas Ilmu Pendidikan, Universitas Pendidikan Indonesia (UPI), Bandung, Indonesia.
- Sokri, M. E., Ali, M., Mat Razali, A., Ilias, M., & Pisol, M. (2016). Pengurusan Harta Hibah Semasa Hidup Sebagai Alternatif Pembangunan Ekonomi Umat Islam. *International Seminar on Tarbiyah (ISoT)*. Bandung Indonesia.
- Sreenivasulu, S. E. (2013). Role and Importance of Educational for Effective Growth of Indian Economy: An Overview. *IOSR Journal Of Humanities And Social Science (IOSR-JHSS)*, 32-35.
- Star, T. (2016, February 3). *Star Online*. Retrieved from Star Online: <https://www.thestar.com.my/metro/community/2016/02/03/estates-worth-rm60bil-left-unclaimed/>
- Stevenson, K. T., Peterson, M., & Bondell, H. (2016). The influence of personal beliefs, friends, and family in building climate change concern among adolescents. *Environmental Education Research*.
- Supi, S. S. (2018, December 2018). *Utusan Malaysia*. Retrieved from Utusan Malaysia: <http://www.utusan.com.my/rencana/utama/elak-pergaduhan-harta-pusaka-1.806499>
- Sunhaji, M. (2016). The Implementation of Integrated Learning in the Islamic Religion Education as to Grow the Religiosity and Faith of Learners. *International Journal of Humanities and Social Science*, 6(11), 279-289.
- Taherdoost, H. (2016). Validity and Reliability of the Research Instrument; How to Test the Validation of a Questionnaire/Survey in a Research. *International Journal of Academic Research in Management (IJARM)*, 28-36.



- Tahir-ul-Qadri, M. (2007). *Islamic Concept of Knowledge*. Lahore, Pakistan: Minhaj-ul-Quran Publications.
- Tahir-ul-Qadri, S.-u.-I. D. (2007). *Islamic Concept of Knowledge*. Lahore Pakistan: Minhaj -ul -Qur an Publications.
- Tanzil-ur-Rahman. (1978). *A code of Muslim personal law*. Karachi: Hamdard Academy.
- Thatcher, R. W. (2010). Validity and Reliability of Quantitative Electroencephalography. *Journal of Neurotherapy*, 14, 122-152.
- Today, F. M. (2017, July 31). *Free Malaysia Today*. Retrieved from Free Malaysia Today:  
<https://www.freemalaysiatoday.com/category/bahasa/2017/07/31/amanah-roya-rm315-juta-harta-tidak-dituntut-pewaris/>
- Turri, J. (2010). Does Perceiving Entail Knowing? *THEORIA*, 197-206.
- VanVoorhis, C. R., & Morgan, B. (2007). Understanding Power and Rules of Thumb for Determining Sample Sizes. *Tutorials in Quantitative Methods for Psychology*, 3(2), 43-50.
- Waardenburg, J. (2002). *Islam: Historical, Social and Political Perspectives (Religion and Reason)*. Berlin: Walter de Gruyter.
- Wajis, N. R., Abdul Mutalib, L., Ab. Rahman, A., Mohammad Sahid, M., Nik Saleh, N., Mohd Hazmi, M., Ahmad, A. (2018). Unclaimed Property: Factors and Solutions. *Malaysian Journal of Syariah and Law*, 7, 129- 141.
- Wan, C. D., Sirat, M., & Abdul Razak, D. (2018). Education in Malaysia Towards a Developed Nation . *ISEAS*. Singapore.
- Ward, M. O., Grinstein, G., & Keim, D. (2015). *Interactive Data Visualization Foundations, Techniques, and Applications*. New York: A K Peters/CRC Press.
- Williams, B., & Brown, T. (2012). Exploratory factor analysis: A five-step guide for Novices. *Australasian Journal of Paramedicine*, 8(3), 1-14.
- Williamson, T. (2000). *Knowledge and Its Limits*. Oxford : Oxford University Press.
- Woods, J. J., & Lindeman, D. (2008). Gathering and Giving Information With Families. *Infants & Young Children*, 272-284.
- Worthington, E. L., Wade, N., Hight, T., McCullough, M., Berry, J., Ripley, J., Bursley, K. (2003). The Religious Commitment Inventory—10: Development, Refinement, and Validation of a Brief Scale for Research and Counseling. *Journal of Counseling Psychology*, 84-96.
- Yaacob, N. R. (2013). An Islamic Perspective on the Role of Education in Responding to Social Issues Among Students in Malaysia. *US-China Education Review*, 439-446.
- Yaakub, M. B. (2011). Knowledge Management from Islamic Perspective. *Revelation and Science*, 14-24.
- Yusof, N. b. (2006). Hibah dan Aplikasinya di Malaysia. *ShLR*, 54-56.



