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

NUR SYAEDAH BINTI KAMIS



**MASTER IN ISLAMIC FINANCE AND BANKING
UNIVERSITI UTARA MALAYSIA
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**FACTORS INFLUENCING KNOWLEDGE OF *HIBAH* AMONG
MUSLIMS IN ALOR SETAR, KEDAH**

By

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Universiti Utara Malaysia

**Research Paper Submitted to
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Master in Islamic Finance and Banking**



Pusat Pengajian Perniagaan Islam
ISLAMIC BUSINESS SCHOOL
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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

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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

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APPENDICES

APPENDICE A

Questionnaire

APPENDICE B

Factor Analysis

APPENDICE C

Realibility Test

APPENDICE D

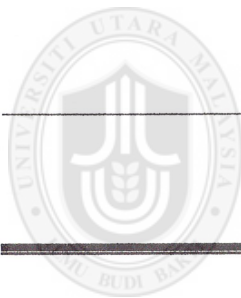
Descriptive Analysis

APPENDICE E

Correlation Coefficient Analysis

APPENDICE F

Multiple Regression Analysis



UUM
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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
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 sesorang 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
Keagamaan						
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
Pengaruh Sosial						
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
Media sosial						
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

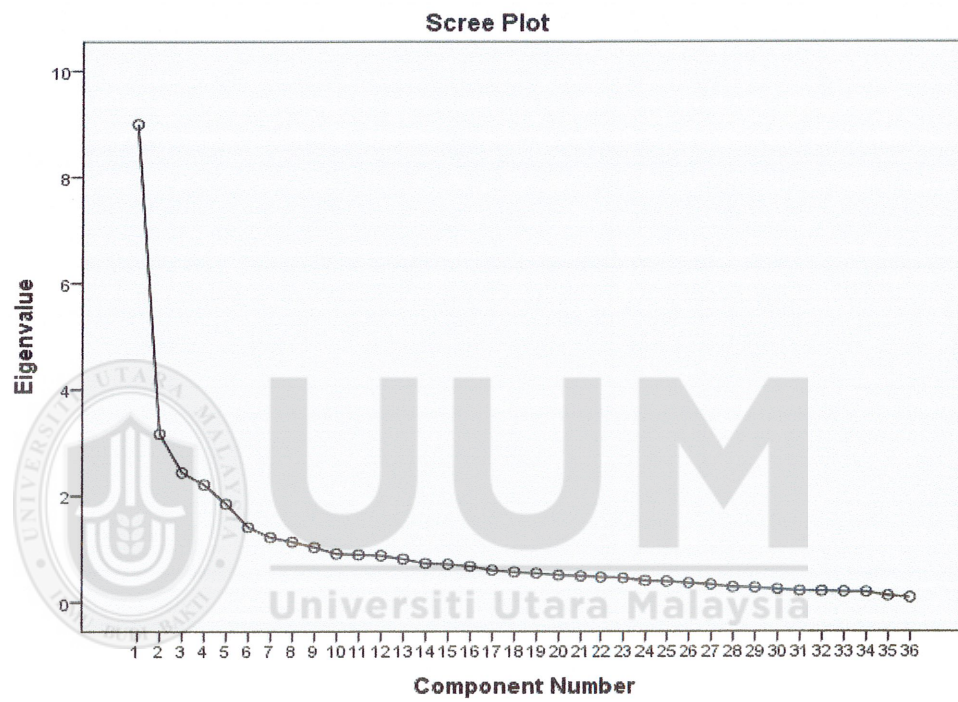
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.819
Bartlett's Test of Sphericity	Approx. Chi-Square	3423.649
	df	630
	Sig.	.000

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 ^a	.269	.249	.48339	.269	13.883	5	189	.000

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

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.220	5	3.244	13.883	.000 ^b
	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^a

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*