- Zaid, M. A. (2015). *Text Book - Correlation and Regression Analysis*. Ankara Turkey: The Statistical, Economic and Social Research and Training Centre for Islamic Countries.
- Zain, N. M., Mohd Zain, N., Abdullah, N., & Ebrahimi, M. (2017). Challenges and Evolution of Higher Education in Malaysia. *International Journal of Islamic and Civilizational Studies*, 78-87.
- Zakinan, N. F. (2018, September 22). *Berita Harian*. Retrieved April 1, 2019, from Berita Harian: <https://www.bharian.com.my/bisnes/hartanah/2018/09/476899/tahap-kesedaran-hibah-masih-rendah>
- Zembik, M. (2014). Social media as a source of knowledge for customers and enterprises. *Online Journal of Applied Knowledge Management*, 2(2).
- Zeng, B., & Gerritsen, R. (2014). What do We Know About Social Media in Tourism? A Review. *Tourism Management Perspectives*, 10, 27-36.
- Zuhayli, W. (1999). *Fiqh dan Perundangan Islam Jilid v*. (S. A. Hussin, Trans.) Kuala Lumpur: Dewan Bahasa dan Pustaka.



UUM  
Universiti Utara Malaysia

## **APPENDICES**

---

### **APPENDICE A**

**Questionnaire**

---

### **APPENDICE B**

**Factor Analysis**

---

### **APPENDICE C**

**Realibility Test**

---

### **APPENDICE D**

**Descriptive Analysis**

---

### **APPENDICE E**

**Correlation Coefficient Analysis**

---

### **APPENDICE F**

**Multiple Regression Analysis**

---



**UUM**  
Universiti Utara Malaysia

## APPENDICE A (Questionnaire)



**Pusat Pengajian Perniagaan Islam**  
ISLAMIC BUSINESS SCHOOL  
كلية إدارة الأعمال الإسلامية  
**Universiti Utara Malaysia**

### **“FAKTOR-FAKTOR MEMPENGARUHI ILMU PENGETAHUAN TENTANG HIBAH DIKALANGAN MUSLIM DI ALOR SETAR KEDAH”**

*Assalamualaikum w.b.t,*

Kepada responden,

Saya adalah Nur Syaedah binti Kamis, pelajar Ijazah Sarjana Kewangan dan Perbankan Islam daripada Universiti Utara Malaysia. Saya kini sedang menjalankan suatu kajian berkaitan "Faktor-faktor yang Mempengaruhi Ilmu Pengetahuan Hibah di kalangan Muslim di Alor Setar Kedah". Kajian soal selidik ini mengandungi 2 bahagian iaitu Bahagian A berkaitan maklumat demografi dan Bahagian B berkaitan ilmu pengetahuan hibah dalam perancangan dan pengurusan harta pusaka dan faktor-faktor yang mempengaruhi ilmu pengetahuan hibah.

Sila jawab soal selidik ini. Semua maklumat responden di dalam soal selidik ini adalah PERSENDIRIAN dan RAHSIA dan hanya digunakan untuk tujuan akademik sahaja.

Pembabitan anda dan sokongan anda di dalam kajian ini adalah amat dihargai dan terima kasih.

Yang benar,  
Nur Syaedah binti Kamis  
Master Islamic Finance and Banking  
Islamic Business School  
Universiti Utara Malaysia  
06010 Sintok, Kedah  
[nursyaedah@gmail.com](mailto:nursyaedah@gmail.com)  
019 – 3510423



## BAHAGIAN A: Maklumat Demografi

Sila tandakan (/) di kotak yang sesuai.

1. Jantina:

☐ Lelaki

☐ Perempuan / *Female*

2. Umur: \_\_\_\_\_ tahun

3. Pendapatan Bulanan:

☐ Tiada pendapatan

☐ RM 1,000 dan kebawah

☐ RM 1,001 – RM 3,000

☐ RM 3,001 – RM 5,000

☐ RM 5,001 dan keatas

4. Tahap pendidikan:

☐ Sekolah rendah

☐ Sekolah menengah

☐ Diploma

☐ Ijazah Sarjana Muda

☐ Pascasiswazah

5. Aliran pendidikan

☐ Bahagian agama

☐ Bukan bahagian agama

6. Pekerjaan

☐ Tidak Bekerja

☐ Sektor Kerajaan

☐ Sektor Swasta

7. Status Perkahwinan

☐ Berkahwin

☐ Duda/Balu/Janda

☐ Bujang

8. Bilangan anak

\_\_\_\_\_ anak (Sila nyatakan)

## BAHAGIAN B

Sila bulatkan nombor dalam kotak untuk menunjukkan sejauh mana anda setuju atau tidak setuju dengan setiap pernyataan menggunakan skala berikut.

1	2	3	4	5
Sangat Tidak Setuju	Tidak Setuju	Sederhana	Setuju	Sangat Setuju

Pengetahuan tentang <i>Hibah</i> dalam Perancangan dan Pengurusan Harta Pusaka						
9.	Saya tahu <i>Hibah</i> adalah salah satu instrumen dalam perancangan dan pengurusan harta pusaka Islam.	1	2	3	4	5
10.	Saya tahu <i>Hibah</i> adalah suatu pemberian kepada seseorang atas dasar kasih sayang semasa hidup.	1	2	3	4	5
11.	Saya tahu <i>Hibah</i> adalah sesuatu pemberian kepada seseorang tanpa mengharapkan apa-apa balasan semasa masih hidup.	1	2	3	4	5
12.	Saya tahu untuk melakukan <i>Hibah</i> , saya perlu ada pemilikan penuh pada harta yang ingin dihibahkan.	1	2	3	4	5
13.	Saya tahu harta yang boleh dihibahkan adalah harta alih dan/atau harta tidak alih.	1	2	3	4	5
14.	Saya tahu harta yang ingin dihibahkan mestilah harta yang sah di sisi Islam dan undang-undang.	1	2	3	4	5
15.	Saya tahu tiada had bagi harta yang ingin dihibahkan kepada penerima <i>Hibah</i> .	1	2	3	4	5
16.	Saya tahu saya boleh memberikan <i>Hibah</i> kepada ahli keluarga saya..	1	2	3	4	5
17.	Saya juga tahu <i>Hibah</i> boleh diberikan kepada bukan ahli keluarga.	1	2	3	4	5
18.	Saya tahu <i>Hibah</i> juga boleh diberikan kepada orang bukan Islam.	1	2	3	4	5
19.	Saya tahu penerima <i>Hibah</i> boleh menerima harta <i>Hibah</i> selepas kematian pemberi <i>Hibah</i> .	1	2	3	4	5
20.	Saya tahu harta yang ingin dihibahkan tidak semestinya hanya 1/3 daripada harta milik pemberi <i>Hibah</i> .	1	2	3	4	5

21.	Saya tahu pemberi <i>Hibah</i> boleh memberikan seluruh harta beliau kepada penerima <i>Hibah</i> .	1	2	3	4	5
22.	Saya tahu <i>Hibah</i> tidak sama dengan <i>Wasiyyah</i> .	1	2	3	4	5
23.	Saya tahu <i>Wasiyyah</i> tidak boleh diberikan kepada waris.	1	2	3	4	5
24.	Saya tahu harta yang telah dihibahkan, tidak akan termasuk sebagai harta yang boleh difaraidkan.	1	2	3	4	5
25.	Saya tahu <i>Hibah</i> boleh dibuat secara lisan atau bertulis.	1	2	3	4	5
26.	Jika saya ingin hibahkan harta saya kepada penerima <i>Hibah</i> , saya boleh dapatkan perkhidmatan perunding perancangan harta pusaka atau Peguam.	1	2	3	4	5
27.	Amanah Raya Berhad adalah salah sebuah syarikat yang menawarkan perkhidmatan penyediaan dokumen <i>Hibah</i> .	1	2	3	4	5
28.	Sekiranya saya adalah penerima <i>Hibah</i> , saya boleh membuat pengesahan <i>Hibah</i> si pemberi <i>Hibah</i> yang telah meninggal dunia di Mahkamah Syariah.	1	2	3	4	5
<b>Keagamaan</b>						
29.	Saya menunaikan solat fardhu lima (5) waktu setiap hari.	1	2	3	4	5
30.	Saya berpuasa penuh di bulan Ramadhan.	1	2	3	4	5
31.	Saya membayar zakat setiap tahun sekiranya saya layak membayar zakat.	1	2	3	4	5
32.	Saya selalu membaca Al-quran.	1	2	3	4	5
33.	Saya percaya terhadap qada' dan qadar daripada Allah s.w.t	1	2	3	4	5
34.	Saya mentaati setiap suruhan Allah dan meninggalkan apa yang dilarang oleh Allah.	1	2	3	4	5
<b>Pengaruh Sosial</b>						
35.	Ada dikalangan ahli keluarga atau sahabat saya yang mengetahui tentang <i>hibah</i> .	1	2	3	4	5
36.	Ada dikalangan ahli keluarga atau sahabat saya yang suka berkongsi tentang <i>hibah</i> .	1	2	3	4	5



37.	Saya tahu tentang <i>hibah</i> kerana ada ahli keluarga atau sahabat saya telah melakukan <i>hibah</i> .	1	2	3	4	5
38.	Saya mendapatkan maklumat mengenai <i>hibah</i> daripada perkongsian ahli keluarga saya atau sahabat.	1	2	3	4	5
39.	Saya ingin mengetahui lebih lanjut tentang <i>hibah</i> apabila ada ahli keluarga atau sahabat saya telah melakukan <i>hibah</i> .	1	2	3	4	5
<b>Media sosial</b>						
40.	Saya tahu tentang <i>hibah</i> kerana terdapat perkongsian maklumat dan ilmu tentang <i>hibah</i> di laman media sosial.	1	2	3	4	5
41.	Maklumat tentang <i>hibah</i> di laman media social menarik minat saya untuk mengetahui tentang <i>hibah</i> .	1	2	3	4	5
42.	Saya boleh mendapatkan maklumat dan ilmu pengetahuan tentang <i>hibah</i> dengan cepat di laman media sosial.	1	2	3	4	5
43.	Ilmu pengetahuan saya tentang <i>hibah</i> boleh bertambah dengan melayari media sosial.	1	2	3	4	5
44.	Penyebaran maklumat tentang <i>hibah</i> di laman media sosial membantu dalam penyebaran maklumat tentang <i>hibah</i> secara berkesan.	1	2	3	4	5

Universiti Utara Malaysia

TERIMA KASIH

## APPENDICE B (Factor Analysis)

### KMO and Bartlett's Test

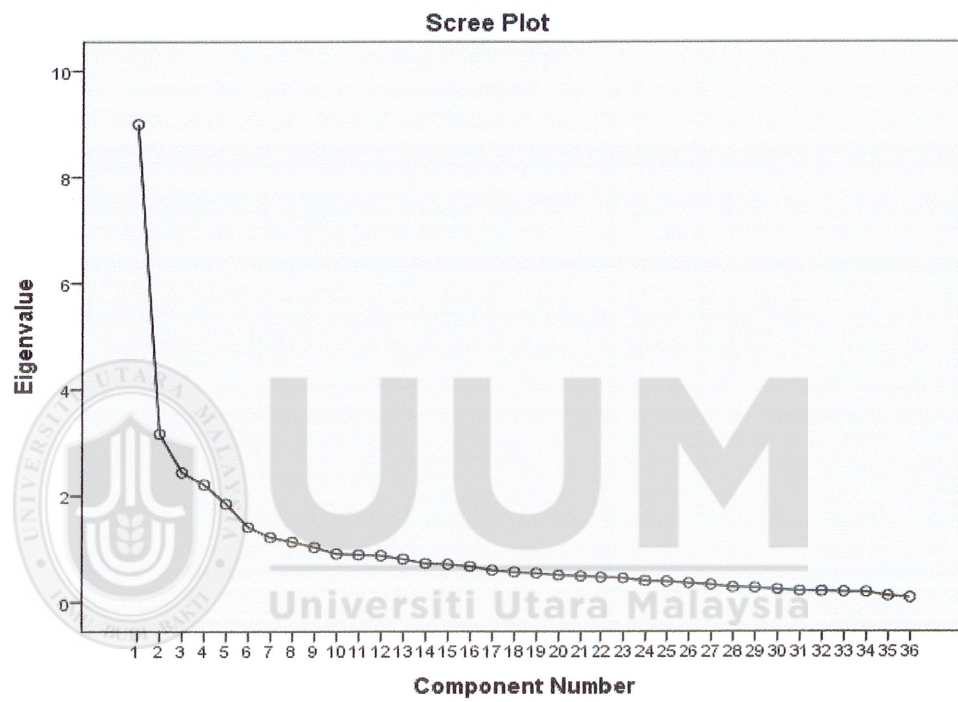
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.819
Bartlett's Test of Sphericity	Approx. Chi-Square	3423.649
	df	630
	Sig.	.000

### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.999	24.996	24.996	8.999	24.996	24.996
2	3.167	8.799	33.795	3.167	8.799	33.795
3	2.441	6.780	40.575	2.441	6.780	40.575
4	2.214	6.149	46.724	2.214	6.149	46.724
5	1.852	5.146	51.870	1.852	5.146	51.870
6	1.413	3.925	55.794	1.413	3.925	55.794
7	1.222	3.393	59.187	1.222	3.393	59.187
8	1.137	3.157	62.344	1.137	3.157	62.344
9	1.035	2.874	65.218	1.035	2.874	65.218
10	.912	2.534	67.753			
11	.894	2.484	70.236			
12	.879	2.440	72.677			
13	.813	2.258	74.935			
14	.730	2.029	76.963			
15	.714	1.984	78.947			
16	.676	1.878	80.826			
17	.601	1.670	82.496			
18	.568	1.578	84.073			
19	.545	1.513	85.586			
20	.507	1.410	86.996			
21	.490	1.360	88.356			
22	.469	1.302	89.658			
23	.453	1.258	90.916			
24	.401	1.114	92.030			
25	.388	1.079	93.109			
26	.357	.993	94.101			
27	.329	.915	95.016			
28	.281	.781	95.796			

29	.272	.755	96.551			
30	.242	.672	97.223			
31	.210	.583	97.805			
32	.205	.569	98.374			
33	.195	.542	98.916			
34	.187	.521	99.436			
35	.118	.328	99.764			
36	.085	.236	100.000			

Extraction Method: Principal Component Analysis.





## APPENDICE C (Reliability Test)

### Knowledge of hibah

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.868	.877	20

### Religiosity

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.723	.767	6

### Social Influence

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.852	.853	5

### Social Media

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.838	.847	5

## APPENDICE D (Descriptive Analysis)

### Demographic Profile

**Gender**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	67	34.4	34.4	34.4
	Female	128	65.6	65.6	100.0
	Total	195	100.0	100.0	

**Age**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	24 - 30 years	124	63.6	63.6	63.6
	31 - 40 years	35	17.9	17.9	81.5
	41 - 50 years	18	9.2	9.2	90.8
	51 - 60 years	16	8.2	8.2	99.0
	61 - 70 years	2	1.0	1.0	100.0
	Total	195	100.0	100.0	

**Monthly Income**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No Income	29	14.9	14.9	14.9
	RM1,000 and below	14	7.2	7.2	22.1
	RM1,001 - RM3,000	78	40.0	40.0	62.1
	RM3,001 - RM5,000	47	24.1	24.1	86.2
	RM5,001 and above	27	13.8	13.8	100.0
	Total	195	100.0	100.0	

#### Education qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM and below	10	5.1	5.1	5.1
	Degree and above	185	94.9	94.9	100.0
	Total	195	100.0	100.0	

#### Education background

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Religious School	84	43.1	43.1	43.1
	Non-religious School	111	56.9	56.9	100.0
	Total	195	100.0	100.0	

#### Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Working	31	15.9	15.9	15.9
	Government Sector	53	27.2	27.2	43.1
	Private Sector	111	56.9	56.9	100.0
	Total	195	100.0	100.0	

#### Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	120	61.5	61.5	61.5
	Widow/Widower	2	1.0	1.0	62.6
	Single	73	37.4	37.4	100.0
	Total	195	100.0	100.0	



Number of Children					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 – 2	158	81.0	81.0	81.0
	3 – 5	32	16.4	16.4	97.4
	6 – 8	4	2.1	2.1	99.5
	9 and above	1	.5	.5	100.0
	Total	195	100.0	100.0	

### Knowledge of hibah

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Knowledge of hibah	195	2.05	5.00	4.1667	.55790
Valid N (listwise)	195				

	N	Minimum	Maximum	Mean	Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Statistic
KH1	195	1	5	4.56	.760
KH2	195	1	5	4.56	.766
KH3	195	2	5	4.57	.702
KH4	195	1	5	4.55	.719
KH5	195	1	5	4.15	.967
KH6	195	2	5	4.70	.597
KH7	195	1	5	4.27	.985
KH8	195	1	5	4.55	.787
KH9	195	1	5	4.27	1.041
KH10	195	1	5	3.16	1.348
KH11	195	1	5	3.99	1.210
KH12	195	1	5	3.86	1.089
KH13	195	1	5	3.95	1.073
KH14	195	1	5	4.10	1.070
KH15	195	1	5	3.29	1.381
KH16	195	1	5	4.29	.958
KH17	195	1	5	4.02	1.105
KH18	195	1	5	4.43	.824
KH19	195	1	5	4.08	1.002
KH20	195	1	5	3.98	1.033
Valid N (listwise)	195				

## APPENDICE E (Correlation Coefficient Analysis)

**Correlations**

		Knowledge of Hibah	Education Level	Education Stream	Religiosity	Social Influence	Social Media
Knowledge of Hibah	Pearson Correlation	1	.024	.160*	.277**	.396**	.377**
	Sig. (2-tailed)		.743	.026	.000	.000	.000
	N	195	195	195	195	195	195
Education Level	Pearson Correlation	.024	1	.054	-.147*	.002	-.109
	Sig. (2-tailed)	.743		.450	.040	.972	.128
	N	195	195	195	195	195	195
Education Stream	Pearson Correlation	.160*	.054	1	.115	.060	-.065
	Sig. (2-tailed)	.026	.450		.109	.407	.364
	N	195	195	195	195	195	195
Religiosity	Pearson Correlation	.277**	-.147*	.115	1	.256**	.213**
	Sig. (2-tailed)	.000	.040	.109		.000	.003
	N	195	195	195	195	195	195
Social Influence	Pearson Correlation	.396**	.002	.060	.256**	1	.353**
	Sig. (2-tailed)	.000	.972	.407	.000		.000
	N	195	195	195	195	195	195
Social Media	Pearson Correlation	.377**	-.109	-.065	.213**	.353**	1
	Sig. (2-tailed)	.000	.128	.364	.003	.000	
	N	195	195	195	195	195	195

\*. Correlation is significant at the 0.05 level (2-tailed).

\*\*. Correlation is significant at the 0.01 level (2-tailed).

## APPENDICE F (Multiple Regression Analysis)

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.518 <sup>a</sup>	.269	.249	.48339	.269	13.883	5	189	.000

a. Predictors: (Constant), Education Level, Education Stream, Religiosity, Social Influence and Social Media

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.220	5	3.244	13.883	.000 <sup>b</sup>
	Residual	44.163	189	.234		
	Total	60.383	194			

a. Dependent Variable: Knowledge of *hibah*

b. Predictors: (Constant), Education Level, Education Stream, Religiosity, Social Influence and Social Media

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.431	.521		2.749	.007
	Education Level	.169	.160	.067	1.056	.292
	Education Stream	.160	.071	.142	2.248	.026
	Religiosity	.232	.104	.148	2.236	.027
	Social Influence	.164	.044	.253	3.718	.000
	Social Media	.196	.049	.273	4.026	.000

a. Dependent Variable: Knowledge of *hibah*